



ທະນາຄານແຫ່ງ ສປປ ລາວ

ມາດຕະຖານຂໍ້ຄວາມດ້ານການຊໍາລະ ຂອງ ສປປ ລາວ

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ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ
ສັນຕິພາບ ເອກະລາດ ປະຊາທິປະໄຕ ເອກະພາບ ວັດທະນະຖາວອນ

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ຂໍ້ຕົກລົງ

ວ່າດ້ວຍການຮັບຮອງ ແລະ ປະກາດໃຊ້ມາດຕະຖານຂໍ້ຄວາມດ້ານການຊໍາລະຂອງ ສ ປປ ລາວ

- ອີງຕາມ ກົດໝາຍວ່າດ້ວຍ ທະນາຄານແຫ່ງ ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ (ສະບັບປັບປຸງ) ສະບັບເລກທີ 47/ສພຊ, ລົງວັນທີ 19 ມິຖຸນາ 2018;
- ອີງຕາມ ກົດໝາຍວ່າດ້ວຍລະບົບການຊໍາລະ ສະບັບເລກທີ 32/ສພຊ, ລົງວັນທີ 07 ພະຈິກ 2017;
- ອີງຕາມ ບົດລາຍງານຂອງກົມຄຸ້ມຄອງລະບົບຊໍາລະສະສາງ ສະບັບເລກທີ 1102/ຄລຊ, ລົງວັນທີ 31 ຕຸລາ 2023.

ຜູ້ວ່າການທະນາຄານແຫ່ງ ສປປ ລາວ ຕົກລົງ:

ມາດຕາ 1 ເຫັນດີຮັບຮອງ ແລະ ປະກາດໃຊ້ມາດຕະຖານຂໍ້ຄວາມດ້ານການຊໍາລະ ຂອງ ສປປ ລາວ ຢ່າງເປັນທາງການ ຕາມ ເອກະສານຄັດຕິດ “ມາດຕະຖານຂໍ້ຄວາມດ້ານການຊໍາລະຂອງ ສປປ ລາວ” ຂອງຂໍ້ຕົກລົງສະບັບນີ້ ເພື່ອເປັນບ່ອນອີງໃນ ການພັດທະນາລະບົບຂອງຜູ້ຄວບຄຸມລະບົບການຊໍາລະ ແລະ ຜູ້ໃຫ້ບໍລິການຊໍາລະ ຢູ່ ສ ປປ ລາວ ມີປະສິດທິພາບ, ສາມາດເຊື່ອມໃຊ້ຮ່ວມກັນໄດ້ທັງພາຍໃນພາກພື້ນ ແລະ ສາກົນ.

ມາດຕາ 2 ຜູ້ຄວບຄຸມລະບົບການຊໍາລະ, ສະຖາບັນການເງິນ ແລະ ນິຕິບຸກຄົນ ທີ່ເປັນຜູ້ຄວບຄຸມລະບົບການຊໍາລະ ແລະ ຜູ້ ໃຫ້ບໍລິການຊໍາລະ ແລະ ພາກສ່ວນທີ່ກ່ຽວຂ້ອງ ເປັນເຈົ້າການປະຕິບັດຂໍ້ຕົກລົງສະບັບນີ້ຢ່າງເຂັ້ມງວດ.

ມາດຕາ 3 ຂໍ້ຕົກລົງສະບັບນີ້ ມີຜົນສັກສິດນັບແຕ່ວັນລົງລາຍເຊັນເປັນຕົ້ນໄປ.

ໄຈ້ນ ແ ພນ. ຜູ້ວ່າການທະນາຄານແຫ່ງ ສປປ ລາວ



ວັດທະນາ ດາລາລອຍ

ສາລະບານ

| | | |
|------|---|-----|
| I. | ພາກສະເໜີ..... | 1 |
| 1. | ຈຸດປະສົງ | 1 |
| 2. | ມາດຕະຖານຂໍ້ຄວາມດ້ານການຊໍາລະ ຂອງ ສປປ ລາວ..... | 1 |
| 3. | ອະທິບາຍສັບ..... | 1 |
| 4. | ຂອບເຂດການນໍາໃຊ້ | 2 |
| II. | ຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ ແລະ ອົງປະກອບຂອງຂໍ້ຄວາມ..... | 2 |
| 1. | ຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ | 2 |
| 2. | ໂຄງສ້າງຂອງຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ..... | 2 |
| 3. | ການສະແດງຂໍ້ມູນໃນຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ..... | 2 |
| 4. | ການນໍາໃຊ້ລະຫັດຂໍ້ມູນ ແລະ ຕົວອັກສອນໃນຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ | 3 |
| 5. | ແຜນພາບການໄຫຼຂໍ້ມູນຂອງຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ (Message Flow) | 6 |
| III. | ຂໍ້ຄວາມການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ | 9 |
| 1. | ຂໍ້ຄວາມການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ..... | 9 |
| 2. | ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກໍາການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ | 10 |
| 3. | ໂຄງສ້າງຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກໍາການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.002.001.06) .. | 10 |
| 4. | ການນໍາໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກໍາການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.002.001.06)..... | 25 |
| 5. | ຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.003.001.05)..... | 59 |
| 6. | ໂຄງສ້າງຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.003.001.05) | 59 |
| 7. | ການນໍາໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ (pacs. 003.001.05)..... | 80 |
| 8. | ຂໍ້ຄວາມສົ່ງເງິນຄືນສໍາລັບທຸລະກໍາທີ່ຫັກບັນຊີສໍາເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.004. 001.05)..... | 90 |
| 9. | ໂຄງສ້າງຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກໍາທີ່ຫັກບັນຊີສໍາເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.004.001.05)..... | 90 |
| 10. | ການນໍາໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກໍາທີ່ຫັກບັນຊີສໍາເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.004.001.05)..... | 115 |
| 11. | ຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກໍາທີ່ເກີດຂໍ້ຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.007.001.10)..... | 124 |
| 12. | ໂຄງສ້າງຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກໍາທີ່ເກີດຂໍ້ຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.007.001.10) ... | 124 |

| | |
|--|-----|
| 13. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສິ່ງເງິນຄົນທຸລະກຳທີ່ເກີດຂໍ້ຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.007.001.10)..... | 144 |
| 14. ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ (pacs.008.001.05)..... | 149 |
| 15. ໂຄງສ້າງຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ (pacs.008.001.05)..... | 149 |
| 16. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນໃຫ້ກັບລູກຄ້າ (pacs.008.001.05)..... | 167 |
| 17. ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.009.001.07)..... | 173 |
| 18. ໂຄງສ້າງຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.009.001.07)..... | 173 |
| 19. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນ (pacs.009.001.07)..... | 188 |
| IV. ຂໍ້ຄວາມສຳລັບການຊຳລະ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ..... | 195 |
| 1. ຂໍ້ຄວາມສຳລັບການຊຳລະ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ..... | 195 |
| 2. ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.001.001.03)..... | 195 |
| 3. ໂຄງສ້າງຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.001. 001.03)..... | 195 |
| 4. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.001. 001.03)..... | 202 |
| 5. ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.002.001.12)..... | 206 |
| 6. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.002.001.12)..... | 206 |
| 7. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.002.001.12)..... | 215 |
| 8. ຂໍ້ຄວາມສິ່ງເງິນຄົນຂອງທຸລະກຳທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.007.001.11)..... | 219 |
| 9. ໂຄງສ້າງຂໍ້ຄວາມສິ່ງເງິນຄົນຂອງທຸລະກຳທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.007.001.11)..... | 219 |
| 10. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສິ່ງເງິນຄົນຂອງທຸລະກຳທີ່ເກີດຂໍ້ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການ ເງິນ (pain.007.001.11)..... | 228 |
| 11. ຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.008.001.10)..... | 231 |
| 12. ໂຄງສ້າງຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.008.001.10)..... | 231 |
| 13. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.008.001.10)..... | 235 |
| V. ຂໍ້ຄວາມການລາຍງານ..... | 237 |

| | |
|---|-----|
| 1. ຂໍ້ຄວາມການລາຍງານ | 237 |
| 2. ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (camt.052.001.02)..... | 238 |
| 3. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (camt.052.001.02)..... | 238 |
| 4. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (camt.052.001.02)..... | 269 |
| 5. ຂໍ້ຄວາມລາຍງານຍອດເງິນທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ (camt.053.001.02) | 272 |
| 6. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ (camt.053.001.02)..... | 272 |
| 7. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ (camt.053.001.02)..... | 298 |
| 8. ຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ (camt.054.001.02)..... | 302 |
| 9. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ (camt.054.001.02) | 302 |
| 10. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (camt.054.001.02) | 332 |
| VI. ເອກະສານອ້າງອີງ..... | 335 |

I. ພາກສະເໜີ

1. ຈຸດປະສົງ

ຂໍ້ຕົກລົງສະບັບນີ້ ກຳນົດມາດຕະຖານ, ຫຼັກການ ແລະ ມາດຕະການ ກ່ຽວກັບການນຳໃຊ້ຂໍ້ຄວາມດ້ານການຊຳລະ ຂອງ ສປປ ລາວ ໃຫ້ມີຄວາມເປັນເອກະພາບ ແນໃສ່ເຮັດໃຫ້ການໃຫ້ບໍລິການຊຳລະ ສະດວກ, ຫັນສະໄໝ, ປອດໄພ ແລະ ຕົ້ນທຶນຕ່ຳ, ສາມາດນຳໃຊ້ຮ່ວມກັນທັງພາຍໃນ, ພາກພື້ນ ແລະ ສາກົນ, ປະກອບສ່ວນໃນການຮັກສາສະຖຽນລະພາບເງິນຕາ ແລະ ການເງິນ.

2. ມາດຕະຖານຂໍ້ຄວາມດ້ານການຊຳລະ ຂອງ ສປປ ລາວ

ມາດຕະຖານຂໍ້ຄວາມກາງດ້ານການຊຳລະ ຂອງ ສປປ ລາວ ແມ່ນການພັດທະນາ ແລະ ນຳໃຊ້ຂໍ້ຄວາມທຸລະກຳການຊຳລະ ທີ່ເປັນມາດຕະຖານດຽວກັນໃນລະບົບການຊຳລະ ຂອງສະຖາບັນການເງິນ ແລະ ຜູ້ໃຊ້ບໍລິການຊຳລະ ທີ່ສອດຄ່ອງຕາມມາດຕະຖານຂອງສາກົນ (ISO 20022) ແລະ ການກຳນົດຂອງທະນາຄານແຫ່ງ ສປປ ລາວ.

3. ອະທິບາຍສັບ

ຄຳສັບທີ່ໃຊ້ໃນຂໍ້ຕົກລົງສະບັບນີ້ ມີຄວາມໝາຍ ດັ່ງນີ້:

- 1) ມາດຕະຖານ ISO 20022 ໝາຍເຖິງ ມາດຕະຖານສາກົນ ໃຊ້ສຳລັບແລກປ່ຽນຂໍ້ມູນທຸລະກຳການຊຳລະທາງເອເລັກໂຕຣນິກ ລະຫວ່າງສະຖາບັນການເງິນທີ່ເປັນຜູ້ດຳເນີນທຸລະການຊຳລະ, ຜູ້ໃຊ້ບໍລິການຊຳລະ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ແລະ ຜູ້ເຂົ້າຮ່ວມໃນລະບົບການຊຳລະອື່ນ ທີ່ກ່ຽວຂ້ອງ. ມາດຕະຖານດັ່ງກ່າວ ມີຮູບແບບ ແລະ ໂຄງສ້າງຂອງຂໍ້ຄວາມເປັນໄຟສ໌ຂໍ້ມູນສະແດງໃນຮູບແບບພາສາ Extensible Markup Language: XML (ພາສາທີ່ນຳໃຊ້ໃນການສະແດງຂໍ້ມູນ ຊຶ່ງພາສາດັ່ງກ່າວແມ່ນໄດ້ກຳນົດຮູບແບບຄ້າຍຄືຄຳສັ່ງຂອງພາສາ Hypertext Markup Language: HTML);
- 2) ສະຖາບັນການເງິນລູກໜີ້/ສະຖາບັນການເງິນເຈົ້າໜີ້ (Debtor Agent/Creditor Agent) ໝາຍເຖິງສະຖາບັນການເງິນ ທີ່ເປັນຜູ້ດຳເນີນທຸລະການຊຳລະ ພາຍໃຕ້ການຄຸ້ມຄອງຂອງທະນາຄານແຫ່ງ ສປປ ລາວ;
- 3) ຜູ້ໃຊ້ບໍລິການຊຳລະ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ໝາຍເຖິງຜູ້ທີ່ມີລະບົບເຊື່ອມຕໍ່ກັບລະບົບການຊຳລະ ເພື່ອຮອງຮັບການສົ່ງຄຳສັ່ງດຳເນີນທຸລະກຳການຊຳລະ ຫາ ສະຖາບັນການເງິນໃດໜຶ່ງທີ່ຕົນມີສັນຍາຮ່ວມກັນ ໃນການນຳໃຊ້ລະບົບຊຳລະ;
- 4) ບັນຊີເງິນຝາກຂອງລູກໜີ້/ບັນຊີເງິນຝາກຂອງເຈົ້າໜີ້ (Debtor Account/Creditor Account) ໝາຍເຖິງບັນຊີເງິນຝາກທີ່ລູກຄ້າເປີດໄວ້ກັບສະຖາບັນການເງິນໃດໜຶ່ງ ເພື່ອຮອງຮັບການຊຳລະທາງເອເລັກໂຕຣນິກ;
- 5) ພາສາ Hypertext Markup Language: HTML ໝາຍເຖິງພາສາຄອມພິວເຕີໃນຮູບແບບໜຶ່ງ ໃຊ້ສຳລັບຂຽນໂປຣແກຣມ ຫຼື ສ້າງໜ້າເວັບໄຊ ຕາມຈຸດປະສົງຕ້ອງການນຳໃຊ້ຕົວຈິງ;
- 6) ລູກໜີ້ (Debtor) ໝາຍເຖິງລູກຄ້າທີ່ໃຊ້ບໍລິການນຳສະຖາບັນການເງິນໃດໜຶ່ງ;
- 7) ເຈົ້າໜີ້ (Creditor) ໝາຍເຖິງລູກຄ້າທີ່ໃຊ້ບໍລິການນຳສະຖາບັນການເງິນໃດໜຶ່ງ;
- 8) ລະຫັດຂໍ້ມູນ (Tag) ໝາຍເຖິງ ລະຫັດຂໍ້ມູນທີ່ບັນຈຸໃນຂໍ້ຄວາມການຊຳລະ;
- 9) ການຊຳລະ ໝາຍເຖິງການເຄື່ອນໄຫວທັງໝົດກ່ຽວກັບວຽກງານການບໍລິການຊຳລະ ທີ່ປະກອບດ້ວຍ ການສົ່ງຈ່າຍ, ການໂອນ ແລະ ການມອບ ແລະ ຮັບເງິນລະຫວ່າງຜູ້ຈ່າຍ ແລະ ຜູ້ຮັບ.

4. ຂອບເຂດການນຳໃຊ້

ຂໍ້ຕົກລົງສະບັບນີ້ ນຳໃຊ້ສຳລັບຜູ້ຄວບຄຸມລະບົບຊຳລະ, ສະຖາບັນການເງິນທີ່ເປັນຜູ້ດຳເນີນທຸລະການຊຳລະ, ຜູ້ໃຊ້ບໍລິການຊຳລະ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ແລະ ຜູ້ເຂົ້າຮ່ວມໃນລະບົບການຊຳລະອື່ນ ທີ່ກ່ຽວຂ້ອງໃນລະບົບການຊຳລະທັງພາຍໃນ ແລະ ຕ່າງປະເທດ.

II. ຂໍ້ຄວາມທຸລະກຳການຊຳລະ ແລະ ອົງປະກອບຂອງຂໍ້ຄວາມ

1. ຂໍ້ຄວາມທຸລະກຳການຊຳລະ

ຂໍ້ຄວາມທຸລະກຳການຊຳລະ ໃນລະບົບການຊຳລະ ປະກອບມີ 03 ປະເພດຂໍ້ຄວາມ ດັ່ງນີ້:

- 1) ຂໍ້ຄວາມການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນ (Payments Clearing and Settlement=pacs);
- 2) ຂໍ້ຄວາມການຊຳລະ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (Payments Intiation= pain);
- 3) ຂໍ້ຄວາມການລາຍງານ (Bank-To-CustomerCashManagement=camt).

2. ໂຄງສ້າງຂອງຂໍ້ຄວາມທຸລະກຳການຊຳລະ

ໂຄງສ້າງຂອງຂໍ້ຄວາມທຸລະກຳການຊຳລະ ແຕ່ລະປະເພດ ຈະຕ້ອງປະກອບມີ 03 ອົງປະກອບຫຼັກ ຄື: ❶ Group Header ສ່ວນທີ່ເປັນຂໍ້ມູນທົ່ວໄປ; ❷ Transaction Information ສ່ວນທີ່ເປັນຂໍ້ມູນທີ່ລະບຸເຖິງເນື້ອໃນລະອຽດຂອງທຸລະກຳການຊຳລະ ແລະ ❸ Supplementary Data ສ່ວນທີ່ເປັນຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ອາດຈະນຳໃຊ້ ຫຼື ບໍ່ໃຊ້ກໍໄດ້.

3. ການສະແດງຂໍ້ມູນໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ

ການສະແດງຂໍ້ມູນໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ແມ່ນສະແດງໃນຮູບແບບລຸ່ມນີ້:

| ຕົວອັກສອນຫຍໍ້ | ຕົວອັກສອນເຕັມ | ອະທິບາຍສັບ |
|---------------|--|--|
| M | MANDATORY | ໝາຍເຖິງ ຂໍ້ມູນທີ່ຈຳເປັນຕ້ອງມີ ແລະ ຕ້ອງສະແດງສະເໝີ. |
| X | EXCEPTIONAL | ໝາຍເຖິງ ຂໍ້ມູນທີ່ບໍ່ໄດ້ນຳໃຊ້ໃນຂໍ້ຄວາມການຊຳລະ. |
| C | CONDITIONAL | ໝາຍເຖິງ ຂໍ້ມູນທີ່ສະແດງພາຍໃຕ້ເງື່ອນໄຂບາງຢ່າງ. |
| O | OPTIONAL | ໝາຍເຖິງ ຂໍ້ມູນທີ່ອາດຈະສະແດງ ຫຼື ບໍ່ສະແດງກໍໄດ້ |
| ISO 20022 | INTERNATIONAL ORGANIZATION FOR STANDARDIZATION 20022 | ໝາຍເຖິງ ມາດຕະຖານຂໍ້ຄວາມໃນການເຮັດທຸລະກຳໂອນເງິນ ໃນຮູບແບບ Account to Account ຊຶ່ງພັດທະນາບິນ ພື້ນຖານການນຳໃຊ້ພາສາ XML. |
| (+-) | - | ໝາຍເຖິງ ເນື້ອໃນຂອງຂໍ້ມູນທີ່ຍັງບໍ່ສາມາດລະບຸໄດ້ໃນ Tag ດັ່ງກ່າວວ່າປະກອບມີຈັກ Tag ແລະ ຮູບແບບຂອງຂໍ້ມູນ ດັ່ງກ່າວແມ່ນເປັນຂໍ້ມູນປະເພດໃດແດ່ |
| XML Tag | - | ໝາຍເຖິງ ການກຳນົດຂໍ້ມູນໃນຮູບແບບພາສາ XML |

| | | |
|--------------|---|---|
| Mult | - | <p>ໝາຍເຖິງ ການສະແດງຂໍ້ມູນທີ່ສາມາດບອກເຖິງຈຳນວນ Tag ຍ່ອຍ ທີ່ບັນຈຸໃນ Tag ຫຼັກ ແລະ ຄວາມຈຳເປັນຂອງການນຳໃຊ້ຂໍ້ມູນ.</p> <p>ຕົວຢ່າງ: (0:1), (1:1) ແລະ (0:*)</p> <ul style="list-style-type: none"> - ເລກ “0” ດ້ານໜ້າ ໝາຍເຖິງ Tag ທີ່ອາດຈະສະແດງ ຫຼື ບໍ່ສະແດງກໍໄດ້ ຫຼື ຖ້າເປັນເລກ “1” ໝາຍເຖິງ Tag ທີ່ຈຳເປັນຕ້ອງມີ ແລະ ຕ້ອງສະແດງສະເໝີ. - ເລກ “*” ດ້ານຫຼັງ ໝາຍເຖິງຈຳນວນ Tag ຍ່ອຍສາມາດບັນຈຸຢູ່ໃນ Tag ຫຼັກ ພຽງຕົວດຽວ ຫຼື ຖ້າສັນຍາລັກ “*” ໝາຍເຖິງຈຳນວນ Tag ຍ່ອຍສາມາດບັນຈຸ Tag ຫຼັກຫຼາຍຕົວ. |
| Type/Code | - | ໝາຍເຖິງ ຮູບແບບຂອງຂໍ້ມູນ |
| Index | - | ໝາຍເຖິງ ລຳດັບຂອງຂໍ້ມູນ |
| Message Item | - | ໝາຍເຖິງ ຊື່ຂອງລາຍການຂໍ້ມູນໃນຂໍ້ຄວາມການຊຳລະ |

4. ການນຳໃຊ້ລະຫັດຂໍ້ມູນ ແລະ ຕົວອັກສອນໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ

ການນຳໃຊ້ລະຫັດຂໍ້ມູນ ແລະ ຕົວອັກສອນໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ແມ່ນການກຳນົດລະຫັດຂໍ້ມູນ ແລະ ຕົວອັກສອນ ທີ່ຈະນຳໃຊ້ໃຫ້ເປັນມາດຖານກາງ ໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະຮ່ວມກັນ ເພື່ອນຳໃຊ້ເປັນອັນລວມຂອງແຕ່ປະເພດ ຊຶ່ງມີລາຍລະອຽດລຸ່ມນີ້:

1) ລະຫັດສະຖາບັນການເງິນ (Financial Institution Identification)

ລະຫັດສະຖາບັນການເງິນ (Financial Institution Identification ຫຼື <FinInstnId>) ໝາຍເຖິງການລະບຸຕົວຕົນຂອງສະຖາບັນການເງິນໃດໜຶ່ງ ໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ໂດຍການກຳນົດຄ່າຕົວອັກສອນແທນຄວາມໝາຍຂອງກຸ່ມຈຳນວນຕົວອັກສອນ ແປດ ຫຼື ສິບເອດ ຕົວອັກສອນ ຊຶ່ງຈັດລຽງລຳດັບຕາມຮູບແບບ XXXLALA ຫຼື XXXLALAYYY ໂດຍອີງຕາມມາດຕະຖານຂອງສາກົນ ISO 9362 ຊຶ່ງລາຍລະອຽດແຕ່ລະຕົວອັກສອນ ປະກອບມີ:

- XXXX ແມ່ນຕົວອັກສອນ ທີ່ກຳນົດລະຫັດຫຍໍ້ຂອງສະຖາບັນການເງິນ. ການກຳນົດລະຫັດຫຍໍ້ຂອງສະຖາບັນການເງິນ ແມ່ນອີງຕາມການສະເໜີຂອງສະຖາບັນການເງິນ ໂດຍໄດ້ຮັບການເຫັນດີຈາກກົມຄຸ້ມຄອງລະບົບການຊຳລະ;
- LA ແມ່ນຕົວອັກສອນ ທີ່ກຳນົດປະເທດຂອງ ສປປ ລາວ ຕາມມາດຕະຖານ ISO 3166-1;
- LA ແມ່ນຕົວອັກສອນ ທີ່ກຳນົດສະຖານທີ່ຕັ້ງຂອງສະຖາບັນການເງິນ;

- YYY ຕົວອັກສອນ ທີ່ກຳນົດລະຫັດຫຍໍ້ສາຂາຂອງສະຖາບັນການເງິນ ຊຶ່ງສະຖາບັນການເງິນຕ້ອງ ເປັນຜູ້ກຳນົດ ແລະ ແຈ້ງໃຫ້ ທຫລ ຮັບຊາບ.

ຕົວຢ່າງ:

```
<DbtrAgt>
  <FinInstnId>
    <BICFI>ABCDLALAVTE</BICFI>    <!--BIC ຂອງສະ
ຖາບັນການເງິນຜູ້ໂອນ) -->
  </FinInstnId>
</DbtrAgt>
```

2) ລະຫັດເລກໝາຍບັນຊີເງິນຝາກ

ລະຫັດເລກໝາຍບັນຊີເງິນຝາກ ໝາຍເຖິງ ເລກໝາຍບັນຊີເງິນຝາກຂອງສະຖາບັນການເງິນລູກໜີ້/ເຈົ້າໜີ້ (DebtorAgentAccount/CreditorAgentAccount) ແລະ ເລກໝາຍບັນຊີເງິນຝາກຂອງລູກໜີ້/ເຈົ້າໜີ້ (DebtorAccount/CreditorAccount) ໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ໂດຍອີງຕາມມາດຕະຖານ ISO 20022 ປະກອບມີຄວາມຍາວບໍ່ເກີນ 34 ຕົວອັກສອນ ຊຶ່ງແຕ່ລະສະຖາບັນການເງິນຕ້ອງເປັນຜູ້ກຳນົດການນຳໃຊ້ເອງ.

ຕົວຢ່າງ:

```
<DbtrAcct>
  <Id>
    <Othr>
      <Id>2222222222222222</Id>    <!--ເລກບັນຊີລູກໜີ້-->
    </Othr>
  </Id>
</DbtrAcct>
```

3) ລະຫັດວັນເດືອນປີ ແລະ ເວລາ

ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ໝາຍເຖິງ ຮູບແບບການກຳນົດລະຫັດວັນເດືອນປີ ແລະ ເວລາ ໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ໂດຍອີງຕາມມາດຕະຖານສາກົນ (ISO 8061) ຊຶ່ງປະກອບມີຮູບແບບຄື: YYYY-MM-DDThh:mm:ss.sssZ ລາຍລະອຽດແຕ່ລະຕົວອັກສອນ ປະກອບມີ:

- YYYY ໝາຍເຖິງລະຫັດທີ່ລະບຸເຖິງປີ (ຄ.ສ);
- MM ໝາຍເຖິງລະຫັດທີ່ລະບຸເຖິງເດືອນ (ຄ.ສ);
- DD ໝາຍເຖິງລະຫັດທີ່ລະບຸເຖິງວັນ (ຄ.ສ);
- T ໝາຍເຖິງເວລາ (Time);
- hh ໝາຍເຖິງລະຫັດທີ່ລະບຸເຖິງຊົ່ວໂມງ;
- mm ໝາຍເຖິງລະຫັດທີ່ລະບຸເຖິງນາທີ;
- ss ໝາຍເຖິງລະຫັດທີ່ລະບຸເຖິງວິນາທີ;

- sss ໝາຍເຖິງລະຫັດທີ່ລະບຸເຖິງລິບດາ;
- Z ໝາຍເຖິງ special UTC designator ("Z") (optional).

ຕົວຢ່າງ:

<CreDt>2022-02-03T16:05:47.290Z</CreDt> <!--ປີ ເດືອນ ວັນທີ ແລະ ເວລາ
ການອະນຸມັດຂໍ້ຄວາມທຸລະກຳການຊຳລະ)-->

4) ລະຫັດປະເພດທຸລະກຳການຊຳລະ

ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification ແລະ TransactionIdentification) ໝາຍເຖິງ ການກຳນົດຄ່າຕົວອັກສອນ ແທນຄວາມໝາຍຂອງກຸ່ມຈຳນວນ 23 ຕົວ ໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ໂດຍຈັດລຽງຕາມຮູບແບບ BBbbb\$\$TTTTDDMMYYYYXXXXX ຕາມແຈ້ງການສະບັບເລກທີ 227/ ຄລຊ, ລົງວັນທີ 04 ມີນາ 2022 ຊຶ່ງເນື້ອໃນແຕ່ລະຄ່າຕົວອັກສອນ ປະກອບມີ:

- BB ໝາຍເຖິງ ລະຫັດຜູ້ໃຫ້ບໍລິການຊຳລະ (ຕາມເອກະສານຄັດຕິດ 01 ແລະ ຕາມການແຈ້ງຂອງ ຄລຊ ໃນແຕ່ລະໄລຍະ);
- bbb ໝາຍເຖິງ ລະຫັດສາຂາ ຫຼື ໜ່ວຍບໍລິການ ຕາມການກຳນົດຂອງຜູ້ດຳເນີນທຸລະກຳການຊຳລະ;
- \$\$ ໝາຍເຖິງ ລະຫັດສະກຸນເງິນ;
- TTT ໝາຍເຖິງ ລະຫັດປະເພດທຸລະກຳ;
- DD ໝາຍເຖິງ ວັນທີສ້າງທຸລະກຳ;
- MM ໝາຍເຖິງ ເດືອນ ທີ່ສ້າງທຸລະກຳ;
- YYYY ໝາຍເຖິງ ປີ ທີ່ສ້າງທຸລະກຳ;
- XXXXX ໝາຍເຖິງ ຕົວເລກລຳດັບທຸລະກຳ.

ຕົວຢ່າງ:

<MsgId>02VTE0010120032022</MsgId> <!--ລະຫັດຂໍ້ຄວາມອ້າງອີງ
ຂອງທຸລະກຳການຊຳລະຂອງທະນາຄານຜູ້ສົ່ງ ຕ້ອງບໍ່ຊຳກັ້ນ; (Message Reference)-->

<TxId>02VTE0010120032022</TxId> <!--ລະຫັດທຸລະກຳການຊຳລະຂອງ
ທະນາຄານຜູ້ສົ່ງ ຕ້ອງບໍ່ໃຫ້ຊຳກັ້ນ; (Transaction Reference)-->

5) ຕົວອັກສອນ

ຕົວອັກສອນ ໝາຍເຖິງການກຳນົດຮູບແບບການນຳໃຊ້ຕົວອັກສອນ ໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ທີ່ນຳໃຊ້ຊຸດຕົວອັກສອນ Character Set (UCS) ຮູບແບບຕາມ UTF-8 (UCS Transformation Format-8 bit) ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງລາຍລະອຽດປະກອບມີ:

- 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

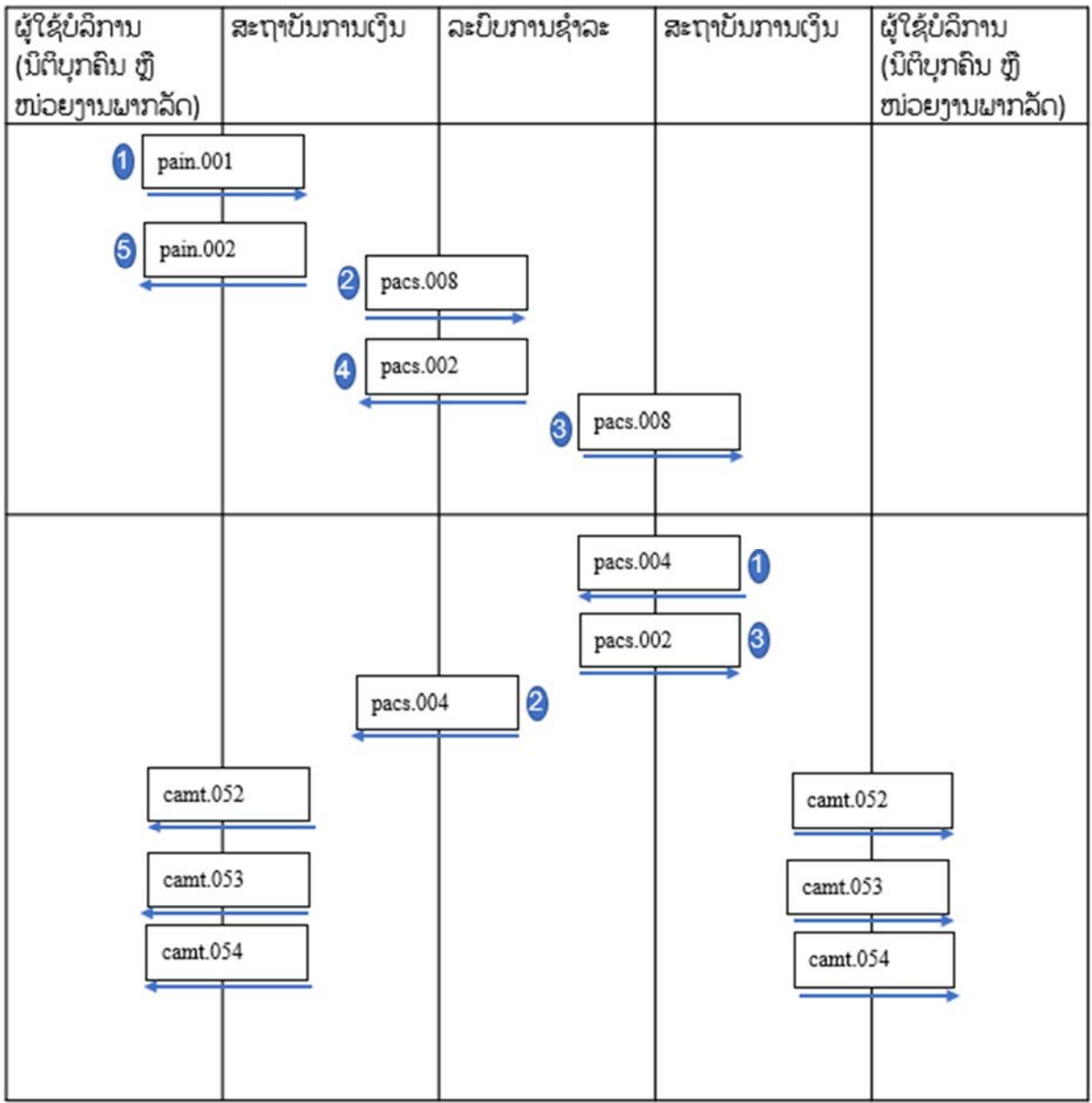
- /-?:().,'+ &
- Space

ຕົວອັກສອນໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ຈະບໍ່ມີການແຍກຕົວອັກສອນພິມນ້ອຍ ຫຼື ພິມໃຫຍ່ (Case-insensitive) ເຊັ່ນ: 123AAa456, 123aaA456, 123aaa456 ແລະ 123AAA456 ຊຶ່ງຂໍ້ມູນເຫຼົ່ານີ້ຈະຖືວ່າເປັນຊຸດຂໍ້ມູນດຽວກັນ.

ນອກຈາກນີ້, ສຳລັບທຸລະກຳການຊຳລະທີ່ເກີດຂຶ້ນພາຍໃນປະເທດ ແມ່ນສາມາດກຳນົດພາສາລາວໄດ້.

5. ແຜນພາບການໄຫຼຂໍ້ມູນຂອງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (Message Flow)

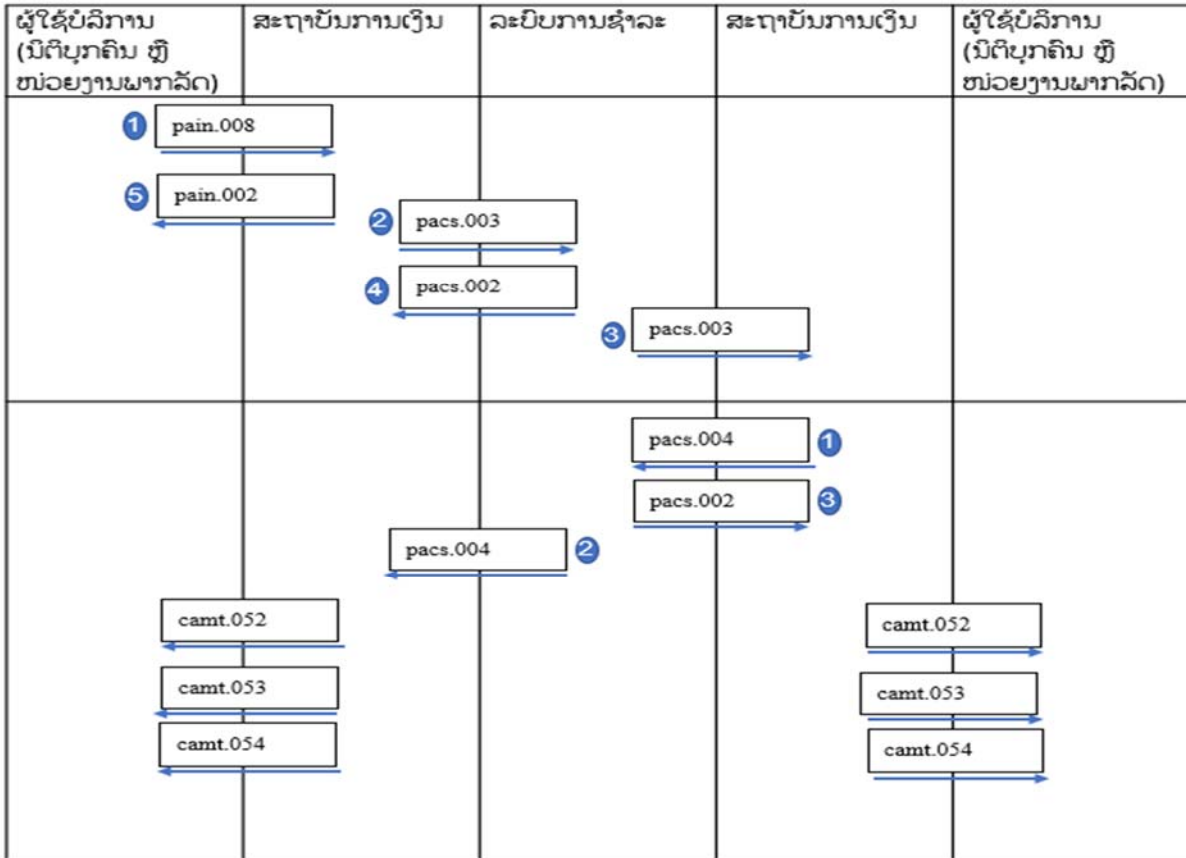
ແຜນພາບ 01: ຂໍ້ຄວາມທີ່ຕິດພັນໃນການນຳໃຊ້ການໂອນເງິນ ແລະ ສິ່ງເງິນຄືນສຳລັບທຸລະກຳທີ່ຫັກບັນຊີໄປແລ້ວ ລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ກັບ ສະຖາບັນການເງິນ ແລະ ສະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ).



ອີງຕາມແຜນພາບ 01 ສະແດງເຖິງບັນດາຂໍ້ຄວາມທີ່ຕິດພັນໃນການໂອນເງິນ ແລະ ສິ່ງເງິນຄືນ ສາລັບທຸລະກາທີ່ຫັກ ບັນຊີໄປແລ້ວ ລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ກັບ ສະຖາບັນການເງິນ ແລະ ລະຫວ່າງສະຖາ ບັນການເງິນດ້ວຍກັນ ຊຶ່ງແຕ່ລະປະເພດຂໍ້ຄວາມມີຈຸດປະສົງການນຳໃຊ້ ດັ່ງລາຍລະອຽດ ລຸ່ມນີ້:

- 1) ກໍລະນີ ຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ຕ້ອງການເຮັດທຸລະກຳໂອນເງິນ ຈາກບັນຊີໜຶ່ງ ຫາ ບັນຊີອື່ນ ທີ່ບໍ່ແມ່ນສະຖາບັນການເງິນດຽວກັນ ຈະມີກົນໄກຄື: ① ຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານ ພາກລັດ) ທີ່ເປັນ (ລູກໜີ້ = Debtor) ສ້າງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pain.001) ແລ້ວສິ່ງຂໍ້ຄວາມ ດັ່ງກ່າວ ໄປຫາ ສະຖາບັນການເງິນຕົ້ນທາງ ທີ່ຕົນເປີດບັນຊີນຳ (ສະຖາບັນການເງິນລູກໜີ້ = Debtor Agent); ② ພາຍຫຼັງສະຖາບັນການເງິນຕົ້ນທາງ ໄດ້ຮັບຂໍ້ຄວາມ ຈະດຳເນີນການສິ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.008) ຫາ ລະບົບການຊຳລະ ແລ້ວ ລະບົບຈະສິ່ງຂໍ້ຄວາມດັ່ງກ່າວ ໄປຫາສະຖາບັນການເງິນປາຍທາງ (ສະຖາບັນການເງິນເຈົ້າໜີ້ = Creditor Agent); ③ ພາຍຫຼັງສະຖາບັນການເງິນປາຍທາງ ໄດ້ຮັບຂໍ້ຄວາມທາງ ເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.008) ຈະໂອນເງິນເຂົ້າບັນຊີລາຍທາງ ທີ່ເປັນເຈົ້າໜີ້ (Creditor); ④ ພາຍຫຼັງ ທຸລະກຳສຳເລັດ ລະບົບຈະສິ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.002) ຫາ ສະຖາບັນການເງິນຕົ້ນ ທາງ (ສະຖາບັນການເງິນລູກໜີ້ = Debtor Agent) ແລະ ⑤ ສະຖາບັນດັ່ງກ່າວຈະສິ່ງຂໍ້ຄວາມທາງເອເລັກ ໂຕຣນິກ ທີ່ເປັນ (pain.002) ໃຫ້ກັບ ຜູ້ໃຊ້ບໍລິການ ທີ່ເປັນ (ລູກໜີ້ = Debtor) ເພື່ອລາຍງານສະຖານະທຸລະ ກຳດັ່ງກ່າວ. ຂັ້ນຕອນສຸດທ້າຍ ສະຖາບັນການເງິນຕົ້ນທາງ ແລະ ປາຍທາງ ຈະສິ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (camt.052, camt.053 ແລະ camt.054) ເພື່ອລາຍງານການຫັກບັນຊີ;
- 2) ກໍລະນີ ມີການສິ່ງເງິນຄືນສຳລັບທຸລະກຳທີ່ຫັກບັນຊີໄປແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ ໃຫ້ຜູ້ໃຊ້ ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ຈະມີກົນໄກຄື: ① ສະຖາບັນການເງິນປາຍທາງ (ສະຖາບັນການ ເງິນເຈົ້າໜີ້ = Creditor Agent) ສິ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.004) ຫາລະບົບ; ② ລະບົບ ຈະຮັບຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.004) ແລະ ສິ່ງຕໍ່ໄປຫາ ສະຖາບັນການເງິນຕົ້ນທາງ (ສະຖາ ບັນການເງິນລູກໜີ້ = Debtor Agent) ແລະ ③ ພາຍຫຼັງທຸລະກຳສຳເລັດ ລະບົບຈະສິ່ງຂໍ້ຄວາມທາງເອເລັກ ໂຕຣນິກ ທີ່ເປັນ (pacs.002) ຫາ ສະຖາບັນການເງິນປາຍທາງ (ສະຖາບັນການເງິນເຈົ້າໜີ້ = Creditor Agent) ເພື່ອລາຍງານສະຖານະທຸລະກຳດັ່ງກ່າວ. ຂັ້ນຕອນສຸດທ້າຍ ສະຖາບັນການເງິນຕົ້ນທາງ ແລະ ປາຍທາງ ຈະສິ່ງ ຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (camt.052, camt.053 ແລະ camt.054) ເພື່ອລາຍງານການຫັກບັນຊີ.

ແຜນພາບ 02: ຂໍ້ຄວາມທີ່ຕິດພັນກັບການຫັກບັນຊີແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ກັບ ສະຖາບັນການເງິນ ແລະ ສະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ.



ອີງຕາມແຜນພາບ 02 ສະແດງເຖິງບັນດາຂໍ້ຄວາມທີ່ຕິດພັນໃນການຫັກບັນຊີແບບອັດຕະໂນມັດ ແລະ ສິ່ງເງິນຄືນສໍາລັບທຸລະກໍາທີ່ຫັກບັນຊີໄປແລ້ວ ລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ກັບ ສະຖາບັນການເງິນ ແລະ ລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ ຊຶ່ງແຕ່ລະປະເພດຂໍ້ຄວາມມີຈຸດປະສົງການນໍາໃຊ້ ດັ່ງລາຍລະອຽດ ລຸ່ມນີ້:

- 1) ກໍລະນີ ຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ຕ້ອງການເຮັດທຸລະກໍາຫັກບັນຊີແບບອັດຕະໂນມັດ ຈາກບັນຊີໜຶ່ງ ຫາ ບັນຊີອື່ນ ທີ່ບໍ່ແມ່ນສະຖາບັນດຽວກັນ ຈະມີກົນໄກ ຄື: ① ຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ທີ່ເປັນ (ເຈົ້າໜີ້= Creditor) ສ້າງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pain.008) ແລ້ວສົ່ງຂໍ້ຄວາມດັ່ງກ່າວ ໄປຫາ ສະຖາບັນການເງິນຕົ້ນທາງ ທີ່ຕົນເປີດບັນຊີນໍາ (ສະຖາບັນການເງິນເຈົ້າໜີ້ = Creditor Agent); ②ພາຍຫຼັງສະຖາບັນການເງິນຕົ້ນທາງ ໄດ້ຮັບຂໍ້ຄວາມ ຈະດໍາເນີນການສົ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.003) ຫາ ລະບົບການຊໍາລະ ແລ້ວ ລະບົບຈະສົ່ງຂໍ້ຄວາມດັ່ງກ່າວ ໄປຫາສະຖາບັນການເງິນປາຍທາງ (ສະຖາບັນການເງິນລູກໜີ້ = Debtor Agent); ③ພາຍຫຼັງສະຖາບັນການເງິນປາຍທາງ ໄດ້ຮັບຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.003) ຈະຫັກເງິນຈາກບັນຊີປາຍທາງ ທີ່ເປັນ (ລູກໜີ້ = Debtor); ④ພາຍຫຼັງທຸລະກໍາສໍາ

ເລັດ ລະບົບຈະສົ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.002) ຫາ ສະຖາບັນຕົ້ນທາງ (ສະຖາບັນການເງິນ ເຈົ້າໜີ້ = Creditor Agent) ແລະ ໑ສະຖາບັນດັ່ງກ່າວຈະສົ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pain.002) ໃຫ້ກັບຜູ້ໃຊ້ບໍລິການ ທີ່ເປັນເຈົ້າໜີ້ (Creditor) ເພື່ອລາຍງານສະຖານະທຸລະກຳດັ່ງກ່າວ. ຂັ້ນຕອນສຸດທ້າຍ ສະຖາບັນການເງິນຕົ້ນທາງ ແລະ ປາຍທາງ ຈະສົ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (camt.052, camt.053 ແລະ camt.054) ເພື່ອລາຍງານການຫັກບັນຊີ;

2) ກໍລະນີ ມີການສົ່ງເງິນຄືນສໍາລັບທຸລະກຳທີ່ຫັກບັນຊີໄປແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ ໃຫ້ຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພາກລັດ) ຈະມີກົນໄກຄື: ໑ສະຖາບັນການເງິນຕົ້ນທາງ (ສະຖາບັນການເງິນເຈົ້າໜີ້ = Creditor Agent) ສົ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.004) ຫາລະບົບ; ໒ລະບົບຈະຮັບຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.004) ແລະ ສົ່ງຕໍ່ໄປຫາ ສະຖາບັນການເງິນປາຍທາງ (ສະຖາບັນການເງິນລູກໜີ້= Debtor Agent) ແລະ ໓ພາຍຫຼັງທຸລະກຳສໍາເລັດ ລະບົບຈະສົ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (pacs.002) ຫາ ສະຖາບັນການເງິນຕົ້ນທາງ (ສະຖາບັນການເງິນເຈົ້າໜີ້ = Creditor Agent) ເພື່ອລາຍງານສະຖານະທຸລະກຳດັ່ງກ່າວ. ຂັ້ນຕອນສຸດທ້າຍ ສະຖາບັນການເງິນຕົ້ນທາງ ແລະ ປາຍທາງ ຈະສົ່ງຂໍ້ຄວາມທາງເອເລັກໂຕຣນິກ ທີ່ເປັນ (camt.052, camt.053 ແລະ camt.054) ເພື່ອລາຍງານການຫັກບັນຊີ.

III. ຂໍ້ຄວາມການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ

1. ຂໍ້ຄວາມການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ

ຂໍ້ຄວາມສໍາລັບການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ (Payments Clearing and Settlement = pacs) ແມ່ນຂໍ້ຄວາມທຸລະກຳການຊໍາລະ ທາງເອເລັກໂຕຣນິກ ທີ່ສົ່ງລະຫວ່າງສະຖາບັນການເງິນ.

ຂໍ້ຄວາມສໍາລັບການຊໍາລະລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີ 05 ຂໍ້ຄວາມຍ່ອຍ ດັ່ງນີ້:

- 1) ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງສະຖາບັນການເງິນ
(FIToFIPaymentStatusReportV06 = pacs.002.001.06);
- 2) ຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງສະຖາບັນການເງິນ (FIToFICustomerDirect DebitV05 = pacs.003.001.05);
- 3) ຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ຫັກບັນຊີສໍາເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ (Payment ReturnV05 = pacs.004. 001.05);
- 4) ຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ເກີດຂໍ້ຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ (FIToFIPayment Reversal = pacs.007.001.10);
- 5) ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ (FIToFICustomerCreditTransferV05 = pacs.008.001.05);
- 6) ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນ (FIToFICustomerCreditTransferV07 = pacs.009.001.07).

2. ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນ

ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.002.001.06) ແມ່ນ ຂໍ້ຄວາມທີ່ສະຖາບັນການເງິນລູກໜີ້/ເຈົ້າໜີ້ (Debtor Agent/Creditor Agent) ສົ່ງເພື່ອແຈ້ງ ຫຼື ລາຍງານ ສະຖານະຂອງທຸລະກຳການໂອນເງິນ (Credit Fund Transfer) ແລະ ທຸລະກຳຫັກບັນຊີແບບອັດຕະໂນມັດ (Direct Debit) ທີ່ສົ່ງມາກ່ອນໜ້ານີ້ ວ່າໄດ້ຮັບການຍອມຮັບ (Positive) ຫຼື ຖືກປະຕິເສດ (Negative) ຫຼື ລໍຖ້າ ການດຳເນີນການຢູ່ (Pending).

3. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.002.001.06)

ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີ 04 ອົງປະກອບ ດັ່ງນີ້:

1) **GroupHeader** ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນ ການເງິນປະກອບມີຂໍ້ມູນລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime) ເປັນຕົ້ນ.

2) **OriginalGroupInformationAndStatus** ຂໍ້ມູນທີ່ລາຍງານສະຖານະຂອງຊຸດທຸລະກຳການຊຳລະ (Batch Payment ຫຼື Bulk Payment) ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageIdentification);
- ລະຫັດຊື່ປະເພດຂໍ້ຄວາມທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageNameIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (OriginalCreationDateTime);
- ຈຳນວນທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalNumberOfTransactions);
- ລະຫັດສະຖານະຂອງຊຸດທຸລະກຳການຊຳລະ (GroupStatus);
- ຈຳນວນທຸລະກຳແຍກຕາມສະຖານະ (NumberOfTransactionPer-Status) ເປັນຕົ້ນ.

3) **TransactionInformationAndStatus** ຂໍ້ມູນທີ່ລາຍງານເນື້ອໃນລະອຽດຂອງສະຖານະແຕ່ລະທຸລະ ກຳການຊຳລະ ທີ່ບັນຈຸໃນຊຸດທຸລະກຳການຊຳລະ (Batch Payment ຫຼື Bulk Payment) ປະກອບມີຂໍ້ ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດສະຖານະທຸລະກຳການຊຳລະ (StatusIdentification);
- ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງທຸລະກຳການຊຳລະ (OriginalInstructionIdentification);
- ລະຫັດຜູ້ໃຊ້ບໍລິການ (OriginalEndToEndIdentification);
- ລະຫັດປະເພດທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalTransactionIdentification);
- ລະຫັດສະຖານະທຸລະກຳການຊຳລະ (TransactionStatus);
- ລະຫັດຂໍ້ມູນກ່ຽວກັບເຫດຜົນຂອງສະຖານະທຸລະກຳການຊຳລະ (StatusReasonInformation);
- ລະຫັດຂໍ້ມູນອ້າງອິງລະບົບການໄລ່ລຽງ (ClearingSystemReference);
- ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງຂໍ້ຄວາມ (InstructingAgent);

- ລະຫັດສະຖາບັນການເງິນທີ່ຮັບຂໍ້ຄວາມ (InstructedAgent);
- ລະຫັດຂໍ້ມູນອ້າງອິງເຖິງທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalTransactionReference) ເປັນຕົ້ນ.

4) SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 03 ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ
(pacs.002.001.06) ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 01.

ເອກະສານຄັດຕິດ 01: ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Additional | Description |
|-----|------------------------------------|-------------------------|--------|-----|-------------|--|--|
| 0 | FIToFIPaymentStatusReport | <FIToFIPmt StsRpt> | | | | | |
| 1 | GroupHeader | <GrpHdr> | [1..1] | M | | | |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\,\'+]{1,35} | Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | M | dateTime | | Date and time at which the message was created. |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | O | | | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | Other Identification | <Othr> | [0..1] | O | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | InstructedAgent | <InstdAgt> | [0..1] | O | | | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | Other Identification | <Othr> | [0..1] | O | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 1 | OriginalGroupInformationAnd Status | <OrgnlGrpIn fAndSts> | [0..*] | O | | | Original group information concerning the group of |

| | | | | | | | |
|---|-----------------------------------|----------------|--------|---|-------------------------------|---|--|
| | | | | | | | transactions, to which the status report message refers to. |
| 2 | OriginalMessageIdentification | <OrgnlMsgId> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\'+]{1,35} | Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. |
| 2 | OriginalMessageNameIdentification | <OrgnlMsgNmId> | [1..1] | M | text{1,35} | | Specifies the original message name identifier to which the message refers. |
| 2 | OriginalCreationDateTime | <OrgnlCreDtM> | [0..1] | O | dateTime | | Date and time at which the original message was created. |
| 2 | OriginalNumberOfTransactions | <OrgnlNbOfTxs> | [0..1] | O | text [0-9]{1,15} | | Number of individual transactions contained in the original message. |
| 2 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | O | decimal td = 18 fd = 17 | | |
| 2 | GroupStatus | <GrpSts> | [0..1] | O | text{1,4} | Mandatory for messages generated by Central system. Must be absent when used as authorization message from participant to Central System. | Specifies the status of a group of transactions. |
| 2 | StatusReasonInformation | <StsRsnInf> | [0..*] | O | | Present in case if GroupStatus =RJCT or it's authorization message from participant | Provides detailed information on the status reason. |
| 3 | Originator | <Orgtr> | [0..1] | O | | | |
| 3 | Reason | <Rsn> | [0..1] | O | Choice | | Specifies the reason for the status report. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | |

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|---|-----------------------------------|-------------------|--------|---|-------------|--|---|
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | For pacs.002 generated by Central System may contain: ERRC or ERRP - internal code indicating an error on message processing/payment execution | Reason for the status, in a proprietary form. |
| 3 | AdditionalInformation | <AddtlInf> | [0..*] | O | text{1,105} | | Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. |
| 2 | NumberOfTransactionsPerStatus | <NbOfTxSPerSts> | [0..*] | O | | | |
| 1 | TransactionInformationAndStatus | <TxInfAndSts> | [0..*] | O | | | Information concerning the original transactions, to which the status report message refers. |
| 2 | StatusIdentification | <StsId> | [0..1] | O | text{1,35} | | |
| 2 | OriginalGroupInformation | <OrgnlGrpInf> | [0..1] | O | | | |
| 2 | OriginalInstructionIdentification | <OrgnlInstrId> | [0..1] | O | text{1,35} | Present in pacs.002 from central system to participants Not needed in authorization message | Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. |
| 2 | OriginalEndToEndIdentification | <OrgnlEndToEndId> | [0..1] | O | text{1,35} | Present in pacs.002 from central system to participants Not needed in authorization message | Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. |
| 2 | OriginalTransactionIdentification | <OrgnlTxId> | [0..1] | O | text{1,35} | Present in pacs.002 from central system to participants Not needed in authorization message | Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. |

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|---|--------------------------|----------------|--------|---|-------------|--|--|
| 2 | TransactionStatus | <TxSts> | [0..1] | O | text{1,4} | Present in pacs.002 from central system to participants Not needed in authorization message | Specifies the status of a transaction, in a coded form. |
| 2 | Status ReasonInformation | <StsRsnInf> | [0..*] | O | | Present in case if TransactionStatus=RJCT | Provides detailed information on the status reason. |
| 3 | Originator | <Orgtr> | [0..1] | O | | | |
| 3 | Reason | <Rsn> | [0..1] | O | Choice | | Specifies the reason for the status report. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Reason for the status, in a proprietary form. |
| 3 | AdditionalInformation | <AddtlInf> | [0..*] | O | text{1,105} | | Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. |
| 2 | ChargesInformation | <ChrgsInf> | [0..*] | O | | | |
| 2 | AcceptanceDateTime | <AcceptncDtTm> | [0..1] | O | dateTime | Present in pacs.002 from central system to participants Not needed in authorization message | Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. |
| 2 | AccountServicerReference | <AcctSvcrRef> | [0..1] | O | text{1,35} | | |
| 2 | ClearingSystemReference | <ClrSysRef> | [0..1] | O | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:(\)\.,\'+]{1,35} | Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | O | | Same value as specified in Instructing Agent field of original payment message. It contains BIC/pseudo-BIC of original payment sender. | Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. |

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|---|------------------------------------|---------------|--------|---|--|---|---|
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:(\)\.,\+\]{1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 5 | Identification | <Id> | [1..1] | M | | | |
| 3 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 2 | Instructed Agent | <InstdAgt> | [0..1] | O | | Present in pacs.002 from central system to participants | Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |

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|---|------------------------------------|------------------|--------|---|-----------------------------------|---|--|
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\,\'+ {1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 5 | Identification | <Id> | [1..1] | M | | | |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | OriginalTransactionReference | <OrgnlTxRef> | [0..1] | O | | Present in pacs.002 from central system to participants | Key elements used to identify the original transaction that is being referred to. |
| 3 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | Present in pacs.002 from central system to participants | Amount of money moved between the instructing agent and the instructed agent. |
| 4 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 3 | Amount | <Amt> | [0..1] | O | Choice | | |
| 3 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | date | Present in pacs.002 from central system to participants | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. |
| 3 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | O | date | | |
| 3 | RequestedExecutionDate | <ReqdExctnDt> | [0..1] | O | Choice | | |
| 3 | CreditorSchemeIdentification | <CdtrSchmeId> | [0..1] | O | | | |
| 3 | SettlementInformation | <SttlmInf> | [0..1] | O | | | |
| 3 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | | | Set of elements used to further specify the type of transaction. |
| 4 | InstructionPriority | <InstrPrty> | [0..1] | O | text | | |
| 4 | ClearingChannel | <ClrChan> | [0..1] | O | text | | |

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|---|---------------------------|---------------|--------|---|-------------|---|---|
| 4 | Service Level | <SvcLvl> | [0..1] | O | Choice | | Agreement under which or rules under which the transaction should be processed. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\,\'+]{1,35} | Specifies a pre-agreed service or level of service between the parties, as a proprietary code. |
| 4 | LocalInstrument | <LclInstrm> | [0..1] | O | Choice | | User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. |
| 5 | Code | <Cd> | [1..1] | M | text{1,35} | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Specifies the local instrument, as a proprietary code. |
| 4 | SequenceType | <SeqTp> | [0..1] | O | text | | |
| 4 | CategoryPurpose | <CtgyPurp> | [0..1] | O | Choice | | Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\,\'+]{1,35} | Category purpose, in a proprietary form. |
| 3 | PaymentMethod | <PmtMtd> | [0..1] | O | text | | |
| 3 | MandateRelatedInformation | <MndtRltdInf> | [0..1] | O | | | |
| 3 | RemittanceInformation | <RmtInf> | [0..1] | O | | Can be optionally present in messages from Central system to participants | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. |
| 4 | Unstructured | <Ustrd> | [0..*] | O | text{1,140} | | Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to |

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|---|--------------------|---------------|--------|---|---------------------------------------|---|---|
| | | | | | | | settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. |
| 4 | Structured | <Strd> | [0..*] | O | | | |
| 3 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | Choice | | |
| 4 | Agent | <Agt> | [1..1] | M | | | |
| 3 | Debtor | <Dbtr> | [0..1] | O | Choice | Can be optionally present in messages from Central system to participants | Party that owes an amount of money to the (ultimate) creditor. |
| 4 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 6 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 6 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 6 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 6 | StreetName | <StrtNm> | [0..1] | O | text{1,70} | | |
| 6 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 6 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 6 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 6 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 6 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 6 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 5 | Identification | <Id> | [0..1] | O | Choice | | |
| 5 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 5 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 6 | NamePrefix | <NmPrfx> | [0..1] | O | text | | |
| 6 | FaxNumber | <FaxNb> | [0..1] | O | text \+[0-9]{1,3}-[0-9]{1,3}\-]{1,30} | | |
| 4 | Agent | <Agt> | [1..1] | O | | | Identification of a financial institution. |

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|---|------------------------------------|---------------|--------|---|--|---|--|
| 5 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | O | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 6 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 6 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 7 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 7 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | | Identification of a member of a clearing system. |
| 6 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 6 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 6 | Other | <Othr> | [0..1] | O | | | |
| 7 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 7 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 3 | DebtorAccount | <DbtrAcct> | [0..1] | O | | Can be optionally present in messages from Central system to participants | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|---|--|--|
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | DebtorAgent | <DbtrAgt> | [0..1] | O | | Present in messages from Central system to participants. | Financial institution servicing an account for the debtor. |
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 5 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6};[A-Z2-9][A-NP-Z0-9]{3,3};{0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | Field used for pseudo-BICs | Information used to identify a member within a clearing system. |
| 6 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 6 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | | Identification of a member of a clearing system. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 5 | Other | <Othr> | [0..1] | O | | | |
| 4 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 3 | DebtorAgentAccount | <DbtrAgtAcct> | [0..1] | O | | Present in messages from Central system to participants. | Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2};[0-9]{2,2};[a-zA-Z0-9]{1,30} | | |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|--|---|--|
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | text{1,34} ([0-9a-zA-Z\-\:\(\)\.\,\'+]([0-9a-zA-Z\-\:\(\)\.\,\'+])*([0-9a-zA-Z\-\:\(\)\.\,\'+])?*) | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm > | [0..1] | O | Choice | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | Specifies the nature, or use of the account. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z\-\:\(\)\.\,\'+]{1,35} | Nature or use of the account in a proprietary form. |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | CreditorAgent | <CdtrAgt> | [0..1] | O | | Present in messages from Central system to participants. | Financial institution servicing an account for the creditor. |
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 5 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | Field used for pseudo-BICs | Information used to identify a member within a clearing system. |
| 6 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 6 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z\-\:\(\)\.\,\'+]{1,35} | Identification of a member of a clearing system. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | |

| | | | | | | | |
|---|----------------------|---------------|--------|---|--|--|---|
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 5 | Other | <Othr> | [0..1] | O | | | |
| 4 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 3 | CreditorAgentAccount | <CdtrAgtAcct> | [0..1] | O | | Present in messages from Central system to participants. | Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | text{1,34} ([0-9a-zA-Z\-\:\()\.\,\'+\]([0-9a-zA-Z\-\:\()\.\,\'+\]*([0-9a-zA-Z\-\:\()\.\,\'+\])?*) | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | Specifies the nature, or use of the account. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z\-\:\()\.\,\'+\]{1,35} | Nature or use of the account in a proprietary form. |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | Creditor | <Cdtr> | [0..1] | O | Choice | Can be optionally present in messages from Central system to participants | Party to which an amount of money is due. |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|---|--|--|
| 4 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 6 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 6 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 6 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 6 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 6 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 6 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 6 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 6 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 6 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 6 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 5 | Identification | <Id> | [0..1] | O | Choice | | |
| 5 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 5 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 6 | NamePrefix | <NmPrfx> | [0..1] | O | text | | |
| 6 | EmailAddress | <EmailAdr> | [0..1] | O | text{1,2048} | | |
| 4 | Agent | <Agt> | [1..1] | M | | | Identification of a financial institution. |
| 5 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 6 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 6 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |

| | | | | | | | |
|---|------------------------------|---------------|--------|---|---|---|--|
| 7 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 7 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\'+]{1,35} | Identification of a member of a clearing system. |
| 6 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 6 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 6 | Other | <Othr> | [0..1] | O | | | |
| 5 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 3 | CreditorAccount | <CdtrAcct> | [0..1] | O | | Can be optionally present in messages from Central system to participants | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | text{1,34} (([/]+)+([/] +))([/]* | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | Ultimate Creditor | <UltmtCdtr> | [0..1] | O | Choice | | |
| 4 | Agent | <Agt> | [1..1] | M | | | |
| 3 | Purpose | <Purp> | [0..1] | O | Choice | | |
| 2 | Supplementary Data | <SplmtryData> | [0..*] | O | | | |
| 1 | Supplementary Data | <SplmtryData> | [0..*] | O | | | |

4. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນ

(pacs.002.001.06)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳການຊຳລະ ລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C28 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 02.

ເອກະສານຄັດຕິດ 02: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳລະຫວ່າງສະຖາບັນການເງິນ

(pacs.002.001.06)

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນ |
|-------|-------|-----------------------------|--|
| 1 | C1 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of there (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 2 | C2 | AmendmentIndicatorFalseRule | If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. |
| 3 | C3 | AmendmentIndicatorTrueRule | If AmendmentIndicator is true, then AmendmentInformationDetails must be present. |
| 4 | C4 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 5 | C5 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters. |
| 6 | C6 | Country | The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). |
| 7 | C7 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 8 | C8 | GroupStatusAcceptedRule | If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProgress), ACSC |

| | | | |
|----|-----|-------------------------|--|
| | | | <p>(AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).</p> <p>On Condition /OriginalGroupInformationAndStatus[*]/GroupStatus is present And /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType <<Code>> PartialGroupStatus1Code And /TransactionInformationAndStatus[1]/TransactionStatus is present Following Must be True /TransactionInformationAndStatus[*]/TransactionStatus Must be different from value 'Rejected'</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 9 | C9 | GroupStatusPendingRule | <p>If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG (Pending), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).</p> <p>On Condition /OriginalGroupInformationAndStatus[*]/GroupStatus is present And /OriginalGroupInformationAndStatus[*]/GroupStatus is equal to value 'Pending' Following Must be True /TransactionInformationAndStatus[*]/TransactionStatus Must be different from value 'Rejected'</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 10 | C10 | GroupStatusReceivedRule | <p>If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD (Received), then TransactionInformationAndStatus/TransactionStatus is not allowed.</p> <p>On Condition /OriginalGroupInformationAndStatus[*]/GroupStatus is present</p> |

| | | | |
|----|-----|--|---|
| | | | <p>And /OriginalGroupInformationAndStatus[*]/GroupStatus is equal to value 'Received' And /TransactionInformationAndStatus[1] is present Following Must be True /TransactionInformationAndStatus[*]/TransactionStatus Must be absent <i>This constraint is defined at the MessageDefinition level.</i></p> |
| 11 | C11 | GroupStatusRejectedRule | <p>If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT (Rejected), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected). On Condition /OriginalGroupInformationAndStatus[*]/GroupStatus is present And /OriginalGroupInformationAndStatus[*]/GroupStatus is equal to value 'Rejected' And /TransactionInformationAndStatus[*]/TransactionStatus is present Following Must be True /TransactionInformationAndStatus[*]/TransactionStatus Must not be within DataType <<Code>> PartialGroupStatus2Code <i>This constraint is defined at the MessageDefinition level.</i></p> |
| 12 | C12 | IBAN | <p>A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.</p> |
| 13 | C13 | InstructedReimbursementAgentAccountRule | <p>If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.</p> |
| 14 | C14 | InstructingReimbursementAgentAccountRule | <p>If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.</p> |
| 15 | C15 | NumberOfTransactionPerStatusGuideline | <p>OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.</p> |
| 16 | C16 | OriginalGroupInformationAbsentRule | <p>If OriginalGroupInformationAndStatus is absent, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be present. On Condition /OriginalGroupInformationAndStatus[*] is absent Following Must be True /TransactionInformationAndStatus[*]/OriginalGroupInformation Must be</p> |

| | | | |
|----|-----|---|--|
| | | | present <i>This constraint is defined at the MessageDefinition level.</i> |
| 17 | C17 | OriginalGroupInformation Multi-plePresenceRule | If OriginalGroupInformationAndStatus is present and multiple times (Occurrence > 1), then TransactionInformationAndStatus[*]/OriginalGroupInformation must be present. On Condition /OriginalGroupInformationAndStatus[2] is present Following Must be True /TransactionInformationAndStatus[*]/OriginalGroupInformation Must be present <i>This constraint is defined at the MessageDefinition level.</i> |
| 18 | C18 | OriginalGroupInformationSi nglePr-esenceRule | If OriginalGroupInformationAndStatus is present and only once, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent. On Condition /OriginalGroupInformationAndStatus[1] is present And /OriginalGroupInformationAndStatus[2] is absent Following Must be True /TransactionInformationAndStatus[*]/OriginalGroupInformation Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 19 | C19 | SettlementMethodAgentRul e | If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed. |
| 20 | C20 | SettlementMethodClearingR ule | If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed. |
| 21 | C21 | SettlementMethodCoverAge ntRule | If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present. |
| 22 | C22 | SettlementMethodCoverRul e | If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed. |
| 23 | C23 | StatusReasonInformationRu le | If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent. |
| 24 | C24 | StatusReasonRule | If Reason/Code is equal to NARR, then AdditionalInformation must be present. |

| | | | |
|----|-----|--------------------------------------|--|
| 25 | C25 | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 26 | C26 | SupplementaryDataRule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 27 | C27 | ThirdReimbursementAgent Account-Rule | If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. |
| 28 | C28 | ThirdReimbursementAgent Rule | If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present. |

ນອກຈາກນີ້, ການນໍາໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກໍາການຊໍາລະ ລະຫວ່າງສະຖາບັນການເງິນ ຕ້ອງປະຕິບັດການນໍາໃຊ້ຂໍ້ມູນຂອງລະບົບການຊໍາລະ ແລະ ຫັກບັນຊີ ຂອງ ສປປ ລາວ ເພີ່ມຕື່ມດັ່ງນີ້:

1) ການນໍາໃຊ້ຂໍ້ມູນຂອງ ລະຫັດສະຖານະຂອງຊຸດທຸລະກໍາການຊໍາລະ (GroupStatus)

ການນໍາໃຊ້ຂໍ້ມູນຂອງ ລະຫັດສະຖານະຂອງຊຸດທຸລະກໍາການຊໍາລະ (GroupStatus<GrpSts>) ແມ່ນ ການກຳນົດລະຫັດສະຖານະຂອງທຸລະກໍາການຊໍາລະທີ່ເປັນຊຸດ (Batch Payment ຫຼື Bulk Payment) ໃນ ລາຍການຂໍ້ມູນລະຫັດສະຖານະຂອງຊຸດທຸລະກໍາການຊໍາລະ ຕ້ອງກຳນົດໃນແຕ່ລະກໍລະນີດັ່ງນີ້:

- ໃນກໍລະນີ ຊຸດທຸລະກໍາການຊໍາລະ ຖືກຍອມຮັບ (Accept) ບາງລາຍການ ແລະ ບາງລາຍການຍັງບໍ່ໄດ້ ຮັບການຍອມຮັບ ລະບົບການຊໍາລະ ຈະສົ່ງຂໍ້ຄວາມຕອບກັບໄປຫາສະຖາບັນການເງິນລູກໜີ້/ເຈົ້າໜີ້ (Debtor Agent/Creditor Agent) ໂດຍລະບຸ GroupStatus ເປັນ PART (PartiallyAccepted) ລາຍລະອຽດແຕ່ລະທຸລະກໍາການຊໍາລະ ຈະລະບຸແຕ່ລະກໍລະນີ ໃນລະຫັດສະຖານະທຸລະກໍາການຊໍາລະ (TransactionStatus<TxSts>).
- ໃນກໍລະນີ ຊຸດທຸລະກໍາການຊໍາລະ ຖືກຍອມຮັບທຸກລາຍການ ໂດຍໄດ້ຮັບການກວດສອບຄວາມ ຖືກຕ້ອງດ້ານຂໍ້ມູນ ແລະ ດ້ານເຕັກນິກ ເປັນທີ່ຮຽບຮ້ອຍ, ເພື່ອລໍຖ້າດຳເນີນການຫັກບັນຊີ ລະບົບ ການຊໍາລະ ຈະສົ່ງຂໍ້ຄວາມຕອບກັບໄປຫາສະຖາບັນການເງິນລູກໜີ້/ເຈົ້າໜີ້ (Debtor Agent/Creditor Agent) ໂດຍລະບຸ GroupStatus ເປັນຖານະ ACSP (AcceptedSettlementInProgress).
- ໃນກໍລະນີ ຊຸດທຸລະກໍາການຊໍາລະ ຖືກປະຕິເສດທັງໝົດ ລະບົບການຊໍາລະ ຈະສົ່ງຂໍ້ຄວາມຕອບກັບໄປ ຫາສະຖາບັນການເງິນລູກໜີ້/ເຈົ້າໜີ້ (Debtor Agent/Creditor Agent) ໂດຍລະບຸ GroupStatus ເປັນສະຖານະ RJCT (Rejected) ພ້ອມກັບລະບຸເຫດຜົນຂອງການປະຕິເສດໃນລາຍການຂໍ້ມູນ StatusReasonInformation<StsRsnInf>;

- ໃນກໍລະນີ ຊຸດທຸລະກຳຊຳລະ ລໍຖ້າການຫັກບັນຊີ ລະບົບການຊຳລະ ຈະສົ່ງຂໍ້ຄວາມຕອບກັບໄປຫາສະຖາບັນການເງິນລູກໜີ້/ເຈົ້າໜີ້ (Debtor Agent/Creditor Agent) ໂດຍລະບຸ GroupStatus ເປັນສະຖານະ PENDING.

ຕົວຢ່າງ:

```
<GrpSts>RJCT</GrpSts>
  <StsRsnInf>
    <Rsn>
      <Prtry>EL56</Prtry>
    </Rsn>
    <AddtlInf>All instructions are rejected</AddtlInf>
  </StsRsnInf>
```

2) ການນຳໃຊ້ລະຫັດສະຖານະທຸລະກຳການຊຳລະ (TransactionStatus)

ການນຳໃຊ້ລະຫັດສະຖານະທຸລະກຳການຊຳລະ (TransactionStatus<TxSts>) ແມ່ນການກຳນົດລະຫັດສະຖານະ ຖືກຍອມຮັບ ACSP (AcceptedSettlementInProgress) ຫຼື ປະຕິເສດ RJCT (Rejected) ຂອງແຕ່ລະທຸລະກຳການຊຳລະ, ກໍລະນີປະຕິເສດ ແມ່ນຈະລະບຸເຫດຜົນຂອງການປະຕິເສດໃນລາຍການຂໍ້ມູນ StatusReasonInformation<StsRsnInf> .

ຕົວຢ່າງ:

```
<TxSts>RJCT</TxSts>
```

3) ການນຳໃຊ້ລະຫັດຂໍ້ມູນກ່ຽວກັບເຫດຜົນຂອງສະຖານະທຸລະກຳການຊຳລະ (StatusReasonInformation)

ການນຳໃຊ້ລະຫັດຂໍ້ມູນ ກ່ຽວກັບເຫດຜົນຂອງສະຖານະທຸລະກຳການຊຳລະ (StatusReasonInformation<StsRsnInf>) ແມ່ນການກຳນົດເຫດຜົນຂອງສະຖານະຂອງທຸລະກຳ ທີ່ຖືກຍອມຮັບ ຫຼື ປະຕິເສດ ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 03.

ເອກະສານຄັດຕິດ 03: ລະຫັດລະບຸສະຖະນາທຸລະກຳການຊຳລະ

❖ ATS Error Codes:

| Code | Name | Reason | Action |
|------|-------------------------------|--|---|
| EA1 | Text block has invalid format | On checking the format of the message sent to the system, the format was found inconsistent with specifications. The Info field of the error message contains an extensive description of the error. | Correct the format of the message and re-send it into the system. |

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| EA5 | Message is duplicated | The system receives a message having the same session number and serial number as an already existing message, though text block differs; or having the same text block, though session number and serial number differ. | Please correct the reference in the message and re-send the message into the system. |
| EA6 | Reference document is not found | An instruction referenced by the message sent to the system has not been found. | Check and correct the reference contained in the message and re-send it into the system. |
| EA7 | Message has incompatible type with reference instruction | The message sent to the system references an instruction, which type is inconsistent with the types that may be referenced by the given variety of incoming message. | Please correct the message and re-send it into the system. |
| EA9 | Message subtype is unknown | Unknown message subtype of 998 type. | Correct the message subtype and re-send it into the system. |
| EA14 | Invalid date format. Expected: YYYY-MM-DD. | The instruction sent to the system contains an invalid value date. | Please correct the instruction and re-send it into the system. |
| EA15 | Account code is not found | The instruction has an invalid account code. | Please correct the instruction and re-send it into the system. |
| EA16 | Message is corrupted | The signature check routine rejects the signature as invalid. | Check if the right keys were used to sign the message and re-send it into the system. |
| EA17 | Message could not be accepted due to business day schedule | The system cannot accept the incoming message due to the system's business day schedule. | Check your access rights or consider sending this message again when time is appropriate. |
| EA18 | Amount has invalid format | The message has an invalid format of payment amount. | Please correct the message and re-send it into the system. |
| EA23 | Another period is still active | On attempt to change the period of the business day, previous period is still active. | Wait for a while, until previous period will be finished. |

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| EA25 | Invalid business day period | There is a intention to activate a period that is not registered in the system, or period is not current (active), or period is not the following one in the business day schedule. | Activate the correct business day period according to the business day schedule defined in the system. |
| EA27 | Cache should be updated | Error in cached data. | Restart the system and contact the support service. |
| EA30 | BIC is unknown or invalid | The message received by the system contains an unknown or invalid BIC in a field of the text block. | Please correct the message and re-send it into the system. |
| EA31 | Wrong board operation | System error. | Please contact the support service. |
| EA32 | Wrong data in field | Incoming message contains wrong data in field. | Please contact the support service. |
| EA33 | Wrong user code | User code in message is not registered. | Enter correct user code. |
| EA34 | Undefined error code | System error. | Please contact the support service. |
| EA35 | Participant has more than one account | An account cannot be identified by BIC. | Account must be explicitly specified in the message. |
| EA36 | Wrong certificate | The 4th block of the SWIFT message or the whole message was signed by a wrong abonent. | Resend the message with a correct signature. |
| EA37 | Wrong message sender | Message sender is incorrect or not registered in the system. | Check the sender's ID or register the sender in a system. |
| EA38 | Wrong session id for user substitution | Session Id value must be different from 0001 when connecting to the system as service bureau user. | Change Session Id value on client application and try to reconnect to the system. |
| EA39 | Query is rejected by external system | The external system (e.g. file adapter) rejected a query. | Check the system resource, configuration, integrity. |
| EA40 | Wrong priority | The wrong priority value was assigned to the transfer. | Re-send the message with correct priority. |
| EA42 | Related message was rejected or not found | Related message was rejected or not found. | No action required. |
| EA43 | Wrong password | Wrong password is specified while attempting to change password. | Repeat an attempt to change password. |

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| EA44 | Decryption error | There is an attempt to change password, but the new password is wrong encrypted. | Contact your system administrator. |
| EA47 | User is not connected | The user's status is not active. | If you believe this is incorrect - change user status to Active. |
| EA51 | Wrong document step | Internal system error. | Please contact the support service. |
| EA52 | Query has been rejected | A query or document was rejected. | Check the requisites of the message. They might be incorrect or the related document is rejected. |
| EA60 | Failed to activate period | 1. There is an attempt to activate a period of the business day, but previous period is still active. 2. During execution of actions assigned to the period an error occurred. | 1. Wait for a while, until the previous period is finished and repeat an attempt to activate new period. 2. Check events table for more information and contact support if necessary. |
| EA62 | User can not use private network | The participant has no authority to use private network. | Check if the participant is authorized to use private network. |
| EA64 | Adapter can not be used as service bureau | Message is sent under user different from the one that logged on to the system. In users configuration user that prepared the message has connection group Private network, not service bureau, disallowing successful processing of the message via service bureau. | Change connection group of user who prepared message to service bureau via which it is trying to send the message. |
| EA65 | Wrong service bureau | Entered service bureau value is not correct. | Please correct the message and re-send it into the system. |
| EA70 | Wrong username or password | Entered username or password value is not correct. | User must enter proper login/password for authorization in system. |
| EA74 | Participant can not authorize document | The participant has no authority to authorize document. | Check if the participant is authorized to |
| EA89 | Wrong currency | Entered currency value is not correct. | Please correct the message and re-send it into the system. |

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| EA93 | The document is already processed | Attempt to change document status repeatedly. | No action required. |
| EA95 | This operation is not allowed | Participant has no authority to perform the operation. | Check rights and roles settings or contact your system administrator. |
| EA97 | Invalid system parameter | Entered system parameter value is invalid. | Check entered currency rate value. |
| EA107 | Incoming message was not recognized or document has got wrong structure | Incoming message was not recognized or document has got wrong structure. | Check the message and re-send it into the system. |
| EA113 | This document has been already authorized or rejected | An attempt to change status repeatedly, the document status is already authorized or rejected. | No action required. |
| EA114 | Check of amount according to SWIFT rules has passed unsuccessfully | Entered amount value is not correct. | Check of amount according to SWIFT rules has passed unsuccessfully. |
| EA133 | Credit account owner cannot be equal to debit account owner | Credit account owner is equal to debit account owner. | Credit account owner cannot be equal to debit account owner. |
| EA134 | Wrong data in AppHdr | Invalid data was specified in AppHdr. | Correct contents in AppHdr (Sender and Reciever codes) and resend message to the system. |
| EA155 | Invalid data in trans type code | Entered data in trans type code is invalid. | Check entered data in transaction type code. |
| EA156 | Message type mismatch in request | Message type is not expected for related document type. | Correct request contents and resend to the system. |
| EA157 | Zero value are not allowed in mandate limit | Zero value was entered in mandate limit. | Please correct the value and re-send it into the system. |

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| EA158 | Zero value are not allowed in mandate total limit | Zero value was entered in mandate total limit. | Please correct the value and re-send it into the system. |
| EA159 | User can not authorize document | The participant has no authority to confirm the document. | Check if the participant is authorized to authorize document. |
| EA160 | Only one of "Fixed amount" or "Maximum amount" must be set | Both fields "Fixed amount" and "Maximum amount" was set. | Only one of "Fixed amount" or "Maximum amount" must be set, clear one of them. |
| EA161 | Parameter "Count per period" cannot be equal to zero | Parameter "Count per period" value is not correct and cannot be zero. | Change parameter "Count per period" value, it mustn't be zero. |
| EA176 | NRT clearing confirmation must have NRT priority | Internal error. | Please contact the support service. |
| EA177 | Value date is behind of defined timeframe | Entered value date is not correct. | Value date must be inside timeframe borders, please correct the value. |
| EA178 | RTP was rejected by authorizer | Request to Pay was rejected by counterparty. | Please refer to details provided by counterparty in refusal message. |
| EA183 | Participant does not support RTP | Debtor or Creditor participant specified in pain.001 does not support RTP. | Please contact the system administrator if you believe that it is wrong. |
| EA184 | Confirmation is not required | Authorization is not required for this document type. | No action is required. |
| EI1 | Broadcast error | Internal system error. | Please contact the support service. |
| EL3 | Invalid type of message | Invalid type of message. | Please correct the message and re-send it into the system. |
| EL4 | Accounts have different currencies | Debit and credit accounts referenced by the payment instruction are expressed in different currencies. | Please correct the instruction and re-send it into the system. |

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| EL5 | Wrong number of instructions in package | Wrong number of instructions is in the package. | Please contact the support service. |
| EL6 | Some instructions already belong to other packages | On attempt to assemble an instruction package, one or more instructions are found to belong to other packages. | Please contact the support service. |
| EL9 | Instructions have different value dates | On attempt to assemble an instruction package, the package instructions are found to have different value dates. | Please contact the support service. |
| EL10 | Wrong template string for account code | Wrong template for calculation of accounts involved in any accounting entry. | Correct the template for calculation of accounts involved in any accounting entry using BackOffice workplace. |
| EL11 | Wrong template string for amount | Wrong template for calculation of entry amounts. | Correct the entry calculation template using BackOffice workplace. |
| EL12 | Wrong template string for currency code | Wrong template for calculation of currencies involved in any accounting entry. | Correct the currency calculation template using BackOffice workplace. |
| EL13 | Package has another route step | On invocation of the transaction generation function, the referenced status code of instruction package is inconsistent with the actual package status code. | Please contact the support service. |
| EL15 | Invalid type for outgoing message | On invocation of the outgoing message generation function, an unknown outgoing message type is requested. | Please contact the support service. |
| EL17 | Invalid Error code | Error code is not registered in the system errors. | Please contact the support service. |
| EL18 | Too many rows in error description | Error description contains too many rows. | Please correct error description. |
| EL19 | Total sum not equal to the sum for debited accounts | In an instruction received by the system, internal instruction amounts fail to add up to its gross total. | Correct the instruction and re-send it into the system. |
| EL21 | Invalid data in source message | Internal system error. | Please contact the support service. |

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| EL22 | Error in entry template | The accounting entry template is wrong. | Correct the accounting entry template using BackOffice Workplace. |
| EL24 | Invalid reference to incoming message | Internal system error. | Please contact the support service. |
| EL25 | Invalid field in incoming message | One of the fields in the incoming message is invalid. | Please correct the message and re-send it into the system. |
| EL26 | Invalid value of message user priority | The incoming message contains an invalid value in the user priority field. | Please correct the message and re-send it into the system. |
| EL27 | Invalid data in incoming message | The incoming message contains invalid data. | Please correct the message and re-send it into the system. |
| EL28 | Account is not open | The incoming message uses an account not yet opened. | Please correct the message and re-send it into the system. |
| EL29 | Invalid Account close date | The incoming message uses an already closed account. | Please correct the message and re-send it into the system. |
| EL35 | Payment is wrong formatted | The format of the payment in the message is wrong. | Please correct the batch and re-send it into the system. |
| EL39 | Payment is not found | Wrong payment reference. | Please correct the message and re-send it into the system. |
| EL40 | Instruction not found | Wrong instruction reference. | Please correct the instruction and re-send it into the system. |
| EL41 | Instruction already rejected | An attempt to reject an already rejected instruction. | No action required. |
| EL42 | Number of instructions is wrong | The number of the instructions specified for the batch is not equal to the number of instructions in the batch. | Please correct the batch and re-send it into the system. |
| EL45 | Instruction amount is greater than maximum allowed | The incoming message contains instruction which amount is greater than the maximum value allowed for the participant. | Please correct the instruction and re-send it into the system. |

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| EL46 | Instruction amount is less than minimum allowed | The incoming message contains an instruction which amount is less than the minimum value allowed for the participant. | Please correct the instruction and re-send it into the system. |
| EL47 | Batch amount is greater than maximum allowed | The incoming message contains payment which amount is greater than the maximum value allowed for the participant. | Please correct the message and re-send it into the system. |
| EL48 | Batch amount is less than minimum allowed | The incoming message contains payment which amount is less than the minimum value allowed for the participant. | Please correct the message and re-send it into the system. |
| EL51 | Account is invalid | The message sent to the system contains an invalid account. | Please correct the message and re-send it into the system. |
| EL52 | BIC is invalid | The message sent to the system contains an invalid BIC. | Please correct the message and re-send it into the system. |
| EL53 | Account should be specified | Account should be specified for the participant having more than one account in a bank. | Please specify the participant's account. |
| EL54 | Transaction reference is duplicated | The instruction sent to the system contains duplicated transaction reference. | Please correct the instruction and re-send it into the system. |
| EL56 | All instructions are rejected | All instructions inside batch were rejected. | Please correct the batch and re-send it into the system. |
| EL64 | Invalid MIR for OUTPUT Message | Entered MIR for output message value is invalid. | Check entered MIR for OUTPUT Message value. |
| EL65 | Invalid field option for BIC | Entered field option for BIC is invalid. | Check entered option for BIC value. |
| EL66 | Participant cannot send query on document | The participant has no authority to send query on document. | Check if the participant is authorized to send query on document. |
| EL69 | Instruction cancelled | Instruction status has changed. | No action required. |
| EL70 | Instruction Rejected | The instruction status was changed to "Rejected". | No action required. |
| EL81 | Wrong operation code | Entered operation code value is not correct. | Please correct the message and re-send it into the system. |

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| EL83 | Account is locked for clearing | Selected account was locked for reconciliation. | Wait till clearing procedure will end. |
| EL99 | Clearing transaction was not settled | Clearing (netto) transaction was not settled in external system or response was not received. | Investigate transaction status in external system and related messages generated. |
| EL100 | More than one default subaccount exists | More than one subaccount with attribute "default" exists. | Only one default subaccount must be in the system, choose the one. |
| EL105 | Instruction rejected due to errors in batch | Internal system error. | Please contact the support service. |
| EL148 | Payment amount is greater than maximum allowed | The entered payment amount value was greater than maximum allowed. | Please correct the payment and re-send it into the system. |
| EL149 | Payment amount is less than minimum allowed | The entered payment amount value was less than minimum allowed. | Please correct the payment and re-send it into the system. |
| EL155 | Wrong rejection motive | Entered rejection motive value is not correct. | Please correct the message and re-send it into the system. |
| EL190 | IBAN has invalid length | Entered IBAN value has invalid length. | Check IBAN value. |
| EL191 | IBAN has invalid country code | IBAN checksum can consist only from digits. | Check IBAN country code value. |
| EL192 | IBAN only digits are allowed in checksum | IBAN checksum can consist only from digits. | Check IBAN value, checksum can consist only from digits. |
| EL193 | IBAN has invalid symbol | Entered IBAN value has invalid symbol. | Check IBAN value. |
| EL194 | IBAN has invalid checksum | Entered IBAN value is in exclusion list. | IBAN has invalid checksum, check the IBAN value. |
| EL195 | IBAN has invalid country code (IBAN+ validation) | Entered IBAN value has invalid country code. | Check IBAN country code value. |
| EL196 | IBAN has invalid total length (IBAN+ validation) | Entered IBAN value has invalid total length. | Check IBAN value. |

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| EL197 | IBAN is in exclusion list (IBAN+ validation) | Entered IBAN value is in exclusion list. | Check IBAN value. |
| EL200 | NRT - Invalid action | Internal system error. | Please contact the support service. |
| EL201 | Document was rejected by counterparty | Document was rejected by counterparty. | Refer to details provided by counterparty in refusal message. |
| EL202 | Document was rejected by timeout | Document was rejected by Central System due to timeout. | Resend new document if necessary. |
| EL210 | Business signature is invalid | The signature check routine rejects the signature as invalid. | Check the fact of altering the message. If not - contact support service. |
| EL271 | Referenced payment initiation request was not found | Request to Pay referenced in payment was not found in the system. | Correct RTP details in payment message and resend it to the system. |
| EL272 | Referenced pain.001 rejected by timeout | Referenced Request to pay was already rejected by timeout. | Operation should be repeated again from the beginning. |
| EL273 | Referenced payment request is cancelled | Referenced Request to pay in payment was already cancelled. | No action required. |
| EL274 | Referenced payment request has invalid type | Payment and Request to pay are related to different services (DNS/NRT). | Send payment to the service to which Request to pay was sent. |
| EL275 | Referenced payment request is already used | Referenced Request to pay was already used. | No action required. |
| EL276 | Referenced payment request has invalid status | Referenced Request to pay already has linked payment. | No action required. |
| EL277 | Referenced pain.001 does not match with payment data | Payment data in Request to pay differs from data in payment. | Match data in payment with Request to pay and repeat the operation. |
| EL280 | Return is not allowed for this instrument code | Payment return is not allowed for this instrument code. | No action required. |

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| EL281 | Return period expired | Payment return was rejected because exceeded maximum return period allowed. | No action required. |
| EL282 | Payment was refused | Payment was refused by counterparty. | Refer to refusal details. |
| EL283 | Payment was cancelled | Payment was cancelled by sender. | No action required. |
| EL284 | Instruction is already authorized | An attempt to change status repeatedly, the instruction status is already authorized. | No action required. |
| EL285 | Wrong MCC | Entered MCC value is not correct. | Please correct the message and re-send it into the system. |
| EL11111 | Fraud Detection: Error | Fraud activity was noticed. | Please contact the support service. |
| EP2 | Payment was rejected | An attempt to do something with already rejected payment. | No action required. |
| EP21 | Active operday not found | Active operday not found. | Change the operday status or create a new operday record. |
| EP69 | Instruction cancelled | Instruction cancelled. | No action required. |
| EP101 | Unknown message type | The message received belongs to no known message type. | Check the original message's type. |
| EP103 | Too few parameters | Too few parameters are used while invoking system functions. | Please contact the support service. |
| EP106 | Invalid value | An invalid parameter value is used while invoking system functions. | Please contact the support service. |
| EP107 | Invalid direction | An invalid direction value is used while invoking system functions. | Please contact the support service. |
| EP108 | Invalid user identifier | An invalid user identifier is used while invoking system functions. | Please contact the support service. |
| EP109 | Invalid participant identifier | An invalid identifier of participant is used while invoking system functions. | Please contact the support service. |

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| EP110 | Invalid message identifier | An invalid message identifier is used while invoking system functions. | Please contact the support service. |
| EP111 | Invalid transaction identifier | An invalid transaction identifier is used while invoking system functions. | Please contact the support service. |
| EP112 | Invalid package identifier | An invalid package identifier is used while invoking system functions. | Please contact the support service. |
| EP113 | Invalid account | An invalid account identifier is used while invoking system functions. | Please contact the support service. |
| EP114 | Invalid currency code | An invalid currency code is used while invoking system functions. | Please contact the support service. |
| EP115 | Invalid status of participant | An invalid status of participant is used while invoking system functions. | Please contact the support service. |
| EP116 | Invalid operation | An invalid operation code is used while invoking system functions. | Please contact the support service. |
| EP117 | Invalid type of limit | An invalid limit type is used while invoking system functions. | Please contact the support service. |
| EP118 | Invalid type of overdraft | An invalid overdraft type is used while invoking system functions. | Please contact the support service. |
| EP119 | Invalid expression | Internal system error. | Please contact the support service. |
| EP120 | Invalid business day | An invalid business day date is used while invoking system functions. | Please contact the support service. |
| EP121 | Invalid transaction status | Invalid transaction status is used while invoking system functions. | Please contact the support service. |
| EP122 | Invalid value date | An invalid value date is used while invoking system. | Please contact the support service. |
| EP123 | Invalid step | An invalid value of instruction execution step is used while invoking system functions. | Please contact the support service. |
| EP124 | Invalid date | An invalid date is used while invoking system functions. | Please contact the support service. |

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| EP125 | Instruction is not included in the package | Internal system error. | Please contact the support service. |
| EP126 | Business day already opened | A request is made to open the business day while it has already opened. The business day may only be opened once; if attempts are made to open it again, the system would return the above error. | Please do not try to open the business day, which is already opened. |
| EP127 | User is suspended | The user sending the query to the system is suspended from the system. | Please contact the system administrator or use another user's ID to send the messages. |
| EP128 | User in default | The user sending the query to the system is in default. | Please contact the system administrator or use another user's ID to send the messages. |
| EP129 | Participant is suspended | The participant sending the message to the system is in suspended status. | Please contact the system administrator. |
| EP130 | Participant is inactive | The participant sending the message to the system is in inactive status. | Please contact the system administrator. |
| EP131 | Could not change user status (less) | The value of user status field cannot be changed downwards. It means the current value in the status field is lower than the user's requested value. | No action required. |
| EP132 | Could not change user status (more) | The value of user status field cannot be changed upwards. It means the current value in the status field is higher than the user's requested value. | No action required. |
| EP133 | Could not change participant status (less) | The value of participant status field cannot be changed downwards. It means the current value in the status field is lower than the user's requested value. | No action required. |
| EP134 | Could not change participant status (more) | The value of participant status field cannot be changed upwards. It means the current value in the status field is higher than the user's requested value. | No action required. |

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|-------|--|--|---------------------|
| EP135 | Debit already locked | An attempt to lock debit in an account already locked. | No action required. |
| EP136 | Credit already locked | An attempt to lock credit in an account already locked. | No action required. |
| EP137 | Debit already unlocked | An attempt to unlock debit in an account that is not locked. | No action required. |
| EP138 | Credit already unlocked | An attempt to unlock credit in an account that is not locked. | No action required. |
| EP139 | Account limit already exists | An attempt to set up limit facility for an account already having such limit facility. | No action required. |
| EP140 | Account limit does not exist | An attempt to delete the limit of an account that has no limit facility. | No action required. |
| EP141 | Could not change account limit (less) | The limit of any account cannot be changed downwards. It means the current limit is lower than the user's requested value. | No action required. |
| EP142 | Could not change account limit (more) | The limit of any account cannot be changed upwards. It means the current limit is higher than the user's requested value. | No action required. |
| EP143 | Overdraft limit is not set for account | An attempt to set an overly high limit for an account. | No action required. |
| EP144 | Account overdraft already exists | An attempt to set up an overdraft facility for an account already having such overdraft facility. | No action required. |
| EP145 | Account overdraft does not exist | An attempt to delete the overdraft limit of an account that has no overdraft facility. | No action required. |
| EP146 | Could not change overdraft (less) | The overdraft limit of any account cannot be changed downwards. It means the current overdraft limit is lower than the user's requested value. | No action required. |

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| EP147 | Could not change overdraft (more) | The overdraft limit of any account cannot be changed upwards. It means the current overdraft limit is higher than the user's requested value. | No action required. |
| EP148 | New overdraft value is less than used | Overdraft/debit cap cannot be set less than amount already used from it. | No action required. |
| EP149 | Could not change overdraft limit (less) | The overdraft limit of any account cannot be changed downwards. It means the current overdraft limit is lower than the user's requested value. | No action required. |
| EP150 | Could not change overdraft limit (more) | The overdraft limit of any account cannot be changed upwards. It means the current overdraft limit is higher than the user's requested value. | No action required. |
| EP151 | Overdraft limit too big | An attempt to set an overly high overdraft limit for an account. | Inspect the financial characteristics and compare them with the message. Make changes if required and re-send the corrected message. Or consider sending this message again later when the overdraft limit could be bigger. |
| EP152 | Could not change participant overdraft limit (less) | The overdraft limit of the settlement system participant cannot be changed downwards. It means the current overdraft limit is lower than the user's requested value. | No action required. |
| EP153 | Could not change participant overdraft limit (more) | The overdraft limit of the settlement system participant cannot be changed upwards. It means the current overdraft limit is higher than the user's requested value. | No action required. |
| EP154 | Participant overdraft limit too big | An attempt to set an overly high overdraft limit for a settlement system participant. | No action required. |

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| EP158 | Account is locked for debit | An attempt to execute a transaction involving a debit-locked account. | No action required. |
| EP159 | Account is locked for credit | An attempt to execute a transaction involving a credit-locked account. | No action required. |
| EP163 | Soft check failed | The account is found to contain insufficient funds with due regard to any queuing instructions that would credit the account if processed successfully. | Please contact the support service. |
| EP164 | Too many instructions in the package | An attempt to reject an instruction from a package containing some more instructions; as a result, the transaction fails. | Please contact the support service. |
| EP165 | Operation could not be completed. Payment has been settled. | Operation cannot be processed due to payment to status "rejected". | If you believe this is incorrect - change the status and proceed. |
| EP166 | Operation could not be completed. Payment has been rejected. | Operation cannot be processed due to payment status "rejected". | If you believe this is incorrect - change the status and proceed. |
| EP168 | Package is not splittable | Attempt to split package. Operation is forbidden as package is not splittable. | No action required. |
| EP169 | Invalid status | Entered status value is invalid. | Please correct the message and re-send it into the system. |
| EP170 | Invalid query id | An invalid query ID is used while invoking the system functions. | Please contact the support service. |
| EP171 | Wrong query status | An invalid query status is used while invoking the system functions. | Please contact the support service. |
| EP172 | Participant is not suspended | An attempt to unsuspend a settlement system participant who has not been suspended. | No action required. |

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| EP173 | Participant is not defaulted | An attempt to change the status of a settlement system participant to 'not default' while its original status is other than 'default'. | No action required. |
| EP174 | Invalid password | On logging on to the system, the user has entered a wrong username/password combination. | Repeat the logon attempt using the right username and password. |
| EP175 | Duplicated confirmation | An attempt to confirm already confirmed instruction. | Please contact the support service. |
| EP176 | Reject confirmation | An attempt for confirmation is rejected. | Please contact the support service. |
| EP177 | Instruction is not rejected | An instruction that must have been rejected has not been rejected for some reason. | Please contact the support service. |
| EP178 | Enforced cancellation | Internal system alert. | No action required. |
| EP179 | Return for original payment is already registered | On changing the balance at the start of a business day, some flows attributed to such day are found in the account. | No action required. |
| EP180 | Invalid previous business day closing balance | On changing the balance, the balance so computed fails to match the previous business day's ending balance. | Check message. |
| EP181 | Invalid date of previous business day | On performing some action, the date of previous business day is found invalid. | Check message. |
| EP182 | Invalid amount | On changing any value, a non-numerical value is specified instead of a number. | Please contact the support service. |
| EP183 | Lack of funds | The transfer was sent to the system, but was queued due to lack of funds on account. | No action required. |
| EP186 | Board already created | An attempt to create a message board with a duplicated name. | Please contact the support service. |
| EP187 | Board not found | An attempt to refer to the message board, which was not created. | Please contact the support service. |

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| EP189 | User has already open session | The user tries to open one more session or tries to open a session immediately after the previous session was failed. | Wait three minutes in the second case. If the session was failed the next one may be started only after a three minute delay. |
| EP190 | Invalid account activity | Invalid account activity was detected. | Contact your system administrator. |
| EP191 | Invalid priority | Wrong priority or unavailable for the given current user. | Assign the correct number to the message priority. |
| EP192 | User cannot connect | User is locked because he or she has not changed his/her password on account of its expiration. | The user must change his/her password. |
| EP193 | Password is duplicated | There is an attempt to change the password, but the user has specified the existing password or one of the previous passwords as new one. | Repeat the attempt of changing the password specifying the new password different from the already used passwords. |
| EP197 | Participant does not have settlement account | Participant does not have settlement account. | Please create settlement account for participant and try again. |
| EP203 | Participant has more than one settlement account | Participant has more than one settlement account. | Participant can have only one settlement account, please delete remaining. |
| EP204 | Participant does not have CLIA account | Participant does not have settlement account. | Please create settlement account for participant and try again. |
| EP205 | Settlement account does not exist | Settlement account does not exist. | Create settlement account. |
| EP206 | Message is corrupted | Message cannot be processed. | Contact CMA support. |
| EP208 | Integrity error. Accounts and Participants mismatch or accounts currency mismatch | Accounts and Participants mismatch or accounts currency mismatch. | Check Accounts and Participants accounts currency, they should be the same. |
| EP211 | Password is not allowed to be changed at this time | Password is not allowed to be changed at this time. | Wait for a while, try to change password again, otherwise contact the administrator. |

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| EP212 | Password is too short | Password does not match password policy. | Please, check entered value and increase password length. |
| EP213 | Password is not strong enough | Password does not match password policy. | Please, check entered value and make password strong enough. |
| EP215 | Password contains disallowed characters | Password does not match password policy. | Please, check entered value and delete disallowed characters. |
| EP216 | Password starts from disallowed character | Password does not match password policy. | Please, check entered value and correct first disallowed character. |
| EP218 | User has been locked due to long idle period | User has been locked due to long idle period according to security policy. | Contact system administrator. |
| EP225 | NRT rejected by restart/recovery | NRT payment was rejected after system restart. | No action is required. |
| EP235 | Number of instructions in batch has exceeded the maximum allowed for this instrument type | Number of instructions in batch has exceeded the maximum allowed for this instrument type. | Please correct the batch and re-send it into the system. |
| EP252 | Query rejected by timeout | Query rejected by timeout. | Wait for a while and try again. |
| EP258 | Requested period range is too big | Requested time interval in query exceeded maximum allowed by configuration in the system. | Reduce time interval in query to fit maximum allowed by the system and resend the message. |
| EP330 | Invalid workplace | Entered workplace is invalid for user. | Login into right manager workplace |
| EP331 | System parameter is absent or incorrectly defined | Internal error or wrong value was specified in system parameter. | Check the value specified in system parameter, otherwise contact support. |
| EP332 | The exchange rate for this pair of currencies has invalid number of decimals | The exchange rate for entered pair of currencies has invalid number of decimals. | Check the number of decimals for entered exchange rate. |

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| EP333 | Calculated amount is too big and violates swift rules | Calculated amount is too big and violates swift rules. | Check the calculation and amount in the message and re-send it into the system. |
| EP334 | Unable to change the priority with Queue allowed to Non-queue and vice-versa | The participant is not authorized to change the priority with Queue allowed to Non-queue and vice-versa. | Contact your system administrator. |
| EP356 | Invalid participant code | Entered participant code value is invalid. | Please correct the message and re-send it into the system. |
| EP357 | Invalid currency code | Entered currency code value is invalid. | Please correct the message and re-send it into the system. |
| EP401 | Positive AML check | Positive AML check. | No action required. |
| EP402 | Wrong participant tax number | Entered participant tax number value is not correct. | Please correct the value and re-send it into the system. |
| EP403 | Wrong participant alternative code | Entered participant alternative code value is not correct. | Please correct the value and re-send it into the system. |
| EP404 | Wrong participant settlement account | Entered participant settlement account value is not correct. | Please correct the value and re-send it into the system. |
| EP405 | Wrong participant settlement agent | Entered participant settlement agent value is not correct. | Please correct the value and re-send it into the system. |
| EP406 | Instructing Agent is invalid | Entered instructing agent value is invalid. | Check Instructing Agent value. |
| EP407 | Debtor name is empty | Mandatory field is empty. | Please fill in Debtor name" field. |
| EP408 | Creditor name is empty | Mandatory field is empty. | Please fill in "Creditor name" field. |
| EP409 | Position must be 0 | Intention to lock/unlock an account having non-zero position. | Account position must be 0 in order to lock/unlock it for debit/credit. |

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| ER1 | Access rights are not assigned | This error is returned each time when an attempt is made to perform any action without proper access rights. | Check the user's access rights or contact the support service. |
| ER2 | Access rights are not assigned(set ROLE ONLY) | The user has no authority to access the system. | Set ROLE_ONLY. |
| ER7 | Participant cannot send message in current period | The participant is not authorized to send the given message on a given type of business day. | Check if the participant is authorized to send the given message on such business day. |
| ER10 | Participant cannot lock account | The participant has no authority to lock the account. | Check if the participant is authorized to lock the account. |
| ER11 | Participant cannot unlock account | The participant has no authority to unlock the account. | Check if the participant is authorized to unlock the account. |
| ER12 | Wrong priority value | The participant has no authority to change payment documents' priority. | Check if the participant is authorized to change payment documents' priority. |
| ER13 | Participant cannot cancel instruction | The participant has no authority to cancel a payment instruction. | Check if the participant is authorized to cancel the payment instruction. |
| ER15 | Participant cannot set overdraft limit for account | The participant has no authority to set an overdraft limit for the account. | Check if the participant is authorized to set an overdraft limit for the account. |
| ER18 | Participant cannot set limit for account | The participant has no authority to set an account limit. | Check if the participant is authorized to set the account limit. |
| ER20 | Participant {0} cannot debit account of {1} | The participant has no authority to debit the account. | Check if the participant is authorized to debit the account. |
| ER21 | Participant cannot credit account | The participant has no authority to credit the account. | Check if the participant is authorized to credit the account. |
| ER22 | Participant cannot change priority of instruction with this type | The participant has no authority to change priority of the given document type. | Check if the participant is authorized to change priority of the given document type. |

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| ER23 | Participant cannot lock participant | The participant has no authority to lock another participant. | Check if the participant is authorized to lock another participant. |
| ER24 | Participant cannot lock user | The participant has no authority to lock a given user. | Check if the participant is authorized to lock the given user. |
| ER28 | Participant cannot get account report on specified account | The participant has no authority to obtain reports on a specified account. | Check if the participant is authorized to obtain reports on the specified account. |
| ER29 | Participant cannot change business day period | The participant has no authority to change business day period. | Check if the participant is authorized to change business day period. |
| ER30 | User cannot send message | The user has no authority to send any message on business days of certain type. | Check if the user is authorized to send such message on such business days. |
| ER31 | User cannot substitute other user | The user has no authority to send any message on other user's behalf. | Check if the user is authorized to send such message on other user's behalf. |
| ER32 | User can not change Business Day Period | The user has no access right to change the current Business Day Period. | Check if the user is authorized to change the current Business Day Period. |
| ER33 | User cannot resolve gridlock | The user is not authorized to resolve gridlock. | Check if the user is authorized to resolve gridlocks. |
| ER34 | User cannot perform archiving | User has no authority to perform archiving. | Please contact the system administrator. |
| ER35 | User cannot approve right changes | The user is not authorized to approve right changes. | Check if the user is authorized to approve right changes. |
| ER36 | User can not create Request to Change Access Rights | The user has no access right to create request to change access rights. | Check if the user is authorized to create request to change access rights. |

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| ER40 | Cannot send message at that business day period | An attempt to send a message at such period of a business day when messages of that type may not be sent. | Check if the message of that type must in fact be sent at such time during the business day, or wait till the business day period changes to allow the dispatch of such messages. |
| ER41 | Settlement is not allowed for the participant in this period | Settlement is not allowed for authorization by the participant in this period. | The participant has no authority to process the settlement, check his/her rights. |
| ER50 | Account cannot accept document with priority specified at this business day period | There was an attempt to send a document, which priority is wrong or not specified at this business day period for the given user. | Change the priority, or check the user access rights for that account. |
| ER60 | Participant cannot get report on specified participant | The participant has no access right to get Participant Report on specified participant. | Check if the participant is authorized to get Participant Report on specified participant. |
| ER61 | Participant cannot settle payments by type | The participant has no authority to settle payments by type. | Check if the participant is authorized to settle payments by type. |
| ER62 | Participant cannot settle payments by priorities | The participant has no authority to settle payments by priorities. | Check if the participant is authorized to settle payments by priorities. |
| ER63 | Participant cannot accept payments by type | The participant has no access right to accept payment messages of the defined type. | Check if the participant is authorized to send messages of the defined type. |
| ER68 | No rights to authorize payment | The participant has no authority to authorize payment. | Check if the participant is authorized to authorize payment. |
| ER70 | Participant has no rights to send payment with this priority | The participant has no rights to send payment with this priority. | Check if participant is allowed to send payments with such priority in access rights configuration. If necessary adjust rights correspondingly. |
| ER75 | Participant cannot receive specified document | The participant has no authority to receive specified document. | Check if the participant is authorized to receive specified document. |

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| ER76 | Accept Payment by Instrument code | Participant has no rights to send document with specified instrument code. | Change instrument code value if necessary and resend the message. |
| ER78 | Set Debit Cap limit for accounts | Debit cap limit is not set. | Set Debit Cap limit for accounts. |
| SA1 | Service is not available | This error message appears in case the RTS/X server is not accessible. | Please contact the support service. |
| SA2 | Status not equal X | Internal system error. | Please contact the support service. |
| SA3 | Instruction with Route Step eq P and PackId not found | Internal system error. | Please contact the support service. |
| SA4 | Instruction with Status eq R and TransId not found | Internal system error. | Please contact the support service. |
| SA5 | Unknown Status | Internal system error. | Please contact the support service. |
| SA6 | Instruction with Status eq E and TransId not found | Internal system error. | Please contact the support service. |
| SA7 | Instruction with Status eq F and TransId not found | Internal system error. | Please contact the support service. |
| SA8 | Check Replies status is unknown | Internal system error. | Please contact the support service. |
| SA9 | Unknown Route Step | Internal system error. | Please contact the support service. |
| SA10 | Message Id not found in QUERIES | Internal system error. | Please contact the support service. |
| SA11 | Message type is unknown | Internal system error. | Please contact the support service. |
| SA12 | Error during Close Message | Internal system error. | Please contact the support service. |
| SA13 | Transaction has invalid status | Internal system error. | Please contact the support service. |

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| SA14 | Transaction is not found | Internal system error. | Please contact the support service. |
| SA15 | Message signature check failed | Signature of incoming message is invalid. | Please ask the sender of the message to resign it and send again to the system. |
| SA16 | Text block signature check failed | Text block signature check shows that the signature is incorrect. | Please ask the sender of the message to resign it and send again to the system. |
| SA17 | Message is rejected by external system | Message is rejected by client software. | Please contact the support service. |
| SA27 | No data found in cache | Internal system error. | Please contact the support service. |
| SA41 | Wrong data in reply | System error. | Please contact the support service. |
| SA55 | Wrong or undefined account with type code | Internal system error. | Please contact the support service. |
| SA56 | Wrong or undefined user with type code | Internal system error. | Please contact the support service. |
| SA57 | Period action finished unsuccessfully | Internal system error. | Please contact the support service. |
| SA69 | Token cancelled | Internal system error. | Please contact the support service. |
| SA73 | Direct participant is undefined | Entered direct participant value cannot be found in system's directory. | Check Direct participant. Create if needed. |
| SC301 | Cannot start Session | Internal system error. | Please contact the support service. |
| SC302 | Cannot get number of devices | Internal system error. | Please contact the support service. |
| SC303 | Cannot check device | Internal system error. | Please contact the support service. |
| SC304 | Cannot open device | Internal system error. | Please contact the support service. |
| SC305 | Cannot get abonent ID | Internal system error. | Please contact the support service. |
| SC306 | Path to sign not exists | Sign path setting is not set. | Check system settings, enter Sign path value. |

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| SC307 | Error in access to array | Internal system error. | Please contact the support service. |
| SC308 | Error in unaccess array | Internal system error. | Please contact the support service. |
| SC309 | Cannot allocate memory | Internal system error. | Please contact the support service. |
| SC310 | Cannot sign | Internal system error. | Please contact the support service. |
| SC311 | Path with signature not exists | Path with signature setting is not set. | Check system settings, enter Sign path value. |
| SC312 | Signature check fail | Internal system error. | Please contact the support service. |
| SI1 | Broadcast critical error | Internal system error. | Please contact the support service. |
| SL1 | Invalid sequence number | A message the system has received from its user contains a sequence number that differs from the expected value. | The user ought to terminate the current session and reconcile the serial numbers of the messages posted to the system. |
| SL2 | Invalid duplication flag | An incoming message contains a duplication flag, while its service fields coincide with a message already stored in the database. Though such messages have identical fields, such as session number and serial number, their text block content differs. | In such case, manually check the message sent out by the participant against the message received by the system to find the error cause. |
| SL20 | Message was not accepted | Due to errors message cannot be sent. Check the logs. | Please contact the support service. |
| SP100 | Incoming message contains invalid character(s) | The incoming message contains unallowable character(s). | Inspect the message and check if each character in it belongs to the S.W.I.F.T. character set X. |
| SP102 | Field not found | Internal system error. | Please contact the support service. |
| SP104 | Inconsistent data | Internal system error. | Please contact the support service. |
| SS1 | Operation cannot be completed. Database error | Internal system error. | Please contact the support service. |
| WL11111 | Fraud Detection: Warning | Fraud activity was noticed. | Please contact the support service. |

❖ Reject Motives:

| Code | ISO Name | Definition | Usage | | | |
|------|------------------------------|---|----------|----------|----------|----------|
| | | | Pacs.002 | Pacs.004 | Pain.002 | Camt.056 |
| AC01 | IncorrectAccountNumber | Account number is invalid or missing. | Y | Y | Y | N |
| AC03 | InvalidCreditorAccountNumber | Creditor account number invalid or missing | N | N | N | Y |
| AC04 | ClosedAccountNumber | Account number specified has been closed on the bank of account's books | Y | Y | Y | N |
| AC06 | BlockedAccount | Account specified is blocked, prohibiting posting of transactions against it. | N | N | Y | N |
| AC09 | InvalidAccountCurrency | Account currency is invalid or missing | Y | Y | Y | N |
| AC10 | ExpiredAccount | Account is expired | Y | Y | Y | Y |
| AM02 | NotAllowedAmount | Specific transaction/message amount is greater than allowed maximum | N | N | Y | N |
| AM04 | InsufficientFunds | Amount of funds available to cover specified message amount is insufficient. | N | N | Y | N |
| AM05 | Duplication | Duplication | Y | Y | Y | Y |
| AM12 | InvalidAmount | Amount is invalid or missing | N | N | Y | N |
| AG01 | TransactionForbidden | Transaction forbidden on this type of account (formerly No Agreement) | Y | Y | Y | N |
| AG03 | TransactionNotSupported | Transaction type not supported/authorized on this account | N | N | Y | N |
| AG04 | NotPermittedTransaction | Transaction not permitted by account holder (by Debitor agent) | N | N | Y | N |
| AG09 | OriginalPaymentMissing | Original payment was never received. | Y | N | N | N |

| | | | | | | |
|------|---------------------------------------|---|---|---|---|---|
| ARDT | AlreadyReturnedTransaction | Already returned original SCT | N | N | N | N |
| CUST | RequestedByCustomer | Cancellation requested by the Debtor | N | N | N | Y |
| DT01 | DeclinedTransaction | Transaction was already returned | N | N | Y | N |
| DT02 | SecurityViolation | Transaction declined by Security violation | Y | Y | Y | N |
| DT03 | LawViolation | Transaction declined by Violation of law | Y | Y | Y | N |
| DF02 | FeeUnacceptable | Unacceptable fee (by Debtor agent) | N | N | Y | N |
| FR01 | FraudDetected | Fraud activity detected. | Y | N | Y | N |
| MS02 | NotSpecifiedReasonCustomer Generated | Reason has not been specified by end customer | Y | N | N | N |
| MS03 | NotSpecifiedReasonAgent Generated | Reason has not been specified by agent. | Y | N | Y | N |
| NOAS | NoAnswerFromCustomer | No response from Beneficiary | N | N | N | N |
| RR01 | MissingDebtorAccountOr Identification | Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing | Y | N | Y | N |
| RR02 | MissingDebtorNameOrAddress | Specification of the debtor's name and/or address needed for regulatory requirements is insufficient or missing. | Y | N | Y | N |
| IM01 | InvalidMerchant | Invalid merchant (by Debtor agent) | N | N | Y | N |
| RA01 | ContactAcquirer | Contact acquirer (by Acquirer) | N | N | Y | N |
| RO02 | ReferredOrganisation | Refer to your organisation (by Debtor agent) | N | N | Y | N |
| AU01 | AuthenticationFailed | Payer authentication failed (by Debtor agent) | N | N | Y | N |

| | | | | | | |
|------|----------------------|--|---|---|---|---|
| WD01 | ExceedAmountLimit | Exceeds withdrawal amount limit (by Debtor agent) | N | N | Y | N |
| WD02 | ExceedFrequencyLimit | Exceeds withdrawal frequency limit (by Debtor agent) | N | N | Y | N |

ຕົວຢ່າງ:

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<StsRsnInf>
  <Rsn>
    <Prtry>EL155</Prtry>
  </Rsn>
  <AddtlInf>Wrong rejection motive/PADE</AddtlInf>
</StsRsnInf>

```

5. ຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.003.001.05)

ຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນຂໍ້ຄວາມທີ່ສະຖາບັນການເງິນເຈົ້າໜີ້ (Creditor Agent) ສົ່ງໄປຫາ ສະຖາບັນການເງິນລູກໜີ້ (Debtor Agent) ເພື່ອແຈ້ງຫັກບັນຊີເງິນຝາກຂອງລູກໜີ້ (Debtor Account) ແລະ ໂອນເງິນເຂົ້າບັນຊີເງິນຝາກຂອງເຈົ້າໜີ້ (Creditor Account). ຂໍ້ຄວາມດັ່ງກ່າວສາມາດຫັກບັນຊີເງິນຝາກຂອງລູກໜີ້ (Debtor Account) ເທື່ອລະທຸລະກຳ ຫຼື ຫຼາຍທຸລະກຳພ້ອມກັນ (ເປັນຊຸດທຸລະກຳການຊໍາລະ).

6. ໂຄງສ້າງຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.003.001.05)

ຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

1. GroupHeader ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນ ດັ່ງລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊໍາລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊໍາລະ (CreationDateTime);
- ລະຫັດລະບຸປະເພດຊຸດທຸລະກຳການຊໍາລະ (BatchBooking);
- ຈຳນວນທຸລະກຳການຊໍາລະ (NumberOfTransactions);
- ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation) ເປັນຕົ້ນ.

2. DirectDebitTransactionInformation ຂໍ້ມູນເນື້ອໃນລະອຽດຂອງຂໍ້ຄວາມສໍາລັບຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດທຸລະກຳການຊໍາລະ (PaymentIdentification);
- ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊໍາລະ (PaymentTypeInfoInformation);
- ຈຳນວນເງິນຫັກບັນຊີ (InterbankSettlementAmount);

- ວັນທີຫັກບັນຊີ (InterbankSettlementDate);
- ຈຳນວນເງິນທີ່ໄດ້ຮັບ (InstructedAmount);
- ອັດຕາແລກປ່ຽນ (ExchangeRate);
- ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (InstructingAgent);
- ລະຫັດສະຖາບັນການເງິນທີ່ຮັບຂໍ້ຄວາມທຸລະກຳການຊຳລະ (InstructedAgent);
- ຊື່ລູກໜີ້ (Debtor);
- ບັນຊີລູກໜີ້ (DebtorAccount);
- ລະຫັດສະຖາບັນການເງິນລູກໜີ້ (DebtorAgent);
- ບັນຊີສະຖາບັນການເງິນລູກໜີ້ (DebtorAgentAccount);
- ຊື່ເຈົ້າໜີ້ (Creditor);
- ບັນຊີເຈົ້າໜີ້ (CreditorAccount);
- ລະຫັດສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditorAgent);
- ບັນຊີສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditorAgentAccount);
- ຈຸດປະສົງຂອງທຸລະກຳ (Purpose);
- ລະຫັດພາສີ/ອາກອນ (Tax);
- ຂໍ້ມູນການໂອນເງິນ (RemittanceInformation) ເປັນຕົ້ນ.

3. SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 02 ອົງປະກອບຂ້າງເທິງ ຊຶ່ງຜູ້ຄຸ້ມຄອງ ແລະ ຜູ້ຄວບຄຸມລະບົບ ສາມາດກຳນົດຂຶ້ນມາເພີ່ມຕື່ມໄດ້.

ລາຍລະອຽດຂໍ້ຄວາມສຳລັບຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ (pacs.003) ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 04.

ເອກະສານຄັດຕິດ 04: ຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Additional details | Description |
|-----|--------------------------------|-----------------------|--------|-----|-------------|--------------------|---|
| 0 | FIToFICustomer DirectDebit V07 | <FIToFICstmr DrctDbt> | | | | | |
| 1 | Group Header | <GrpHdr> | [1..1] | M | | | Set of characteristics shared by all individual transactions included in the message. |

| | | | | | | | |
|---|-------------------------------|-----------|--------|---|------------|--|---|
| 2 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35} | Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. |
| 2 | CreationDateTime | <CreDfTm> | [1..1] | M | dateTime | | Date and time at which the message was created. |
| 2 | Authorisation | <Authstn> | [0..2] | O | Choice | | User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. |
| 3 | Code | <Cd> | [1..1] | M | text | | Specifies the authorisation, in a coded form. |
| 4 | PreAuthorised File | | | O | AUTH | | Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required. |
| 4 | FileLevelAuthorisationDetails | | | O | FDET | | Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail. |

| | | | | | | | |
|---|--------------------------------|---------------------|--------|---|--------------------------------------|--|--|
| 4 | FileLevelAuthorisationSummary | | | O | FSUM | | Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information. |
| 4 | InstructionLevelAuthorisation | | | O | ILEV | | Indicates that a file requires all customer transactions to be authorised or approved. |
| 3 | Proprietary | <Prtry> | [1..1] | M | text{1,128} | | Specifies the authorisation, in a free text form. |
| 2 | BatchBooking | <BtchBookg> | [0..1] | O | boolean | | Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. |
| 2 | NumberOfTransactions | <NbOfTxs> | [1..1] | M | text [0-9]{1,15} | | Number of individual transactions contained in the message. |
| 2 | ControlSum | <CtrlSum> | [0..1] | O | decimal td = 18 fd = 17 | | |
| 2 | TotalInterbankSettlementAmount | <TtlIntrBkSttlmAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | Total amount of money moved between the instructing agent and the instructed agent. |
| 3 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of value. |
| 2 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | date | | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. |
| 2 | SettlementInformation | <SttlmInf> | [1..1] | M | | | Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. |
| 3 | SettlementMethod | <SttlmMtd> | [1..1] | M | text | | Method used to settle the (batch of) payment instructions. |

| | | | | | | | |
|---|-----------------------------------|----------------|--------|---|------------|---------------------------|---|
| 4 | InstructedAgent | | | | INDA | | |
| 4 | InstructingAgent | | | | INGA | | |
| 4 | ClearingSystem | | | | CLRG | | Settlement is done through a payment clearing system. |
| 3 | SettlementAccount | <StlmAcct> | [0..1] | O | | | |
| 3 | ClearingSystem | <ClrSys> | [0..1] | O | Choice | | |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | |
| 2 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | | | |
| 2 | InstructingAgent | <InstgAg> | [0..1] | O | | Comment: Message Sender | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | InstructedAgent | <InstdAg> | [0..1] | O | | Comment: Message Receiver | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 1 | DirectDebitTransactionInformation | <DrctDbtTxInf> | [1..*] | M | | | Set of elements providing information specific to the individual direct debit(s). |
| 2 | PaymentIdentification | <PmtId> | [1..1] | M | | | Set of elements used to reference a payment instruction. |

| | | | | | | | |
|---|---------------------------|---------------|--------|---|------------|--|---|
| 3 | InstructionIdentification | <InstrId> | [0..1] | O | text{1,35} | Type Changed: text{1,16} ([0-9a-zA-Z\-\?:\(\)\.,'+]([0-9a-zA-Z\-\?:\(\)\.,'+])*([0-9a-zA-Z\-\?:\(\)\.,'+])?)* | Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. |
| 3 | End To End Identification | <EndToEndId > | [1..1] | M | text{1,35} | Comment: If no End To End Identification is provided by the Creditor, then the element must be populated with "NOTPROVIDED". ----- Type Changed: text{1,16} ([0-9a-zA-Z\-\?:\(\)\.,'+]([0-9a-zA-Z\-\?:\(\)\.,'+])*([0-9a-zA-Z\-\?:\(\)\.,'+])?)* | Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. |
| 3 | TransactionIdentification | <TxId> | [1..1] | M | text{1,35} | Type Changed: text{1,16} ([0-9a-zA-Z\-\?:\(\)\.,'+]([0-9a-zA-Z\-\?:\(\)\.,'+])*([0-9a-zA-Z\-\?:\(\)\.,'+])?)* | Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction |

| | | | | | | | |
|---|-------------------------------|-------------|--------|---|------------|----------------------------------|--|
| | | | | | | | identification is unique for a pre-agreed period. |
| 3 | ClearingSystemReference | <ClrSysRef> | [0..1] | O | text{1,35} | | |
| 2 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | | | Set of elements used to further specify the type of transaction. |
| 3 | InstructionPriority | <InstrPrty> | [0..1] | O | text | | |
| 3 | ClearingChannel | <ClrChanl> | [0..1] | O | text | | Specifies the clearing channel to be used to process the payment instruction. |
| 4 | RealTimeGrossSettlementSystem | | | | RTGS | | |
| 4 | RealTimeNetSettlementSystem | | | | RTNS | | Clearing channel is a real-time net settlement system. |
| 4 | MassPaymentNetSystem | | | | MPNS | | |
| 4 | BookTransfer | | | | BOOK | | |
| 3 | ServiceLevel | <SvcLvl> | [0..1] | O | Choice | Comment: Instruction priority | Agreement under which or rules under which the transaction should be processed. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Specifies a pre-agreed service or level of service between the parties, as a proprietary code. |

| | | | | | | | |
|---|---------------------------|-------------------|--------|---|-----------------------------------|-----------------------------------|---|
| 3 | LocalInstrument | <LclInstrm> | [0..1] | O | Choice | | User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/ or further qualify the service or service level. |
| 4 | Code | <Cd> | [1..1] | M | text{1,35} | | |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Specifies the local instrument, as a proprietary code. |
| 3 | SequenceType | <SeqTp> | [0..1] | O | text | | |
| 3 | CategoryPurpose | <CtgyPurp> | [0..1] | O | Choice | Comment: Transaction Type Code | Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Category purpose, in a proprietary form. |
| 2 | InterbankSettlementAmount | <IntrBkSttlm Amt> | [1..1] | M | 0 <= decimal td = 18 fd = 5 | | Amount of money moved between the instructing agent and the instructed agent. |
| 3 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of value. |
| 2 | InterbankSettlementDate | <IntrBkSttlm Dt> | [0..1] | O | date | | |
| 2 | SettlementPriority | <SttlmPrty> | [0..1] | O | text | | |
| 2 | InstructedAmount | <InstdAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | |
| 2 | ExchangeRate | <XchgRate> | [0..1] | O | decimal td = 11 fd = 10 | | |

| | | | | | | | |
|---|-------------------------------|-----------------|--------|---|--------------|--|--|
| 2 | ChargeBearer | <ChrgBr> | [1..1] | M | text | | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. |
| 3 | BorneByDebtor | | | | DEBT | | |
| 3 | BorneByCreditor | | | | CRED | | |
| 3 | Shared | | | | SHAR | | |
| 3 | FollowingService Level | | | | SLEV | | Charges are to be applied following the rules agreed in the service level and/or scheme. |
| 2 | ChargesInformation | <ChrgsInf> | [0..*] | O | | | |
| 2 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | O | date | | |
| 2 | Direct Debit Transaction | <DrctDbtTx> | [0..1] | O | | | Provides information specific to the direct debit mandate. |
| 3 | MandateRelatedInformation | <MndtRltdInf> | [0..1] | O | | | Provides further details of the direct debit mandate signed between the creditor and the debtor. |
| 4 | MandateIdentification | <MndtId> | [0..1] | O | text{1,35} | | Unique identification, as assigned by the creditor, to unambiguously identify the mandate. |
| 4 | DateOfSignature | <DtOfSgntr> | [0..1] | O | date | | |
| 4 | Amendment Indicator | <AmdmntInd> | [0..1] | O | boolean | | |
| 4 | Amendment Information Details | <AmdmntInfDtls> | [0..1] | O | | | |
| 4 | ElectronicSignature | <ElctrncSgntr> | [0..1] | O | text{1,1025} | | |
| 4 | FirstCollectionDate | <FrstColltnDt> | [0..1] | O | date | | |
| 4 | FinalCollectionDate | <FnlColltnDt> | [0..1] | O | date | | |
| 4 | Frequency | <Frqcy> | [0..1] | O | Choice | | |
| 4 | Reason | <Rsn> | [0..1] | O | Choice | | |

| | | | | | | | |
|---|-------------------------------|---------------|--------|---|--------------------|--|---|
| 4 | TrackingDays | <TrckgDays> | [0..1] | O | text [0-9]{2} | | |
| 3 | CreditorSchemeIdentification | <CdtrSchmeId> | [0..1] | O | | | |
| 3 | PreNotificationIdentification | <PreNtfctnId> | [0..1] | O | text{1,35} | | |
| 3 | PreNotificationDate | <PreNtfctnDt> | [0..1] | O | date | | |
| 2 | Creditor | <Cdtr> | [1..1] | M | | | Party to which an amount of money is due. |
| 3 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 3 | PostalAddress | <PstLAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 4 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 4 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 4 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 4 | StreetName | <StrtNm> | [0..1] | O | text{1,70} | | |
| 4 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 4 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 4 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 4 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 4 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 4 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 3 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 4 | Organisation Identification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |

| | | | | | | |
|---|-----------------------|--------------------|--------|---|---|--|
| 5 | AnyBIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 5 | Other | <Othr> | [0..*] | O | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,35} | Identification assigned by an institution. |
| 6 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | Name of the identification scheme, in a coded form as published in an external list. |
| 7 | Code | <Cd> | [1..1] | M | text{1,4} | |
| 7 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Name of the identification scheme, in a free text form. |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | |
| 4 | PrivateIdentification | <PrvtId> | [1..1] | M | | Unique and unambiguous identification of a person, for example a passport. |
| 5 | DateAndPlaceOf Birth | <DtAndPlcOf Birth> | [0..1] | O | | |
| 5 | Other | <Othr> | [0..*] | O | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,35} | Identification assigned by an institution. |
| 6 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | Name of the identification scheme. |
| 7 | Code | <Cd> | [1..1] | M | text{1,4} | |
| 7 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Name of the identification scheme, in a free text form. |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | |
| 3 | Contact Details | <CtctDtls> | [0..1] | O | | |

| | | | | | | | |
|---|-----------------|------------|--------|---|---|---|--|
| 2 | CreditorAccount | <CdtrAcct> | [0..1] | O | | | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. |
| 3 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 4 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| 4 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'+]([0-9a-zA-Z\-\?:(\)\.,'+])*([0-9a-zA-Z\-\?:(\)\.,'+])?)* | Identification assigned by an institution. |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | Type | <Tp> | [0..1] | O | Choice | | |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 3 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 3 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 2 | CreditorAgent | <CdtrAgt> | [1..1] | M | | | Financial institution servicing an account for the creditor. |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|---|---|--|
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\?:(\)\.,^+]{1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | Creditor Agent Account | <CdtrAgtAcct> | [0..1] | O | | | Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. |
| 3 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 4 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |

| | | | | | | | |
|---|-------------------------------------|---------------|--------|---|---|---|--|
| 4 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'+]([0-9a-zA-Z\-\?:(\)\.,'+])*([0-9a-zA-Z\-\?:(\)\.,'+])?)* | Identification assigned by an institution. |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | Type | <Tp> | [0..1] | O | Choice | | |
| 3 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 3 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 2 | UltimateCreditor | <UltmtCdtr> | [0..1] | O | | | |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 2 | Initiating Party | <InitgPty> | [0..1] | O | | | |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | O | | Comment: Message Sender | Agent that instructs the next party in the chain to carry out the (set of) instruction(s). |
| 3 | FinancialInstitution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 4 | ClearingSystem MemberIdentification | <ClrSysMmbld> | [0..1] | O | | | Information used to identify a member within a clearing system. |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|---|---|--|
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | Instructed Agent | <InstdAgnt> | [0..1] | O | | Comment: Message Receiver | Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |

| | | | | | | | |
|---|------------------------------|-------------------|--------|---|-------------|--|--|
| 4 | Other | <Othr> | [0..1] | O | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | Intermediary Agent 1 | <IntrmyAgt1> | [0..1] | O | | | |
| 2 | Intermediary Agent 1 Account | <IntrmyAgt1 Acct> | [0..1] | O | | | |
| 2 | Intermediary Agent 2 | <IntrmyAgt2> | [0..1] | O | | | |
| 2 | Intermediary Agent 2 Account | <IntrmyAgt2 Acct> | [0..1] | O | | | |
| 2 | Intermediary Agent 3 | <IntrmyAgt3> | [0..1] | O | | | |
| 2 | Intermediary Agent 3 Account | <IntrmyAgt3 Acct> | [0..1] | O | | | |
| 2 | Debtor | <Dbtr> | [1..1] | M | | | Party that owes an amount of money to the (ultimate) creditor. |
| 3 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 3 | PostalAddress | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 4 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 4 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 4 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 4 | StreetName | <StrtNm> | [0..1] | O | text{1,70} | | |
| 4 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 4 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 4 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 4 | CountrySubDivision | <CtrySubDvs n> | [0..1] | O | text{1,35} | | |

| | | | | | | | |
|---|-----------------------------|--------------------|--------|---|---|--|---|
| 4 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 4 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 3 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 4 | Organisation Identification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 5 | Any BIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 5 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification assigned by an institution. |
| 6 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 7 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 7 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Name of the identification scheme, in a free text form. |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | PrivateIdentification | <PrvtId> | [1..1] | M | | | Unique and unambiguous identification of a person, for example a passport. |
| 5 | DateAndPlaceOf Birth | <DtAndPlcOf Birth> | [0..1] | O | | | |
| 5 | Other | <Othr> | [0..*] | O | | | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,35} | | Unique and unambiguous identification of a person. |
| 6 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |

| | | | | | | | |
|---|--------------------|-------------|--------|---|---|--|--|
| 7 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 7 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Name of the identification scheme, in a free text form. |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 3 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 2 | DebtorAccount | <DbtrAcct> | [1..1] | M | | | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. |
| 3 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 4 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| 4 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | | Identification assigned by an institution. |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 6 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 6 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Name of the identification scheme, in a free text form. |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | Type | <Tp> | [0..1] | O | Choice | | |

| | | | | | | | |
|---|-------------------------------------|---------------|--------|---|---|--|--|
| 3 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 3 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 2 | DebtorAgent | <DbtrAgt> | [1..1] | M | | | Financial institution servicing an account for the debtor. |
| 3 | FinancialInstitution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 4 | ClearingSystem MemberIdentification | <ClrSysMmbld> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 5 | ClearingSystem Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | DebtorAgentAccount | <DbtrAgtAcct> | [0..1] | O | | | Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. |
| 3 | Identification | <Id> | [1..1] | M | Choice | | Identification assigned by an institution. |

| | | | | | | |
|---|-------------------------------|-----------------|---------|---|---|--|
| 4 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| 4 | Other | <Othr> | [1..1] | M | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | Identification assigned by an institution. |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | |
| 3 | Type | <Tp> | [0..1] | O | Choice | |
| 3 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | |
| 3 | Name | <Nm> | [0..1] | O | text{1,70} | |
| 2 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | | |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | |
| 2 | Purpose | <Purp> | [0..1] | O | Choice | |
| 2 | RegulatoryReporting | <RgltryRptg> | [0..10] | O | | Information needed due to regulatory and statutory requirements. |
| 3 | DebitCreditReportingIndicator | <DbtCdtRptgInd> | [0..1] | O | text | |
| 3 | Authority | <Authrty> | [0..1] | O | | |
| 3 | Details | <Dtls> | [0..*] | O | | Set of elements used to provide details on the regulatory reporting information. |
| 4 | Type | <Tp> | [0..1] | O | text{1,35} | |
| 4 | Date | <Dt> | [0..1] | O | date | |
| 4 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | |

| | | | | | | | |
|---|------------------------------|--------------|---------|---|-----------------------------------|--------------------------|---|
| 4 | Code | <Cd> | [0..1] | O | text{1,10} | | |
| 4 | Amount | <Amt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | |
| 4 | Information | <Inf> | [0..*] | O | text{1,35} | | Additional details that cater for specific domestic regulatory requirements. |
| 2 | RelatedRemittanceInformation | <RltdRmtInf> | [0..10] | O | | | |
| 2 | RemittanceInformation | <RmtInf> | [0..1] | O | | | |
| 3 | Unstructured | <Ustrd> | [0..*] | O | text{1,140} | Comment: Bill details | Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. |
| 3 | Structured | <Strd> | [0..*] | O | | | Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. |
| 4 | ReferredDocumentInformation | <RfrdDocInf> | [0..*] | O | | | Provides the identification and the content of the referred document. |
| 5 | Type | <Tp> | [0..1] | O | | | Specifies the type of referred document. |
| 6 | CodeOrProprietary | <CdOrPrtry> | [1..1] | M | Choice | | Provides the type details of the referred document. |
| 7 | Code | <Cd> | [1..1] | M | text | | |
| 7 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Proprietary identification of the type of the remittance document. |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | Identification of the issuer of the reference document type. |

| | | | | | | | |
|---|--------------------------------------|-------------------|--------|---|-------------|---|---|
| 5 | Number | <Nb> | [0..1] | O | text{1,35} | Comment: Reference of pain.001 taken from Document/Cstmr CdtTrfInitt/PmtIn f/PmtInflD | Unique and unambiguous identification of the referred document. |
| 5 | RelatedDate | <RtdD> | [0..1] | O | date | | |
| 5 | LineDetails | <LineDtls> | [0..*] | O | | | |
| 4 | ReferredDocume ntAmount | <RfrdDocAmt > | [0..1] | O | | | |
| 4 | CreditorReferenc eInformation | <CdtrRefInf> | [0..1] | O | | | |
| 4 | Invoicer | <Invcr> | [0..1] | O | | | |
| 4 | Invoicee | <Invcee> | [0..1] | O | | | |
| 4 | TaxRemittance | <TaxRmt> | [0..1] | O | | | |
| 4 | GarnishmentRem ittance | <GrnshmtRmt > | [0..1] | O | | | |
| 4 | AdditionalRemitt ance Information | <AddtlRmtInf > | [0..3] | O | text{1,140} | | |
| 2 | SupplementaryD ata | <SplmtryData > | [0..*] | O | | | |
| 1 | SupplementaryD ata | <SplmtryData > | [0..*] | O | | | |

**7. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ (pacs.
003.001.05)**

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C35 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 05.

ເອກະສານຄັດຕິດ 05: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນ |
|-------|-------|---|--|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AmendmentIndicator FalseRule | If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed |
| 4 | C4 | AmendmentIndicator TrueRule | If AmendmentIndicator is true, then AmendmentInformationDetails must be present |
| 5 | C5 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 6 | C6 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 7 | C7 | ChargesAmountGuideline | If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount. |
| 8 | C8 | ChargesInformation AndInstructedAmountRule | If ChargesInformation is present, then InstructedAmount must be present. |
| 9 | C9 | Country | The code is checked against the list of country names obtained from the United Nations (ISO3166, Alpha-2 code). |
| 10 | C10 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 11 | C11 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. |

| | | | |
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| | | | Note: The decimal separator is a dot. |
| 12 | C12 | GroupHeaderInterbankSettlementDateRule | <p>If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/ InterbankSettlementDate is not allowed.</p> <p>On Condition</p> <p>/GroupHeader/InterbankSettlementDate is present</p> <p>Following Must be True</p> <p>/DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 13 | C13 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. |
| 14 | C14 | InstructedAgentRule | <p>If GroupHeader/InstructedAgent is present, then DirectDebitTransactionInformation/ InstructedAgent is not allowed.</p> <p>On Condition</p> <p>/GroupHeader/InstructedAgent is present</p> <p>Following Must be True</p> <p>/DirectDebitTransactionInformation[*]/InstructedAgent Must be absent</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 15 | C15 | InstructedAmountAndExchangeRate1-Rule | If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present. |
| 16 | C16 | InstructedAmountAndExchangeRate2-Rule | If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed. |

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| 17 | C17 | InstructedAmountAndExchangeRate3-Rule | If InstructedAmount is not present, then ExchangeRate is not allowed. |
| 18 | C18 | InstructingAgentRule | If GroupHeader/InstructingAgent is present, then DirectDebitTransactionInformation/ InstructingAgent is not allowed. On Condition /GroupHeader/InstructingAgent is present Following Must be True /DirectDebitTransactionInformation[*]/InstructingAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 19 | C19 | IntermediaryAgent1AccountRule | If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present. |
| 20 | C20 | IntermediaryAgent2AccountRule | If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present. |
| 21 | C21 | IntermediaryAgent2Rule | If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. |
| 22 | C22 | IntermediaryAgent3AccountRule | If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present. |
| 23 | C23 | IntermediaryAgent3Rule | If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. |
| 24 | C24 | PaymentTypeInfoomationRule | If GroupHeader/PaymentTypeInfoomation is present, then DirectDebitTransactionInformation/PaymentTypeInfoomation is not allowed. On Condition /GroupHeader/PaymentTypeInfoomation is present |

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|----|-----|--|--|
| | | | <p>Following Must be True</p> <p>/DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 25 | C25 | SettlementMethodAgentRule | If SettlementMethod is equal to INDA or INGA, then ClearingSystem is not allowed. |
| 26 | C26 | SettlementMethodClearingRule | If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed. |
| 27 | C27 | SupplementaryData Rule | <p>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.</p> <p>This constraint is defined at the MessageDefinition level.</p> |
| 28 | C28 | SupplementaryData Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 29 | C29 | TotalInterbankSettlementAmountAnd-DateRule | If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present. |
| 30 | C30 | TotalInterbankSettlementAmountAnd-SumRule | <p>If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount.</p> <p>On Condition</p> <p>/GroupHeader/TotalInterbankSettlementAmount is present</p> <p>Following Must be True</p> <p>/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum</p> <p>of</p> <p>/DirectDebitTransactionInformation/InterbankSettlementAmount'</p> |

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| | | | <i>This constraint is defined at the MessageDefinition level.</i> |
| 31 | C31 | TotalInterbankSettlementAmountRule | <p>If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.</p> <p>On Condition</p> <p>/GroupHeader/TotalInterbankSettlementAmount is present</p> <p>Following Must be True</p> <p>/DirectDebitTransactionInformation[*]/InterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalInterbankSettlementAmount/attribute::Currency</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 32 | C32 | TransactionIdentificationPresenceRule | TransactionIdentification or UETR must be present. Both may be present. |
| 33 | C33 | TransactionInterbankSettlementDate-Rule | <p>If GroupHeader/InterbankSettlementDate is not present, then DirectDebitTransactionInformation/InterbankSettlementDate must be present.</p> <p>On Condition</p> <p>/GroupHeader/InterbankSettlementDate is absent</p> <p>Following Must be True</p> <p>/DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be present</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |

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|----|-----|---------------------------|--|
| 34 | C34 | UltimateCreditorGuideline | UltimateCreditor may only be present if different from Creditor. |
| 35 | C35 | UltimateDebtorGuideline | UltimateDebtor may only be present if different from Debtor. |

ນອກຈາກນີ້, ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ ຕ້ອງປະຕິບັດການນຳໃຊ້ຂໍ້ມູນໃນລະບົບການຊໍາລະ ແລະ ຫັກບັນຊີ ຂອງ ສປປ ລາວ ເພີ່ມຕື່ມດັ່ງນີ້:

1) ການນຳໃຊ້ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation)

ການນຳໃຊ້ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation<SttlmInf>) ໃນຂໍ້ຄວາມທຸລະກຳຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນຍ່ອຍ ຄື: ລະຫັດກົນໄກການຫັກບັນຊີ (SettlementMethod<SttlmMtd>).

ຕົວຢ່າງ:

```
<SttlmInf>
  <SttlmMtd>CLRG</SttlmMtd>
</SttlmInf>
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2) ການນຳໃຊ້ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊໍາລະ (PaymentTypeInfo)

ການນຳໃຊ້ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊໍາລະ (PaymentTypeInfo<PmtTpInf>) ໃນຂໍ້ຄວາມຫັກບັນຊີເງິນແບບອັດຕະໂນມັດລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນຍ່ອຍ ດັ່ງນີ້:

- **ລະຫັດຊ່ອງທາງລະບົບການຊໍາລະ (ClearingChannel<ClrChanl>)**

ການນຳໃຊ້ລະຫັດຊ່ອງທາງລະບົບການຊໍາລະ ແມ່ນການກຳນົດການນຳໃຊ້ລະຫັດເປັນຕົວອັກສອນ ຊຶ່ງປະກອບມີດັ່ງນີ້:

| ລຳດັບ | ລະຫັດຊ່ອງທາງລະບົບການຊໍາລະ (ClearingChannel) | ປະເພດການຊໍາລະ |
|-------|---|---|
| 1 | RTGS | ການຫັກບັນຊີຕາມຈຳນວນສັງຫັກ ເຊິ່ງແມ່ນການຫັກບັນຊີທັນທີເປັນແຕ່ລະທຸລະກຳ ໂດຍການຫັກບັນຊີຕາມຄຳສັ່ງໂອນ ທີ່ເກີດຂຶ້ນທັນທີ ທີ່ໄດ້ຮັບຄຳສັ່ງຈ່າຍເປັນແຕ່ລະລາຍການ (Clearing channel is a real-time gross settlement system). |

| | | |
|---|------|---|
| 2 | RTNS | ການຫັກບັນຊີສຸດທິ ເຊິ່ງແມ່ນການຫັກບັນຊີຕາມມູນຄ່າ ຍອດເຫຼືອສຸດທິ ໜຶ່ງຄັ້ງ ຫຼື ຫຼາຍຄັ້ງຕໍ່ວັນ ພາຍຫຼັງການ ໄລ່ລຽງ (Clearing channel is a real-time net settlement system). |
|---|------|---|

- ລະຫັດການຈັດລຳດັບຄວາມສຳຄັນຂອງທຸລະກຳການຊຳລະ (ServiceLevel<SvcLvl>)

ການນຳໃຊ້ ລະຫັດສຳລັບການຈັດລຳດັບຄວາມສຳຄັນຂອງທຸລະກຳການຊຳລະ ແມ່ນນຳໃຊ້ສຳລັບທຸລະ
ກຳການຊຳລະ ໃນລະບົບການຊຳລະແບບທັນທີ ເພື່ອຮອງຮັບການຫັກບັນຊີ ໃນກໍລະນີສະຖາບັນການເງິນ
ມີສະພາບຄ່ອງບໍ່ພຽງພໍ ຊຶ່ງປະກອບມີດັ່ງນີ້:

| ລຳດັບ | ລະຫັດ | ຄວາມໝາຍ |
|-------|-------|---|
| 1 | 10-20 | ລຳດັບຄວາມສຳຄັນສູງສຸດ (High Priority) |
| 2 | 21-50 | ລຳດັບຄວາມສຳຄັນປານກາງ (Priority) |
| 3 | 51-98 | ລຳດັບຄວາມສຳຄັນປົກກະຕິ (Normal) |
| 4 | 99 | ຫັກບັນຊີ ຫຼື ປະຕິເສດ (Settle or reject) |
| 5 | 100 | ການຫັກບັນຊີສຸດທິ (DNS payments) |

- ລະຫັດຈຸດປະສົງຂອງທຸລະກຳ (CategoryPurpose<CtgyPurp>)

ການນຳໃຊ້ ລະຫັດຈຸດປະສົງຂອງທຸລະກຳ (CategoryPurpose<CtgyPurp>) ແມ່ນການກຳນົດ
ລະຫັດ ສຳລັບເນື້ອໃນລາຍລະອຽດຂອງແຕ່ລະຈຸດປະສົງ ຂອງແຕ່ລະທຸລະກຳການຊຳລະ ລາຍລະອຽດໄດ້
ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 06.

ເອກະສານຄັດຕິດ 06: ລະຫັດຈຸດປະສົງຂອງທຸລະກຳ (CategoryPurpose<CtgyPurp>)

| ລຳດັບ | ລະຫັດ | ເນື້ອໃນ |
|-------|-------|-----------------------------|
| 1 | 0000 | System Operations |
| 2 | 0001 | Ordinary Transfers |
| 3 | 0002 | CASH WITHDRAWALS Operations |
| 4 | 0003 | CASH DEPOSIT Operations |
| 5 | 0004 | Outgoing foreign transfers |
| 6 | 0005 | Incoming foreign transfers |
| 7 | 0006 | DVP operations |
| 8 | 0007 | ILF Operations |
| 9 | 0008 | Trading Operations |

| | | |
|----|------|---|
| 10 | 0009 | ExternalDVP (Reserved) |
| 11 | 0010 | Covering Net Debit position |
| 12 | 0011 | ACH Settlement |
| 13 | 0012 | Clearing Transactions for Clearing system |
| 14 | 0013 | General Ledger Transactions |
| 15 | 0014 | Reverse transactions |
| 16 | 0015 | ILF BuyBack |
| 17 | 0016 | Payroll transaction |
| 18 | 0017 | Fees collection |
| 19 | 0018 | BOL Bill Payment |
| 20 | 0019 | Net Transaction ATM switch |
| 21 | 0020 | MTB/PIB, MTB/OMO |
| 22 | 0021 | OMO reverse REPO |
| 23 | 0022 | Discount Window |
| 24 | 0023 | ILF to Discount Window |
| 25 | 0024 | Coupon Payment |
| 26 | 0025 | Loan for Liquidity Adjustment purpose |
| 27 | 0026 | Interest on Loan for Liquidity Adjustment Purpose |
| 28 | 0027 | FX Spot |
| 29 | 0028 | Repo Transaction of Treasury Bill |
| 30 | 0029 | Interest on Repo Transaction of Treasury Bill |
| 31 | 0030 | Discount and Outright transaction of Treasury Bill |
| 32 | 0031 | Repo Transaction of BOL Bond |
| 33 | 0032 | Interest on Repo Transaction of BOL Bond |
| 34 | 0033 | Discount and Outright Transaction of BOL Bond |
| 35 | 0034 | Buy-Sale BCEL, EDL-Gen stock and other |
| 36 | 0035 | Deposit at Interbank (include Financial Institutions) |
| 37 | 0036 | Interest on Deposit at Interbank (include Financial Institutions) |
| 38 | 0037 | Financial Certificates |
| 39 | 0038 | Interest on Financial Certificates |
| 40 | 0039 | Tax |
| 41 | 0040 | Cash |
| 42 | 0041 | Loan for restructuring Purpose |
| 43 | 0042 | Interest on Loan for restructuring Purpose |
| 44 | 0043 | Loan for Production Purpose |
| 45 | 0044 | Interest on Loan for Production Purpose |
| 46 | 0045 | Loan for Government Priority Projects |
| 47 | 0046 | Interest on Loan for Government Priority Projects |
| 48 | 0047 | Other lending from BOL |
| 49 | 0048 | Interest on Other lending from BOL |
| 50 | 0049 | FX options |

| | | |
|----|------|---|
| 51 | 0050 | FX Forward |
| 52 | 0051 | FX Swap |
| 53 | 0052 | Treasury Bill |
| 54 | 0053 | Interest on Treasury bill |
| 55 | 0054 | Treasury bill by auction |
| 56 | 0055 | Interest on Treasury bill by auction |
| 57 | 0056 | Government bond |
| 58 | 0057 | Interest on government bond |
| 59 | 0058 | Securities Issued by Government |
| 60 | 0059 | Interest on Securities Issued by Government |
| 61 | 0060 | BOL Bond |
| 62 | 0061 | Interest on BOL Bond |
| 63 | 0062 | Water Bill, Electricity Bill, Telephone Bill, Newspaper and other |
| 64 | 0063 | Salaries, pension, bonus and other |
| 65 | 0064 | Clearing Account |
| 66 | 0065 | Dividence from securities |
| 67 | 0066 | External Borrowing (Government Transfer) |
| 68 | 0067 | Interest on External borrowing (Government Transfer) |
| 69 | 0068 | MOF borrowing |
| 70 | 0069 | Interest on MOF borrowing |
| 71 | 0070 | Grant |
| 72 | 0074 | Official salaries |
| 73 | 0075 | Expenditure to construction, infrastructure and priority project |
| 74 | 0076 | Government clearing for goods and services |
| 75 | 0077 | Interest on loan for Financing purpose to MOF |
| 76 | 0078 | Current Deposit |
| 77 | 0079 | Registration Capital |
| 78 | 0080 | Deposit of Depositor Protection Fund |
| 79 | 0081 | Interest on Deposit of Depositor Protection Fund |
| 80 | 0082 | Deposit of other Financial Institutions |
| 81 | 0083 | Interest on Deposit of other Financial Institutions |
| 82 | 0084 | Cheque Transfers |
| 83 | 0085 | ..... |
| 84 | 0086 | ..... |
| 85 | 0087 | ..... |
| 86 | 0088 | ..... |
| 87 | 0089 | ..... |
| 88 | 0090 | ..... |
| 89 | 0091 | ..... |
| 90 | 0092 | ..... |
| 91 | 0093 | ..... |

| | | |
|-----|------|---|
| 92 | 0094 | ..... |
| 93 | 0095 | ..... |
| 94 | 0096 | ..... |
| 95 | 0097 | ..... |
| 96 | 0098 | ..... |
| 97 | 0099 | Special Types |
| 98 | 0100 | ການຊື້-ຂາຍສິດນໍາໃຊ້ທີ່ດິນ |
| 99 | 0101 | ການຊື້-ຂາຍຍານພາຫະນະ ລະຫວ່າງ ບໍລິສັດນໍາເຂົ້າແລະສົ່ງອອກ ຍານພາຫະນະ ແລະ ບໍລິສັດແມ່ຢູ່ຕ່າງປະເທດ |
| 100 | 0102 | ການຊື້-ຂາຍຍານພາຫະນະ ລະຫວ່າງ ບໍລິສັດນໍາເຂົ້າແລະສົ່ງອອກ ຍານພາຫະນະ ແລະ ບໍລິສັດຈໍາໜ່າຍຍານພາຫະນະ |
| 101 | 0103 | ການຊື້-ຂາຍຍານພາຫະນະ ລະຫວ່າງ ບໍລິສັດຜະລິດ/ປະກອບຍານພາຫະນະຢູ່ພາຍໃນ ປະເທດ ແລະ ບໍລິສັດຈໍາໜ່າຍຍານພາຫະນະ |
| 102 | 0104 | ການຊື້-ຂາຍຍານພາຫະນະ ລະຫວ່າງ ບໍລິສັດຈໍາໜ່າຍຍານພາຫະນະ ແລະ ບຸກຄົນ ຫຼື ນິຕິບຸກຄົນ ຫຼື ການຈັດຕັ້ງ |
| 103 | 0105 | ການຊື້-ຂາຍຍານພາຫະນະ ລະຫວ່າງ ບຸກຄົນ ຫຼື ນິຕິບຸກຄົນ ຫຼື ການຈັດຕັ້ງ ດ້ວຍກັນ |

ຕົວຢ່າງ:

<CtgyPurp>

<Prtry>001</Prtry> <!--ປະເພດຂອງທຸລະກຳ in appendix 01

Transaction type: Specifies the high level purpose of the instruction based on a set of pre-defined categories -->

</CtgyPurp>

8. ຂໍ້ຄວາມສົ່ງເງິນຄືນສໍາລັບທຸລະກຳທີ່ຫັກບັນຊີສໍາເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.004.001.05)

ຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຫັກບັນຊີສໍາເລັດແລ້ວລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນຂໍ້ຄວາມທີ່ສະຖາບັນການເງິນເຈົ້າໜີ້ (Creditor Agent) ສົ່ງໄປຫາ ສະຖາບັນການເງິນລູກໜີ້ (Debtor Agent) ເພື່ອຮຽກເງິນຄືນຕາມທຸລະກຳການຊໍາລະ ທີ່ຖືກຫັກບັນຊີສໍາເລັດໄປກ່ອນໜ້າແລ້ວ.

9. ໂຄງສ້າງຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຫັກບັນຊີສໍາເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.004.001.05)

ຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຫັກບັນຊີສໍາເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີ 04 ອົງປະກອບ ດັ່ງນີ້:

1) **GroupHeader** ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ຫັກບັນຊີສຳເລັດແລ້ວລະຫວ່າງສະຖາບັນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ລະຫັດລະບຸປະເພດຊຸດທຸລະກຳການຊຳລະ (BatchBooking);
- ຈຳນວນທຸລະກຳການຊຳລະ (NumberOfTransactions);
- ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation) ເປັນຕົ້ນ.

2) **OriginalGroupInformation** ກຸ່ມຂໍ້ມູນຂອງຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳຫັກບັນຊີສຳເລັດແລ້ວ ໂດຍອ້າງອີງເຖິງຂໍ້ຄວາມຕົ້ນສະບັບ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageIdentification);
- ລະຫັດປະເພດຂໍ້ຄວາມທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageNameIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (OriginalCreationDateTime);
- ເຫດຜົນການສົ່ງເງິນຄືນ (ReturnReasonInformation) ເປັນຕົ້ນ.

3) **TransactionInformation** ຂໍ້ມູນເນື້ອໃນລະອຽດຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ຫັກບັນຊີສຳເລັດ ແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດຜູ້ໃຊ້ບໍລິການ (OriginalEndtoEndIdentification);
- ລະຫັດປະເພດທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalTransactionIdentification);
- ຈຳນວນເງິນທີ່ສົ່ງຄືນທີ່ຫັກບັນຊີແລ້ວ (ReturnedInterbankSettlementAmount);
- ວັນທີຫັກບັນຊີ (InterbankSettlementDate);
- ຈຳນວນເງິນສົ່ງຄືນ (ReturnedInstructedAmount);
- ອັດຕາແລກປ່ຽນ (ExchangeRate);
- ລະຫັດຂໍ້ມູນອ້າງອີງລະບົບໄລ່ລຽງ (ClearingSystemReference);
- ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງຂໍ້ຄວາມ (InstructingAgent);
- ລະຫັດສະຖາບັນການເງິນທີ່ຮັບຂໍ້ຄວາມ (InstructedAgent);
- ເຫດຜົນການສົ່ງເງິນຄືນ (ReturnReasonInformation);
- ລະຫັດຂໍ້ມູນອ້າງອີງເຖິງທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalTransactionReference) ເປັນຕົ້ນ.

4) **SupplementaryData** ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 03 ອົງປະກອບຂ້າງເທິງ ຊຶ່ງຜູ້ຖືຄຸ້ມຄອງ ແລະ ຜູ້ຄວບຄຸມລະບົບ ສາມາດກຳນົດຂຶ້ນມາເພີ່ມຕື່ມໄດ້.

ລາຍລະອຽດຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຫັກບັນຊີແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.004.001.05) ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 07.

ເອກະສານຄັດຕິດ 07: ຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຫັກບັນຊີສຳເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Additional details | Description |
|-----|--|----------------------------|--------|-----|-----------------------------------|--|--|
| 0 | PaymentReturn | <PmtRtr> | | | | | |
| 1 | GroupHeader | <GrpHdr> | [1..1] | M | | | Set of characteristics shared by all individual transactions included in the message. |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Point to point reference, as assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. |
| 2 | CreationDateTim e | <CreDfTm> | [1..1] | M | dateTime | | Date and time at which the message was created. |
| 2 | Authorisation | <Authstn> | [0..2] | O | Choice | | |
| 2 | BatchBooking | <BtchBookg> | [0..1] | O | boolean | | |
| 2 | NumberOfTransa ctions | <NbOfTxs> | [1..1] | M | text [0-9]{1,15} | | Number of individual transactions contained in the message. |
| 2 | ControlSum | <CtrlSum> | [0..1] | O | decimal td = 18 fd = 17 | | |
| 2 | GroupReturn | <GrpRtr> | [0..1] | O | boolean | | |
| 2 | TotalReturnedInt erbankSettlement Amount | <TtlRtrdIntrB kStlmAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | Total amount of money moved between the instructing agent and the instructed agent in the return message. |
| 3 | XmlAttributeCur rency | <Ccy> | | O | text [A-Z]{3,3} | | Medium of exchange of value. |
| 2 | InterbankSettlem entDate | <IntrBkSttlm Dt> | [0..1] | O | date | | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. |
| 2 | SettlementInform ation | <StlmInf> | [1..1] | M | | | Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. |

| | | | | | | | |
|---|--------------------------------------|------------------------|--------|---|--------|--|---|
| 3 | SettlementMethod | <SttlmMtd> | [1..1] | M | text | | Method used to settle the (batch of) payment instructions. |
| 4 | InstructedAgent | | | | INDA | | |
| 4 | InstructingAgent | | | | INGA | | |
| 4 | CoverMethod | | | | COVE | | |
| 4 | ClearingSystem | | | | CLRG | | Settlement is done through a payment clearing system. |
| 3 | SettlementAccount | <SttlmAcct> | [0..1] | O | | | |
| 3 | ClearingSystem | <ClrSys> | [0..1] | O | Choice | | |
| 3 | InstructingReimbursementAgent | <InstgRmbrsmntAgt> | [0..1] | O | | | |
| 3 | InstructingReimbursementAgentAccount | <InstgRmbrsmntAgtAcct> | [0..1] | O | | | |
| 3 | InstructedReimbursementAgent | <InstdRmbrsmntAgt> | [0..1] | O | | | |
| 3 | InstructedReimbursementAgentAccount | <InstdRmbrsmntAgtAcct> | [0..1] | O | | | |
| 3 | Third Reimbursement Agent | <ThrdRmbrsmntAgt> | [0..1] | O | | | |
| 3 | ThirdReimbursementAgentAccount | <ThrdRmbrsmntAgtAcct> | [0..1] | O | | | |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | O | | | |
| 2 | InstructedAgent | <InstdAgt> | [0..1] | O | | | |
| 1 | OriginalGroupInformation | <OrgnlGrpInf> | [0..1] | O | | | Information concerning the original group of transactions, to which the message refers. |

| | | | | | | | |
|---|-----------------------------------|-------------------|--------|---|------------|--|--|
| 2 | OriginalMessageIdentification | <OrgnlMsgId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. |
| 2 | OriginalMessageNameIdentification | <OrgnlMsgNmId> | [1..1] | M | text{1,35} | | Specifies the original message name identifier to which the message refers. |
| 2 | OriginalCreationDateTime | <OrgnlCreDtTm> | [0..1] | O | dateTime | | Date and time at which the original message was created. |
| 2 | ReturnReasonInformation | <RtrRsnInf> | [0..*] | O | | | |
| 1 | TransactionInformation | <TxInf> | [0..*] | O | | | Information concerning the original transactions, to which the return message refers. |
| 2 | ReturnIdentification | <RtrId> | [0..1] | O | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction. Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned. |
| 2 | OriginalGroupInformation | <OrgnlGrpInf> | [0..1] | O | | | |
| 2 | OriginalInstructionIdentification | <OrgnlInstrId> | [0..1] | O | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. |
| 2 | OriginalEndToEndIdentification | <OrgnlEndToEndId> | [0..1] | O | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. |
| 2 | OriginalTransactionIdentification | <OrgnlTxId> | [0..1] | O | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. |

| | | | | | | | |
|---|-----------------------------------|-----------------------|--------|---|-----------------------------------|---|--|
| 2 | OriginalClearingSystemReference | <OrgnlClrSysRef> | [0..1] | O | text{1,35} | | |
| 2 | OriginalInterbankSettlementAmount | <OrgnlIntrBkSttlmAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | |
| 2 | OriginalInterbankSettlementDate | <OrgnlIntrBkSttlmDt> | [0..1] | O | date | | Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. |
| 2 | ReturnedInterbankSettlementAmount | <RtrdIntrBkSttlmAmt> | [1..1] | M | 0 <= decimal td = 18 fd = 5 | | Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction. |
| 3 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of value. |
| 2 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | date | Comment: Settlement date of return payment | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction. |
| 2 | SettlementPriority | <SttlmPrty> | [0..1] | O | text | | |
| 2 | ReturnedInstructedAmount | <RtrdInstdAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction. Usage: This amount has to be transported unchanged through the transaction chain. |
| 3 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 2 | ExchangeRate | <XchgRate> | [0..1] | O | decimal td = 11 fd = 10 | | |

| | | | | | | | |
|---|------------------------------------|--------------|--------|---|---|--|---|
| 2 | CompensationAmount | <CompstnAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | |
| 2 | ChargeBearer | <ChrgBr> | [0..1] | O | text | | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Usage: The ChargeBearer applies to the return message, not to the original instruction. |
| 3 | BorneByDebtor | | | | DEBT | | |
| 3 | BorneByCreditor | | | | CRED | | |
| 3 | Shared | | | | SHAR | | |
| 3 | FollowingServiceLevel | | | | SLEV | | Charges are to be applied following the rules agreed in the service level and/or scheme. |
| 2 | ChargesInformation | <ChrgsInf> | [0..*] | O | | | Provides information on the charges to be paid by the charge bearer(s) related to the processing of the return transaction. |
| 3 | Amount | <Amt> | [1..1] | M | 0 <= decimal td = 18 fd = 5 | | Transaction charges to be paid by the charge bearer. |
| 4 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 3 | Agent | <Agt> | [1..1] | M | | | Agent that takes the transaction charges or to which the transaction charges are due. |
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 5 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|--|--|---|
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 6 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 6 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | | Identification of a member of a clearing system. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which an agent is known and which is usually used to identify that agent. |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 5 | Other | <Othr> | [0..1] | O | | | |
| 4 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | ClearingSystemReference | <ClrSysRef> | [0..1] | O | text{1,35} | | |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | O | | | Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned. |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|---|--|---|
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | InstructedAgent | <InstdAg> | [0..1] | O | | | Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned. |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Identification of a member of a clearing system. |

| | | | | | | | |
|---|-----------------------------|-------------|--------|---|---|--|--|
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | ReturnChain | <RtrChain> | [0..1] | O | | | |
| 2 | ReturnReasonInformation | <RtrRsnInf> | [0..*] | O | | Comment: Up to 2 occurrences in case if pacs.004 is based on camt.056 request One occurrence to refer to camt.056, another to specify own return reason. | Provides detailed information on the return reason. |
| 3 | Originator | <Orgtr> | [0..1] | O | | Comment: In case of pacs.004 initiated by camt.056 indicate here sender BIC of camt.056 request. | Party that issues the return. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 5 | Organisation Identification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 6 | Any BIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | Comment: swift-registered BIC | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |

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|---|-----------------------|-------------|--------|---|--------------------|--|--|
| 6 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 7 | Identification | <Id> | [1..1] | M | text{1,35} | Comment: pseudo-BIC (non-swift registered) ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+ {1,35} | Identification assigned by an institution. |
| 7 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 7 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | PrivateIdentification | <PrvtId> | [1..1] | M | | | |
| 4 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 4 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 3 | Reason | <Rsn> | [0..1] | O | Choice | | Specifies the reason for the return. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Comment: In case when pacs.004 is based on cancellation request camt.056 specify here code word CANC | Reason for the return, in a proprietary form. |
| 3 | AdditionalInformation | <AddtlInf> | [0..*] | O | text{1,105} | Comment: In case when pacs.004 is based on cancellation request camt.056 specify here cancellation request reference as taken from Case/Id field | Further details on the return reason. |

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|---|---------------------------------------|------------------------|--------|---|-----------------------------------|--|---|
| 2 | OriginalTransactionReference | <OrgnlTxRef> | [0..1] | O | | | Key elements used to identify the original transaction that is being referred to. |
| 3 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | Amount of money moved between the instructing agent and the instructed agent. |
| 4 | XmlAttributeCurrency | <Ccy> | | O | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 3 | Amount | <Amt> | [0..1] | O | Choice | | |
| 3 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | date | | |
| 3 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | O | date | | |
| 3 | Requested Execution Date | <ReqdExctnDt> | [0..1] | O | Choice | | |
| 3 | CreditorSchemeIdentification | <CtrSchmeId> | [0..1] | O | | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 3 | SettlementInformation | <SttlmInf> | [0..1] | O | | | |
| 4 | SettlementAccount | <SttlmAcc> | [0..1] | O | | | |
| 4 | ClearingSystem | <ClrSys> | [0..1] | O | Choice | | |
| 4 | InstructingReimbursementAgent | <InstgRmbrsmntAgt> | [0..1] | O | | | |
| 4 | InstructingReimbursementAgent Account | <InstgRmbrsmntAgtAcct> | [0..1] | O | | | |
| 4 | InstructedReimbursementAgent | <InstdRmbrsmntAgt> | [0..1] | O | | | |

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|---|--------------------------------------|------------------------|--------|---|-----------|--|---|
| 4 | InstructedReimbursementAgent Account | <InstdRmbrsmntAgtAcct> | [0..1] | O | | | |
| 4 | ThirdReimbursementAgent | <ThrdRmbrsmntAgt> | [0..1] | O | | | |
| 4 | ThirdReimbursementAgent Account | <ThrdRmbrsmntAgtAcct> | [0..1] | O | | | |
| 3 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | | | Set of elements used to further specify the type of transaction. |
| 4 | InstructionPriority | <InstrPrty> | [0..1] | O | text | | |
| 4 | ClearingChannel | <ClrChanl> | [0..1] | O | text | | Specifies the clearing channel to be used to process the payment instruction. |
| 5 | RealTimeGrossSettlement System | | | O | RTGS | | |
| 5 | RealTimeNetSettlement System | | | O | RTNS | | Clearing channel is a real-time net settlement system. |
| 5 | MassPaymentNet System | | | O | MPNS | | |
| 5 | BookTransfer | | | O | BOOK | | |
| 4 | ServiceLevel | <SvcLvl> | [0..1] | O | Choice | | Agreement under which or rules under which the transaction should be processed. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |

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|---|-----------------|-------------|--------|---|------------|--|---|
| 5 | | <Prtry> | [1..1] | M | text{1,35} | <p>Comment: This field is used to indicate payment priority. Sample: 0030 Must be always 4 digits in line with Priorities and their Groups Specifications.</p> <p>----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35}</p> | Specifies a pre-agreed service or level of service between the parties, as a proprietary code. |
| 4 | Proprietary | | | | | | |
| 4 | | <LclInstrm> | [0..1] | O | Choice | | User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. |
| | LocalInstrument | | | | | | |
| 5 | Code | <Cd> | [1..1] | M | text{1,35} | | |
| 5 | | <Prtry> | [1..1] | M | text{1,35} | <p>Comment: Type of the instrument of the transaction being returned</p> <p>----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35}</p> | Specifies the local instrument, as a proprietary code. |
| | Proprietary | | | | | | |
| 4 | | <SeqTp> | [0..1] | O | text | | |
| | SequenceType | | | | | | |
| 4 | | <CtgyPurp> | [0..1] | O | Choice | | Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. |
| | CategoryPurpose | | | | | | |

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|---|-------------------------------|------------------|--------|---|--------------|--|--|
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | <p>Comment: This field is used to indicate payment Transaction Type Code. Sample: 001</p> <p>Must be always 3 digits in line with Transaction Type Codes Specifications.</p> <p>----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35}</p> | Category purpose, in a proprietary form. |
| 3 | PaymentMethod | <PmtMtd> | [0..1] | O | text | | |
| 4 | Cheque | | | O | CHK | | |
| 4 | TransferAdvice | | | O | TRA | | |
| 3 | MandateRelatedInformation | <MndtRltdInf > | [0..1] | O | | | |
| 4 | DateOfSignature | <DtOfSgntr> | [0..1] | O | date | | |
| 4 | Amendment Indicator | <AmdmntInd > | [0..1] | O | boolean | | |
| 4 | Amendment Information Details | <AmdmntInf Dtls> | [0..1] | O | | | |
| 4 | ElectronicSignature | <ElctrncSgntr > | [0..1] | O | text{1,1025} | | |
| 4 | FirstCollectionDate | <FrstColltnDt > | [0..1] | O | date | | |
| 4 | FinalCollectionDate | <FnlColltnDt > | [0..1] | O | date | | |
| 4 | Frequency | <Frqcy> | [0..1] | O | Choice | | |

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|---|-----------------------|-------------------|--------|---|-------------|--|---|
| 3 | RemittanceInformation | <RmtInf> | [0..1] | O | | | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. |
| 4 | Unstructured | <Ustrd> | [0..*] | O | text{1,140} | | Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. |
| 4 | Structured | <Strd> | [0..*] | O | | | |
| 3 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | Choice | | |
| 4 | Agent | <Agt> | [1..1] | M | | | |
| 3 | Debtor | <Dbtr> | [0..1] | O | Choice | | Party that owes an amount of money to the (ultimate) creditor. |
| 4 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 6 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 6 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 6 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 6 | StreetName | <StrtNm> | [0..1] | O | text{1,70} | | |
| 6 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 6 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 6 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 6 | CountrySubDivision | <CtrySubDvs n> | [0..1] | O | text{1,35} | | |

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|---|----------------------------|--------------------|--------|---|---|--|--|
| 6 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 6 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 5 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 6 | OrganisationIdentification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 7 | AnyBIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 7 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 8 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Unique and unambiguous identification of a party. |
| 8 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 9 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 9 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Name of the identification scheme, in a free text form. |
| 8 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 6 | Private Identification | <PrvtId> | [1..1] | M | | | Unique and unambiguous identification of a person, for example a passport. |
| 7 | DateAndPlaceOf Birth | <DtAndPlcOf Birth> | [0..1] | O | | | |

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|---|--------------------|-------------|--------|---|--|--|---|
| 7 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 8 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Identification assigned by an institution. |
| 8 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 9 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 9 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Name of the identification scheme, in a free text form. |
| 8 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 5 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 6 | NamePrefix | <NmPrfx> | [0..1] | O | text | | |
| 6 | FaxNumber | <FaxNb> | [0..1] | O | text \+[0-9]{1,3}- [0-9]+\-]{1,30} | | |
| 4 | Agent | <Agt> | [1..1] | M | | | |
| 3 | DebtorAccount | <DbtrAcct> | [0..1] | O | | | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |

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|---|-------------------------------------|---------------|--------|---|---|--|--|
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'+]([0-9a-zA-Z\-\?:(\)\.,'+]*)/([0-9a-zA-Z\-\?:(\)\.,'+])?*) | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | DebtorAgent | <DbtrAgt> | [0..1] | O | | | Financial institution servicing an account for the debtor. |
| 4 | FinancialInstitution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 5 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 6 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |

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|---|----------------------|-------------------|--------|---|---|---|---|
| 6 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Identification of a member of a clearing system. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 5 | Other | <Othr> | [0..1] | O | | | |
| 4 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 3 | DebtorAgentAccount | <DbtrAgtAcct > | [0..1] | O | | | Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A- Z]{2,2}[0- 9]{2,2}[a- zA-Z0- 9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z/\- \?:\(\)\.,'\+]([0- 9a-zA-Z/\- \?:\(\)\.,'\+]*([0-9a-zA- Z/\-?:\(\)\.,'\+]))?*) | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |

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|---|---------------------------------------|---------------|--------|---|--|---|--|
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | Creditor Agent | <CdtrAgt> | [0..1] | O | | | Financial institution servicing an account for the creditor. |
| 4 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 5 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 5 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 6 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 6 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35} | Identification of a member of a clearing system. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 5 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 5 | Other | <Othr> | [0..1] | O | | | |
| 4 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 5 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 3 | Creditor Agent Account | <CdtrAgtAcct> | [0..1] | O | | | Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the |

| | | | | | | | |
|---|----------------|-----------|--------|---|---|--|---|
| | | | | | | | account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'\+]([0-9a-zA-Z\-\?:(\)\.,'\+])*([0-9a-zA-Z\-\?:(\)\.,'\+])?*) | Identification assigned by an institution. |
| 6 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | Creditor | <Cdtr> | [0..1] | O | Choice | | Party to which an amount of money is due. |
| 4 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 5 | Postal Address | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 6 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 6 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 6 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |

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|---|-----------------------------|-------------------|--------|---|---|--|--|
| 6 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 6 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 6 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 6 | Town Name | <TwnNm> | [0..1] | O | text{1,35} | | |
| 6 | Country Sub Division | <CtrySubDvs n> | [0..1] | O | text{1,35} | | |
| 6 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 6 | Address Line | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 5 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 6 | Organisation Identification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 7 | Any BIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 7 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 8 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Identification assigned by an institution. |
| 8 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 9 | Code | <Cd> | [1..1] | M | text{1,4} | | |

| | | | | | | | |
|---|----------------------------|-----------------------|--------|---|--|--|--|
| 9 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Name of the identification scheme, in a free text form. |
| 8 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 6 | Private Identification | <PrvtId> | [1..1] | M | | | Unique and unambiguous identification of a person, for example a passport. |
| 7 | Date And Place Of Birth | <DtAndPlcOf Birth> | [0..1] | O | | | |
| 7 | Other | <Othr> | [0..*] | O | | | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| 8 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Unique and unambiguous identification of a person. |
| 8 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 9 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 9 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Name of the identification scheme, in a free text form. |
| 8 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | CountryOfReside nce | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 5 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 6 | NamePrefix | <NmPrfx> | [0..1] | O | text | | |
| 6 | FaxNumber | <FaxNb> | [0..1] | O | text \+[0-9]{1,3}- [0-9()\+\ -]{1,30} | | |
| 4 | Agent | <Agt> | [1..1] | M | | | |

| | | | | | | | |
|---|------------------|-------------|--------|---|---|--|--|
| 3 | CreditorAccount | <CdtrAcct> | [0..1] | O | | | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'+]([0-9a-zA-Z\-\?:(\)\.,'+]*)?([0-9a-zA-Z\-\?:(\)\.,'+])?*) | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | UltimateCreditor | <UltmtCdtr> | [0..1] | O | Choice | | |
| 4 | Agent | <Agt> | [1..1] | M | | | |

| | | | | | | | |
|---|-------------------|-------------------|--------|---|------------|--|--|
| 3 | Purpose | <Purp> | [0..1] | O | Choice | | Underlying reason for the payment transaction. Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Purpose, in a proprietary form. |
| 2 | SupplementaryData | <SplmtryData > | [0..*] | O | | | |
| 1 | SupplementaryData | <SplmtryData > | [0..*] | O | | | |

10. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຫັກບັນຊີສຳເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.004.001.05)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ຫັກບັນຊີສຳເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C39 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 08.

ເອກະສານຄັດຕິດ 08: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຫັກບັນຊີສຳເລັດແລ້ວລະຫວ່າງສະຖາບັນການເງິນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນ |
|-------|-------|------------------------------|--|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoricCur rency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered |

| | | | |
|----|-----|---|--|
| | | | with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AmendmentIndicatorFalseRule | If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed |
| 4 | C4 | AmendmentIndicatorTrueRule | If AmendmentIndicator is true, then AmendmentInformationDetails must be present |
| 5 | C5 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 6 | C6 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 7 | C7 | ChargesInformationAndReturnedInstructedAmountRule | If ChargesInformation is present, then ReturnedInstructedAmount must be present. (CrossElementComplexRule). |
| 8 | C8 | ControlSumAndGroupReturnRule | If GroupReturn is true, then ControlSum is not allowed. (CrossElementComplexRule). |
| 9 | C9 | Country | The code is checked against the list of country names obtained from the United Nations (ISO3166, Alpha-2 code). |
| 10 | C10 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 11 | C11 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 12 | C12 | GroupHeaderInterbankSettlementDateRule | If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/ InterbankSettlementDate is not allowed. On Condition /GroupHeader/InterbankSettlementDate is present Following Must be True /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 13 | C13 | GroupReturnAndNumberOfTransactionsGuideline | If GroupReturn is true, then NumberOfTransactions equals the number of transactions in the original message. |

| | | | |
|----|-----|--|--|
| 14 | C14 | GroupReturnAndNumberOfTransactionsRule | <p>If GroupHeader/GroupReturn is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation. (CrossElementComplexRule)</p> <p>On Condition</p> <p>/GroupHeader/GroupReturn is present And</p> <p>/GroupHeader/GroupReturn is equal to value 'false'</p> <p>Following Must be True</p> <p>/GroupHeader/NumberOfTransactions Must be equal to value 'Number Occurrences TransactionInformation'</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 15 | C15 | GroupReturnAndReturnReasonRule | <p>If GroupHeader/GroupReturn is true, then OriginalGroupInformation/ReturnReasonInformation/ReturnReason must be present. (CrossElementComplexRule)</p> <p>On Condition</p> <p>/GroupHeader/GroupReturn is present And</p> <p>/GroupHeader/GroupReturn is equal to value 'true' And</p> <p>/OriginalGroupInformation/ReturnReasonInformation[*]/AdditionalInformation[1] is present</p> <p>Following Must be True</p> <p>/OriginalGroupInformation/ReturnReasonInformation[*]/Reason Must be present</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 16 | C16 | GroupReturnAndTransactionInformationNotPresentRule | <p>If GroupHeader/GroupReturn is true, then TransactionInformation is not allowed. (CrossElementComplexRule)</p> <p>On Condition</p> <p>/GroupHeader/GroupReturn is present And</p> <p>/GroupHeader/GroupReturn is equal to value 'true'</p> <p>Following Must be True</p> <p>/TransactionInformation[*] Must be absent</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 17 | C17 | GroupReturnAndTransactionInformationPresentRule | <p>If GroupHeader/GroupReturn is false, then at least one occurrence of TransactionInformation must be present. (CrossElementComplexRule)</p> <p>On Condition</p> <p>/GroupHeader/GroupReturn is present And</p> <p>/GroupHeader/GroupReturn is equal to value 'false'</p> <p>Following Must be True</p> <p>/TransactionInformation[1] Must be present</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |

| | | | |
|----|-----|--|--|
| 18 | C18 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. (Algorithm) |
| 19 | C19 | InstructedAgentRule | If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed. (CrossElementComplexRule) On Condition /GroupHeader/InstructedAgent is present Following Must be True /TransactionInformation[*]/InstructedAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 20 | C20 | InstructedReimbursementAgentAccountRule | If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. (CrossElementComplexRule). |
| 21 | C21 | InstructingAgentRule | If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed. (CrossElementComplexRule) On Condition /GroupHeader/InstructingAgent is present Following Must be True /TransactionInformation[*]/InstructingAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 22 | C22 | InstructingReimbursementAgentAccountRule | If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. (CrossElementComplexRule) |
| 23 | C23 | NoCoverSettlementMethodRule | GroupHeader/SettlementInformation/SettlementMethod must be different from COVE when returning direct debit transactions. (CrossElementComplexRule) On Condition /GroupHeader/SettlementInformation is present And /GroupHeader/SettlementInformation/SettlementMethod is equal to value 'CoverMethod' Following Must be True substring(/OriginalGroupInformation/OriginalMessageNameIdentification,1,8) Must be different from value 'pacs.003' <i>This constraint is defined at the MessageDefinition level.</i> |
| 24 | C24 | OriginalGroupInformationRule | If OriginalGroupInformation is present, then TransactionInformation/ OriginalGroupInformation is not allowed. (CrossElementComplexRule) On Condition /OriginalGroupInformation is present Following Must be True |

| | | | |
|----|-----|--|--|
| | | | /TransactionInformation[*]/OriginalGroupInformation Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 25 | C25 | ReturnedInstructedAmountAndExchangeRate1Rule | If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present. (CrossElementComplexRule) |
| 26 | C26 | ReturnedInstructedAmountAndExchangeRate2Rule | If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed. (CrossElementComplexRule) |
| 27 | C27 | ReturnReasonRule | If Reason/Code is equal to NARR, then AdditionalInformation must be present. (CrossElementComplexRule) |
| 28 | C28 | SettlementMethodAgentRule | If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed. (CrossElementComplexRule) |
| 29 | C29 | SettlementMethodClearingRule | If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed. (CrossElementComplexRule) |
| 30 | C30 | SettlementMethodCoverAgentRule | If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present. (CrossElementComplexRule) |
| 31 | C31 | SettlementMethodCoverRule | If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed. (CrossElementComplexRule) |
| 32 | C32 | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 33 | C33 | SupplementaryDataRule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 34 | C34 | ThirdReimbursementAgentAccountRule | If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. (CrossElementComplexRule) |
| 35 | C35 | ThirdReimbursementAgentRule | If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present. (CrossElementComplexRule) |
| 36 | C36 | TotalInterbankSettlementAmountAndDateRule | If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present. (CrossElementComplexRule) |

| | | | |
|----|-----|--|--|
| 37 | C37 | TotalReturnedInterbankSettlementAmountAndSumRule | <p>GroupHeader/TotalReturnedInterbankSettlementAmount must equal the sum of all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount when present. (CrossElementComplexRule)</p> <p>On Condition</p> <p>/GroupHeader/TotalReturnedInterbankSettlementAmount is present</p> <p>Following Must be True</p> <p>/GroupHeader/TotalReturnedInterbankSettlementAmount Must be equal to value 'sum of TransactionInformation/ReturnedInterbankSettlementAmount'</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 38 | C38 | TotalReturnedInterbankSettlementAmountRule | <p>If GroupHeader/TotalReturnedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReturnedInterbankSettlementAmount. (CrossElementComplexRule)</p> <p>On Condition</p> <p>/GroupHeader/TotalReturnedInterbankSettlementAmount is present And /TransactionInformation[1] is present And /TransactionInformation[*]/ReturnedInterbankSettlementAmount is present</p> <p>Following Must be True</p> <p>/TransactionInformation[*]/ReturnedInterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalReturnedInterbankSettlementAmount/attribute::Currency</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 39 | C39 | TransactionInterbankSettlementDateRule | <p>If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present. (CrossElementComplexRule)</p> <p>On Condition</p> <p>/GroupHeader/InterbankSettlementDate is absent</p> <p>Following Must be True</p> <p>/TransactionInformation[*]/InterbankSettlementDate Must be present</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |

ນອກຈາກນີ້, ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສິ່ງເງິນຄືນຂອງທຸລະກຳການຊຳລະທີ່ຫັກບັນຊີສຳເລັດແລ້ວ ຕ້ອງປະຕິບັດການນຳໃຊ້ຂໍ້ມູນໃນລະບົບການຊຳລະ ແລະ ຫັກບັນຊີ ຂອງ ສປປ ລາວ ເພີ່ມຕື່ມດັ່ງນີ້:

1) ການນຳໃຊ້ກຸ່ມຂໍ້ມູນ (OriginalGroupInformation)

ການນຳໃຊ້ກຸ່ມຂໍ້ມູນ (OriginalGroupInformation<OrgnlGrpInf>) ຂອງຂໍ້ຄວາມສິ່ງເງິນຄືນທີ່ ຫັກບັນຊີສຳເລັດແລ້ວລະຫວ່າງສະຖາບັນການເງິນ ທີ່ເປັນຊຸດທຸລະກຳການຊຳລະ (Batch Payment ຫຼື Bulk Payment) ແມ່ນສຳລັບການລາຍງານສາເຫດການສິ່ງເງິນຄືນ.

ຕົວຢ່າງ:

```
<OrgnlGrpInf>
    <OrgnlMsgId>02VTE0010120032022</OrgnlMsgId>
    <OrgnlMsgNmId>pacs.008</OrgnlMsgNmId>
    <OrgnlCreDtTm>2022-03-01T13:43:34</OrgnlCreDtTm>
</OrgnlGrpInf>
```

2) ການນຳໃຊ້ຂໍ້ມູນ (TransactionInformation)

ການນຳໃຊ້ຂໍ້ມູນ (TransactionInformation<TxInf>) ຂອງຂໍ້ຄວາມສິ່ງເງິນຄືນທີ່ຫັກບັນຊີສຳເລັດ ແລ້ວລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນການກຳນົດຂໍ້ມູນເນື້ອໃນລະອຽດຂອງທຸລະກຳ ຊຶ່ງປະເພດຂໍ້ມູນທີ່ ປະກອບໃນ TransactionInformation <TxInf> ໄດ້ລະບຸໃນຂໍ້ 3) ຂອງຂໍ້ 17 (ຂໍ້ຄວາມສິ່ງເງິນຄືນຂອງ ທຸລະກຳທີ່ຫັກບັນຊີສຳເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ). ສຳລັບຕົວຢ່າງການນຳໃຊ້ແມ່ນໄດ້ກຳ ນົດໃນເອກະສານຄັດຕິດ 09.

ເອກະສານຄັດຕິດ 09: ຕົວຢ່າງການນຳໃຊ້ຂໍ້ມູນ (TransactionInformation<TxInf>) ຂອງຂໍ້ຄວາມສິ່ງ ເງິນຄືນທີ່ຫັກບັນຊີສຳເລັດແລ້ວລະຫວ່າງສະຖາບັນການເງິນ

<TxInf>

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<OrgnlInstrId>P00000000018232</OrgnlInstrId>
<OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
<OrgnlTxId>P00000000018232</OrgnlTxId>
<OrgnlIntrBkSttlmDt>2021-06-14</OrgnlIntrBkSttlmDt>
<RtrdIntrBkSttlmAmt Ccy="LAK">2.00</RtrdIntrBkSttlmAmt>
<ChrgBr>SLEV</ChrgBr>
<InstgAgt>
  <FinInstnId>
    <BICFI>COEBLALA</BICFI>
  </FinInstnId>
</InstgAgt>
```

```
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  <Rsn>
    <Prtry>PADE</Prtry>
  </Rsn>
  <AddtlInf>Payer account does not exist</AddtlInf>
</RtrRsnInf>
<OrgnlTxRef>
  <IntrBkSttlmAmt Ccy="LAK">2</IntrBkSttlmAmt>
  <PmtTpInf>
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    <SvcLvl>
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    </SvcLvl>
    <LclInstrm>
      <Prtry>CSDC</Prtry>
    </LclInstrm>
    <CtgyPurp>
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    </CtgyPurp>
  </PmtTpInf>
  <RmtInf>
    <Ustrd>test</Ustrd>
  </RmtInf>
  <Dbtr>
    <Pty>
      <Nm>test</Nm>
    <PstlAdr>
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</PstlAdr>
</Pty>
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</PstlAdr>

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<Othr>
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</Othr>
</Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>

```

3) ການກຳນົດ StatusReasonInformation

ຂໍ້ມູນ StatusReasonInformation <StsRsnInf> ໃນຂໍ້ຄວາມສົ່ງເງິນຄືນທີ່ຫັກບັນຊີສໍາເລັດແລ້ວ ລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນເພື່ອກຳນົດເຫດຜົນການສົ່ງເງິນຄືນ ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານ ຄັດຕິດ 03.

ຕົວຢ່າງ:

```

<StsRsnInf>
  <Rsn>
    <Prtry>EL155</Prtry>
  </Rsn>
  <AddtlInf>Wrong rejection motive/PADE</AddtlInf>
</StsRsnInf>

```

11. ຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂໍ້ຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.007.001.10)

ຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂໍ້ຜິດພາດລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນຂໍ້ຄວາມທີ່ລະບົບຊຳລະໃດໜຶ່ງ ສົ່ງໄປຫາ ສະຖາບັນການເງິນເຈົ້າໜີ້/ລູກໜີ້ (Creditor Agent/Debtor Agent) ແບບອັດຕະໂນມັດ ເພື່ອສົ່ງເງິນ ຄືນ ຂອງທຸລະກຳການຊຳລະທີ່ເກີດຂໍ້ຜິດພາດ.

12. ໂຄງສ້າງຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂໍ້ຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.007.001.10)

ຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂໍ້ຜິດພາດລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

1) GroupHeading ຂໍ້ມູນທົ່ວໄປຂອງຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ຈຳນວນທຸລະກຳການຊຳລະ (NumberOfTransaction);
- ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation);
- ລະຫັດກົນໄກການຫັກບັນຊີ (SettlementMethod) ເປັນຕົ້ນ.

2) OriginalGroupInformation ກຸ່ມຂໍ້ມູນຂອງຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ໂດຍອ້າງອີງເຖິງຂໍ້ຄວາມຕົ້ນສະບັບ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageIdentification);
- ລະຫັດປະເພດຂໍ້ຄວາມທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageNameIdentification);
- ລະຫັດ ວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (OriginalCreationDateTime);
- ເຫດຜົນການສິ່ງເງິນຄືນ (ReversalReasonInformation) ເປັນຕົ້ນ.

3) TransactionInformation ຂໍ້ມູນເນື້ອໃນລະອຽດຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດທຸລະກຳການຊຳລະທີ່ເກີດຂຶ້ນຜິດພາດ (ReversalIdentification);
- ລະຫັດກຸ່ມຂໍ້ມູນຂອງຂໍ້ຄວາມທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalGroupInformation);
- ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalInstructionIdentification);
- ລະຫັດຜູ້ໃຊ້ບໍລິການ (OriginalEndToEndIdentification);
- ລະຫັດປະເພດທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalTransactionIdentification);
- ລະຫັດຂໍ້ມູນອ້າງອີງລະບົບການໄລ່ລຽງທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalClearingSystemReference);
- ຈຳນວນເງິນສິ່ງຄືນ (ReversalInterbankSettlementAmount);
- ອັດຕາແລກປ່ຽນ (ExchangeRate);
- ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (InstructingAgent);
- ລະຫັດສະຖາບັນການເງິນທີ່ຮັບຂໍ້ຄວາມທຸລະກຳການຊຳລະ (InstructedAgent);
- ລະຫັດຂໍ້ມູນອ້າງອີງເຖິງທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalTransactionReference) ເປັນຕົ້ນ.

4) SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 03 ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ

ລະຫວ່າງສະຖາບັນການເງິນ

(pacs.007.001.10) ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 10.

ເອກະສານຄັດຕິດ 10: ຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດລະຫວ່າງສະຖາບັນການເງິນ

| Lv 1 | Name | | Mult | M/O | Type / Code | Constr. No | Additional | Description |
|---------|-------------------------|-----------------|--------|-----|-------------|---|--|--|
| 0 | FIToFIPaymentReversalV1 | <FIToFIPmtRvsl> | | | | C12,C14, C15,C16, C17,C21, C23,C25, C26,C33, C38,C39, C40 | | |
| 1 | GroupHeader | <GrpHdr> | [1..1] | M | | C8, C37, C13 | | |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35} | Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. |
| 2 | CreationDate Time | <CreDtTm> | [1..1] | M | dateTime | | | Date and time at which the message was created. |
| 2 | Authorisation | <Authstn> | [0..2] | O | | | | |
| 2 | BatchBooking | <BtchBookg> | [0..1] | O | Indicator | | | |
| 2 | NumberOfTransactions | <NbOfTxs> | [1..1] | M | text{1,35} | | | |
| 2 | ControlSum | <CtrlSum> | [0..1] | O | Quantity | | | |
| 2 | GroupReversal | <GrpRvsl> | [0..1] | O | Indicator | | | |
| 2 | SettlementInformation | <SttlmInf> | [1..1] | M | ± | C22,C24, C29,C30, C31,C32, C35, | | |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|---------|---------|---|
| 2 | SettlementMethod | <StlmMtd> | [1..1] | M | CodeSet | | |
| 2 | SettlementAccount | <StlmAcct> | [0..1] | O | ± | C20,C19 | |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | O | | | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 5 | Identification | <Id> | [1..1] | M | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 2 | InstructedAgent | <InstdAgt> | [0..1] | O | | | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | Other | <Othr> | [0..1] | O | | | |
| 5 | Identification | <Id> | [1..1] | M | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 1 | OriginalGroupInformation | <OrgnlGrpInf> | [0..*] | O | | | Original group information concerning the group of transactions, to which the status report message refers to. |

| | | | | | | | | |
|---|-----------------------------------|-------------------|--------|---|------------|----------------|--|---|
| 2 | OriginalMessageIdentification | <OrgnlMsgId> | [1..1] | M | text{1,35} | | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+ {1,35} | Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. |
| 2 | OriginalMessageNameIdentification | <OrgnlMsgNmId> | [1..1] | M | text{1,35} | | | Specifies the original message name identifier to which the message refers. |
| 2 | OriginalCreationDateTime | <OrgnlCreDtTm> | [0..1] | O | dateTime | | | Date and time at which the original message was created. |
| 2 | ReversalReasonInformation | <StsRsnInf> | [0..*] | O | | | | Provides detailed information on the status reason. |
| 1 | TransactionInformation | <TxInf> | [0..*] | O | | C7, C27,C28 | | Information concerning the original transactions, to which the Reversal report message refers. |
| 2 | ReversalIdentification | <StsId> | [0..1] | O | text{1,35} | | | |
| 2 | OriginalGroupInformation | <OrgnlGrpInf> | [0..1] | O | | | | |
| 2 | OriginalInstructionIdentification | <OrgnlInstrId> | [0..1] | O | text{1,35} | | | Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. |
| 2 | OriginalEndToEndIdentification | <OrgnlEndToEndId> | [0..1] | O | text{1,35} | | | Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. |
| 2 | OriginalTransactionIdentification | <OrgnlTxId> | [0..1] | O | text{1,35} | | | Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. |
| 2 | OriginalClearingSystemReference | <OrgnlClrSysRef> | [0..1] | O | text{1,35} | | | Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. |

| | | | | | | | | |
|---|------------------------------------|----------------------|--------|---|---|---------|--|---|
| 2 | ReversedInterbankSettlementAmount | <RvsdIntrBkSttlmAmt> | [1..1] | M | Amount | C1, C10 | | |
| 2 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | ISODate | | | |
| 2 | SettlementPriority | <SttlmPrty> | [0..1] | O | CoseSet | | | |
| 2 | SettlementTimeIndication | <SttlmTmIndctn> | [0..1] | O | ± | | | |
| 2 | ReversedInstructedAmount | <RvsdInstdAmt> | [0..1] | O | Amount | C2, C11 | | |
| 2 | ExchangeRate | <XchgRate> | [0..1] | O | Rate | | | |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | O | | | Same value as specified in Instructing Agent field of original payment message. It contains BIC/pseudo-BIC of original payment sender. | Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |

| | | | | | | | | |
|---|------------------------------------|---------------|--------|---|---|--|--|---|
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | | Information used to identify a member within a clearing system. |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,^\+ {1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | | |
| 4 | Other | <Othr> | [0..1] | O | | | | |
| 5 | Identification | <Id> | [1..1] | M | | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | | |
| 2 | Instructed Agent | <InstdAgt> | [0..1] | O | | | | Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |

| | | | | | | | | |
|---|------------------------------------|------------------|--------|---|-----------------------------------|--|---|---|
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | | Information used to identify a member within a clearing system. |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+ {1,35} | Identification of a member of a clearing system. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | | |
| 4 | Other | <Othr> | [0..1] | O | | | | |
| 5 | Identification | <Id> | [1..1] | M | | | | |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | O | | | | |
| 2 | ReversalReasonInformation | <RvslRsnInf> | [0..1] | O | ± | | | |
| 2 | OriginalTransactionReference | <OrgnlTxRef> | [0..1] | O | | | | Key elements used to identify the original transaction that is being referred to. |
| 3 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | Present in pacs.002 from central system to participants | Amount of money moved between the instructing agent and the instructed agent. |
| 4 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | | Medium of exchange of currency. |
| 3 | Amount | <Amt> | [0..1] | O | Choice | | | |
| 3 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | date | | Present in pacs.002 from central system to participants | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes |

| | | | | | | | |
|---|------------------------------|----------------|--------|---|------------|---|---|
| | | | | | | | available to the agent to which it is due. |
| 3 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | O | date | | |
| 3 | RequestedExecutionDate | <ReqdExctnDt> | [0..1] | O | Choice | | |
| 3 | CreditorSchemeIdentification | <CdtrSchmeId> | [0..1] | O | | | |
| 3 | SettlementInformation | <SttlmInf> | [0..1] | O | | | |
| 3 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | | | Set of elements used to further specify the type of transaction. |
| 4 | InstructionPriority | <InstrPrty> | [0..1] | O | text | | |
| 4 | ClearingChannel | <ClrChanl> | [0..1] | O | text | | |
| 4 | ServiceLevel | <SvcLvl> | [0..1] | O | Choice | | Agreement under which or rules under which the transaction should be processed. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Specifies a pre-agreed service or level of service between the parties, as a proprietary code. |
| 4 | LocalInstrument | <LclInstrm> | [0..1] | O | Choice | | User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. |
| 5 | Code | <Cd> | [1..1] | M | text{1,35} | | |

| | | | | | | | |
|---|---------------------------|---------------|--------|---|-------------|---|---|
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | Specifies the local instrument, as a proprietary code. |
| 4 | SequenceType | <SeqTp> | [0..1] | O | text | | |
| 4 | CategoryPurpose | <CtgyPurp> | [0..1] | O | Choice | | Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:()\.,\+\n]{1,35} | Category purpose, in a proprietary form. |
| 3 | PaymentMethod | <PmtMtd> | [0..1] | O | text | | |
| 3 | MandateRelatedInformation | <MndtRltdInf> | [0..1] | O | | | |
| 3 | RemittanceInformation | <RmtInf> | [0..1] | O | | Can be optionally present in messages from Central system to participants | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. |
| 4 | Unstructured | <Ustrd> | [0..*] | O | text{1,140} | | Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. |

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|---|--------------------|---------------|--------|---|-----------------|---|--|
| 4 | Structured | <Strd> | [0..*] | O | | | |
| 3 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | Choice | | |
| 4 | Agent | <Agt> | [1..1] | M | | | |
| 3 | Debtor | <Dbtr> | [0..1] | O | Choice | Can be optionally present in messages from Central system to participants | Party that owes an amount of money to the (ultimate) creditor. |
| 4 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 6 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 6 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 6 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 6 | StreetName | <StrtNm> | [0..1] | O | text{1,70} | | |
| 6 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 6 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 6 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 6 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 6 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |

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|---|------------------------------------|---------------|--------|---|--|--|--|
| 6 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 5 | Identification | <Id> | [0..1] | O | Choice | | |
| 5 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 5 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 6 | NamePrefix | <NmPrfx> | [0..1] | O | text | | |
| 6 | FaxNumber | <FaxNb> | [0..1] | O | text \+[0-9]{1,3}-[0-9()+\-]{1,30} | | |
| 4 | Agent | <Agt> | [1..1] | O | | | Identification of a financial institution. |
| 5 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | O | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 6 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 6 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 7 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 7 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | | Identification of a member of a clearing system. |
| 6 | Name | <Nm> | [0..1] | O | text{1,140} | | |

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|---|----------------------|------------|--------|---|--|---|---|
| 6 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 6 | Other | <Othr> | [0..1] | O | | | |
| 7 | Scheme Name | <SchmeNm > | [0..1] | O | Choice | | |
| 7 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 3 | DebtorAccount | <DbtrAcct> | [0..1] | O | | Can be optionally present in messages from Central system to participants | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | | Identification assigned by an institution. |
| 6 | Scheme Name | <SchmeNm > | [0..1] | O | Choice | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |

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|---|------------------------------------|---------------|--------|---|--|--|--|--|
| 3 | DebtorAgent | <DbtrAgt> | [0..1] | O | | | Present in messages from Central system to participants. | Financial institution servicing an account for the debtor. |
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 5 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Field used for pseudo-BICs | Information used to identify a member within a clearing system. |
| 6 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | | |
| 6 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | | | Identification of a member of a clearing system. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | | |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | | |
| 5 | Other | <Othr> | [0..1] | O | | | | |
| 4 | BranchIdentification | <BrnchId> | [0..1] | O | | | | |

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|---|---------------------|---------------|--------|---|--|--|---|--|
| 3 | DebtorAgent Account | <DbtrAgtAcct> | [0..1] | O | | | Present in messages from Central system to participants. | Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | | |
| 5 | Other | <Othr> | [1..1] | M | | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | | text{1,34} ([0-9a-zA-Z\-\?:(\)\.,^+]([0-9a-zA-Z\-\?:(\)\.,^+]*(/[0-9a-zA-Z\-\?:(\)\.,^+])?)* | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | | Specifies the nature, or use of the account. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | text{1,35} [0-9a-zA-Z\-\?:(\)\.,^+]{1,35} | Nature or use of the account in a proprietary form. |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | | |

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|---|------------------------------------|---------------|--------|---|--|--|--|--|
| 3 | CreditorAgent | <CdrAgt> | [0..1] | O | | | Present in messages from Central system to participants. | Financial institution servicing an account for the creditor. |
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 5 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Field used for pseudo-BICs | Information used to identify a member within a clearing system. |
| 6 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | | |
| 6 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | | text{1,35} [0-9a-zA-Z/\- \?:(\)\.,^+]{1,35} | Identification of a member of a clearing system. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | | |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | | |
| 5 | Other | <Othr> | [0..1] | O | | | | |
| 4 | BranchIdentification | <BrnchId> | [0..1] | O | | | | |

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|---|----------------------|--------------|--------|---|--|--|---|---|
| 3 | CreditorAgentAccount | <CtrAgtAcct> | [0..1] | O | | | Present in messages from Central system to participants. | Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | | |
| 5 | Other | <Othr> | [1..1] | M | | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | | text{1,34} ([0-9a-zA-Z\-\?:(\)\.,^+]([0-9a-zA-Z\-\?:(\)\.,^+]*(/[0-9a-zA-Z\-\?:(\)\.,^+])?)* | Identification assigned by an institution. |
| 6 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | | Specifies the nature, or use of the account. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | | |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | text{1,35} [0-9a-zA-Z\-\?:(\)\.,^+]{1,35} | Nature or use of the account in a proprietary form. |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | | |

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|---|--------------------|---------------|--------|---|-----------------|--|---|
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | Creditor | <Cdtr> | [0..1] | O | Choice | | Can be optionally present in messages from Central system to participants Party to which an amount of money is due. |
| 4 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 5 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 5 | PostalAddress | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 6 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 6 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 6 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 6 | StreetName | <StrtNm> | [0..1] | O | text{1,70} | | |
| 6 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 6 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 6 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 6 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 6 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 6 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 5 | Identification | <Id> | [0..1] | O | Choice | | |

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|---|------------------------------------|---------------|--------|---|---|---|--|
| 5 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 5 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 6 | NamePrefix | <NmPrfx> | [0..1] | O | text | | |
| 6 | EmailAddress | <EmailAdr> | [0..1] | O | text{1,2048} | | |
| 4 | Agent | <Agt> | [1..1] | M | | | Identification of a financial institution. |
| 5 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 6 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 6 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 7 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 7 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | text{1,35} [0-9a-zA-Z/\- \?:(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 6 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 6 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 6 | Other | <Othr> | [0..1] | O | | | |
| 5 | BranchIdentification | <BrnchId> | [0..1] | O | | | |

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|---|--------------------|---------------|--------|---|--|-----------------------------------|---|---|
| 3 | CreditorAccount | <CdtrAcct> | [0..1] | O | | | Can be optionally present in messages from Central system to participants | Unambiguous identification of the creditor to which a credit entry will be posted as a result of the payment transaction. |
| 4 | Identification | <Id> | [1..1] | M | Choice | | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 5 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | | |
| 5 | Other | <Othr> | [1..1] | M | | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 6 | Identification | <Id> | [1..1] | M | text{1,34} | text{1,34} ([^/]+)+([^/]+)([^/]*) | | Identification assigned by an institution. |
| 6 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | | |
| 6 | Issuer | <Issr> | [0..1] | O | text{1,35} | | | |
| 4 | Type | <Tp> | [0..1] | O | Choice | | | |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | | |
| 4 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | | |
| 4 | Name | <Nm> | [0..1] | O | text{1,70} | | | |
| 3 | UltimateCreditor | <UltmtCdtr> | [0..1] | O | Choice | | | |
| 4 | Agent | <Agt> | [1..1] | M | | | | |
| 3 | Purpose | <Purp> | [0..1] | O | Choice | | | |
| 2 | Supplementary Data | <SplmtryData> | [0..*] | O | | | | |
| 1 | Supplementary Data | <SplmtryData> | [0..*] | O | | | | |

13. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ

(pacs.007.001.10)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1-C40 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 11.

ເອກະສານຄັດຕິດ 11: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດລະຫວ່າງສະຖາບັນການເງິນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນພາສາອັງກິດ |
|-------|-------|---|--|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AmendmentIndicatorFalseRule | If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed |
| 4 | C4 | AmendmentIndicatorTrueRule | If AmendmentIndicator is true, then AmendmentInformationDetails must be present |
| 5 | C5 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 6 | C6 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 7 | C7 | ChargesInformationAndReturnedInstructedAmountRule | If ChargesInformation is present, then ReturnedInstructedAmount must be present. (CrossElementComplexRule). |
| 8 | C8 | ControlSumAndGroupReturnRule | If GroupReturn is true, then ControlSum is not allowed. (CrossElementComplexRule). |
| 9 | C9 | Country | The code is checked against the list of country names obtained from the United Nations (ISO3166, Alpha-2 code). |
| 10 | C10 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. |

| | | | |
|----|-----|---|---|
| | | | Note: The decimal separator is a dot. |
| 11 | C11 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 12 | C12 | GroupHeaderInterbankSettlementDateRule | If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/ InterbankSettlementDate is not allowed. On Condition /GroupHeader/InterbankSettlementDate is present Following Must be True /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 13 | C13 | GroupReversalAndNumberOfTransactionsGuideline | If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message. |
| 14 | C14 | GroupReversalAndNumberOfTransactionsRule | If GroupHeader/GroupReversal is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation. On Condition /GroupHeader/GroupReversal is present And /GroupHeader/GroupReversal is equal to value 'false' Following Must be True /GroupHeader/NumberOfTransactions Must be equal to value 'Number Occurrences TransactionInformation' <i>This constraint is defined at the MessageDefinition level.</i> |
| 15 | C15 | GroupReversalAndReasonRule | If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ ReversalReasonInformation/Reason must present. On Condition /GroupHeader/GroupReversal is present And /GroupHeader/GroupReversal is equal to value 'true' Following Must be True /OriginalGroupInformation/ReversalReasonInformation[1] Must be present And /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be present. <i>This constraint is defined at the MessageDefinition level.</i> |

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| 16 | C16 | GroupReversalAndTransactionInformationNotPresentRule | If GroupHeader/GroupReversal is true, then TransactionInformation is not allowed. On Condition /GroupHeader/GroupReversal is present And /GroupHeader/GroupReversal is equal to value 'true' Following Must be True /TransactionInformation[*] Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 17 | C17 | GroupReversalAndTransactionInformationPresentRule | If GroupHeader/GroupReversal is false, then at least one occurrence of TransactionInformation must be present. On Condition /GroupHeader/GroupReversal is present And /GroupHeader/GroupReversal is equal to value 'false' Following Must be True /TransactionInformation[1] Must be present <i>This constraint is defined at the MessageDefinition level.</i> |
| 18 | C18 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. |
| 19 | C19 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 20 | C20 | IdentificationOrProxyPresenceRule | Identification must be present or Proxy must be present. Both may be present. |
| 21 | C21 | InstructedAgentRule | If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed. On Condition /GroupHeader/InstructedAgent is present Following Must be True /TransactionInformation[*]/InstructedAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 22 | C22 | InstructedReimbursementAgentAccountRule | If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. |
| 23 | C23 | InstructingAgentRule | If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed. On Condition /GroupHeader/InstructingAgent is present Following Must be True |

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| | | | /TransactionInformation[*]/InstructingAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 24 | C24 | InstructingReimbursementAgentAccountRule | If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. |
| 25 | C25 | NoCoverSettlementMethodRule | GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when reversing direct debit transactions. On Condition /GroupHeader/SettlementInformation is present And /GroupHeader/SettlementInformation/SettlementMethod is equal to value 'CoverMethod' Following Must be True substring(/OriginalGroupInformation/OriginalMessageNameIdentification, 1,8) Must be different from value 'pacs.003' <i>This constraint is defined at the MessageDefinition level.</i> |
| 26 | C26 | OriginalGroupInformationRule | If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed. On Condition /OriginalGroupInformation is present Following Must be True /TransactionInformation[*]/OriginalGroupInformation Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 27 | C27 | ReversedInstructedAmountAndExchangeRate1Rule | If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present. |
| 28 | C28 | ReversedInstructedAmountAndExchangeRate2Rule | If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed. |
| 29 | C29 | SettlementMethodAgentRule | If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed. |
| 30 | C30 | SettlementMethodClearingRule | If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed. |
| 31 | C31 | SettlementMethodCoverAgentRule | If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or |

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| | | | InstructingReimbursementAgent must be present. |
| 32 | C32 | SettlementMethodCoverRule | If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed. |
| 33 | C33 | SupplementaryData Rule | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 34 | C34 | SupplementaryData Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 35 | C35 | ThirdReimbursementAgentAccountRule | If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. |
| 36 | C36 | ThirdReimbursementAgentRule | If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present. |
| 37 | C37 | TotalInterbankSettlementAmountAndDateRule | If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present. |
| 38 | C38 | TotalReversedInterbankSettlementAmountAndSumRule | GroupHeader/TotalReversedInterbankSettlementAmount must equal the sum of all individual TransactionInformation/ReversedInterbankSettlementAmount when present. On Condition /GroupHeader/TotalReversedInterbankSettlementAmount is present Following Must be True /GroupHeader/TotalReversedInterbankSettlementAmount Must be equal to value 'sum of TransactionInformation/ReversedInterbankSettlementAmount' <i>This constraint is defined at the MessageDefinition level.</i> |
| 39 | C39 | TotalReversedInterbankSettlementAmount Rule | If GroupHeader/TotalReversedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReversedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReversedInterbankSettlementAmount. |

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| | | | <p>On Condition /GroupHeader/TotalReversedInterbankSettlementAmount is present And /TransactionInformation[1] is present And /TransactionInformation[*]/ReversedInterbankSettlementAmount is present Following Must be True /TransactionInformation[*]/ReversedInterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalReversedInterbankSettlementAmount/attribute::Currency <i>This constraint is defined at the MessageDefinition level.</i></p> |
| 40 | C40 | TransactionInterbankSettlementDateRule | <p>If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present. On Condition /GroupHeader/InterbankSettlementDate is absent Following Must be True /TransactionInformation[*]/InterbankSettlementDate Must be present <i>This constraint is defined at the MessageDefinition level.</i></p> |

14. ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ (pacs.008.001.05)

ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ ແມ່ນຂໍ້ຄວາມທີ່ສະຖາບັນການເງິນລູກຫຼີ (Debtor Agent) ສົ່ງໄປຫາ ສະຖາບັນການເງິນເຈົ້າໜີ້ (Creditor Agent) ເພື່ອແຈ້ງການໂອນເງິນ ໃຫ້ກັບລູກຄ້າ, ຂໍ້ຄວາມດັ່ງກ່າວ ສາມາດນຳໃຊ້ເພື່ອໂອນເງິນ ເທື່ອລະທຸລະກຳ ຫຼື ຫຼາຍທຸລະກຳພ້ອມກັນ.

15. ໂຄງສ້າງຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ (pacs.008.001.05)

ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

1) GroupHeader ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ລະຫັດລະບຸປະເພດຊຸດທຸລະກຳ (BatchBooking);
- ຈຳນວນທຸລະກຳການຊຳລະ (NumberOfTransactions);
- ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation) ເປັນຕົ້ນ.

2) CreditTransferTransactionInformation ຂໍ້ມູນເນື້ອໃນລະອຽດຂອງຂໍ້ຄວາມສໍາລັບໂອນເງິນ

ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດທຸລະກໍາການຊໍາລະ (PaymentIdentification);
- ລະຫັດຂໍ້ມູນປະເພດທຸລະກໍາການຊໍາລະ (PaymentTypeInfo);
- ຈໍານວນເງິນຫັກບັນຊີ (InterbankSettlementAmount);
- ວັນທີຫັກບັນຊີ (InterbankSettlementDate);
- ຈໍານວນເງິນທີ່ໄດ້ຮັບ (InstructedAmount);
- ອັດຕາແລກປ່ຽນ (ExchangeRate);
- ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ (InstructingAgent);
- ລະຫັດສະຖາບັນການເງິນທີ່ຮັບຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ (InstructedAgent);
- ຊື່ລູກໜີ້ (Debtor);
- ບັນຊີລູກໜີ້ (DebtorAccount);
- ລະຫັດສະຖາບັນການເງິນລູກໜີ້ (DebtorAgent);
- ບັນຊີສະຖາບັນການເງິນລູກໜີ້ (DebtorAgentAccount);
- ຊື່ເຈົ້າໜີ້ (Creditor);
- ບັນຊີເຈົ້າໜີ້ (CreditorAccount);
- ລະຫັດສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditorAgent);
- ບັນຊີສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditorAgentAccount);
- ຈຸດປະສົງຂອງທຸລະກໍາ (Purpose);
- ລະຫັດພາສີ/ອາກອນ (Tax);
- ຂໍ້ມູນການໂອນເງິນ (RemittanceInformation) ເປັນຕົ້ນ;

3) SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 02 ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ (pacs.008) ໄດ້ກຳນົດໄວ້ໃນ ເອກະສານຄັດຕິດ 12.

ເອກະສານຄັດຕິດ 12: ຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນການເງິນໃຫ້ກັບລູກຄ້າ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Constr.No. | Additional | Description |
|-----|------------------------------|------------------------|--------|-----|-------------|---|------------|--|
| 0 | FIToFICustomerCreditTransfer | <FIToFICustomerCdtTrf> | [1..1] | M | | C12,C16, C21,C29, C30,C41, C46,C47, C49 | | |
| 1 | GroupHeader | <GrpHdr> | [1..1] | M | | C45 | | |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | | | Unique message reference as generated by sending party |

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|---|--|-------------------------|--------|---|-------------------------|---|--|---|
| 2 | CreationDateT ime | <CreDtTm> | [1..1] | M | DateTime | | | Message creation date- time |
| 2 | BatchBooking | <BtchBookg > | [0..1] | O | Indicator | | | Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. |
| 2 | NumberOfTrans actions | <NbOfTxs> | [1..1] | M | text [0- 9]{1,15} | | | Number of individual transactions contained in the message. |
| 2 | ControlSum | <CtrlSum> | [0..1] | O | Quantity | | | Total of all individual amounts included in the message, irrespective of currencies. |
| 2 | TotalInterbankS ettlementAmou nt | <TtlIntrBkSt tlmAmt> | [0..1] | O | Amount | C1, C10 | | Total amount of money moved between the instructing agent and the instructed agent. |
| 2 | InterbankSettle mentDate | <IntrBkSttl mDt> | [0..1] | O | Date | | | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. |
| 2 | SettlementInfor mation | <SttlmInf> | [1..1] | M | | C20,C22, C37,C38, C39,C40, C43,C44 | | Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. |
| 3 | SettlementMeth od | <SttlmMtd> | [1..1] | M | text | | | Method used to settle the (batch of) payment instructions. |
| | | | | | INDA: | | | |
| | | | | | COVE | | | |
| | | | | | INGA | | | |
| 4 | ClearingSystem | | | | CLRG | | | Settlement is done through a payment clearing system. |
| 2 | PaymentTypeIn formation | <PmtTpInf> | [0..1] | O | | | | |
| 2 | InstructingAgen t | <InstgAgt> | [0..1] | O | | | | |

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|---|--------------------------------------|---------------|--------|---|------------|--|--|--|
| 3 | FinancialInstitutionIdentification | <FinInstnId> | | | | | | |
| 4 | Other | <Othr> | | | | | | |
| 5 | Identification | <Id> | | | Text | | | |
| 2 | InstructedAgent | <InstdAgt> | [0..1] | O | | | | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | | | | | | |
| 4 | Other | <Othr> | | | | | | |
| 5 | Identification | <Id> | | | Text | | | |
| 1 | CreditTransferTransactionInformation | <CdtTrfTxInf> | [1..*] | M | | | | |
| 2 | PaymentIdentification | <PmtId> | [1..1] | M | | | | Set of elements used to reference a payment instruction. |
| 3 | InstructionIdentification | <InstrId> | [0..1] | O | text{1,35} | | Optional field. Instruction identifier. May be filled with internal sender reference or with same value as TxId. | Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. |
| 3 | EndToEndIdentification | <EndToEndId> | [1..1] | M | text{1,35} | | End-to-End reference. NOTPROVIDED if there no such reference | Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on |

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|---|-------------------------------|------------|--------|---|------------|--|--|--|
| | | | | | | | | multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. |
| 3 | TransactionIdentification | <TxId> | [0..1] | O | text{1,35} | | Unique transaction identifier. Fill with the same value as MsgId if there is no internal payment id to be used | Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period. |
| 2 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | | | | If GroupHeader/PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed. |
| 3 | ClearingChannel | <ClrChan> | [0..1] | O | text | | RTGS | (Clearing system: RTGS = Clearing channel is a real-time gross settlement system) |
| 4 | RealTimeGrossSettlementSystem | | | | RTGS | | | Clearing channel is a real-time gross settlement system. |
| 4 | RealTimeNetSettlementSystem | | | | RTNS | | | Clearing channel is a real-time net settlement system. |

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|---|-----------------|-------------|----------------|---|------------|--|--|---|
| 3 | ServiceLevel | <SvcLv> | [0..1] | O | Choice | | | Agreement under which or rules under which the transaction should be processed. |
| 4 | Code | <Cd> | {or [1..1]} | M | text{1,4} | | | |
| 4 | Proprietary | <Prtry> | or} [1..1] | M | text{1,35} | | 01 System operations 02-03 ACH Net settlement 04 ILF and ILF redemption operations 05 Cash leg of DVP 06-09 BOL transactions 10-20 High Priority 21-50 Priority 51-98 Normal 99 Settle or Reject 100 DNS payments | Specifies a pre-agreed service or level of service between the parties, as a proprietary code. |
| 3 | LocalInstrument | <LclInstrm> | [0..1] | O | Choice | | | User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. |
| 4 | Code | <Cd> | {or [1..1]} | M | text{1,35} | | | |
| 4 | Proprietary | <Prtry> | or} [1..1] | M | text{1,35} | | RTGS-SSCT | (Local Instrument: for pacs.008 RTGS always RTGS-SSCT) |
| 3 | CategoryPurpose | <CtgyPurp> | [0..1] | O | Choice | | | Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. |
| 4 | Code | <Cd> | {or [1..1]} | M | text{1,4} | | | |

| | | | | | | | |
|---|-------------|---------|---------------|---|------------|--|--|
| 4 | Proprietary | <Prtry> | or} [1..1] | M | text{1,35} | 000 System operations 001 Ordinary transfers 002 CASH WITHDRAWALS operations 003 CASH DEPOSIT operations 004 Outgoing foreign transfers 005 Incoming foreign transfers 006 DVP operations 007 ILF operations 008 Trading operations 009 external DVP (reserved) 010 Covering Net Debit position 011 ACH Settlement 012 Clearing transactions for Clearing system 013 General Ledger transactions 014 Reverse transactions 015 ILF BuyBack 016 Payroll transaction 017 Fees collection 018 BOL Bill Payment 020 Net transaction from ATM switch 023 MTB/PIB, MTB/OMO 024 OMO reverse REPO 025 Discount Window 026 ILF to Discount Window 027 Coupon payment 028 Loan for Liquidity | Specifies the high level purpose of the instruction based on a set of pre-defined categories |
|---|-------------|---------|---------------|---|------------|--|--|

| | | | | | | |
|--|--|--|--|--|--|--|
| | | | | | | Adjustment purpose |
| | | | | | | 029 Interest on Loan for Liquidity Adjustment purpose |
| | | | | | | 030 FX Spot |
| | | | | | | 031 Repo Transaction of Treasury Bill |
| | | | | | | 032 Interest on Repo Transaction of Treasury Bill |
| | | | | | | 033 Discount and Outright Transaction of Treasury Bill |
| | | | | | | 034 Repo Transaction of BOL Bond |
| | | | | | | 035 Interest on Repo Transaction of BOL Bond |
| | | | | | | 036 Discount and Outright Transaction of BOL Bond |
| | | | | | | 037 Buy-Sale BCEL, EDL- Gen stock and other |
| | | | | | | 038 Deposit at Interbank (include Financial Institutions) |
| | | | | | | 039 Interest on Deposit at Interbank (include Financial Institutions) |
| | | | | | | 040 Financial Certificates |
| | | | | | | 041 Interest on Financial Certificates |
| | | | | | | 042 Tax |
| | | | | | | 043 Cash |
| | | | | | | 044 Loan for restructuring purpose |
| | | | | | | 045 Interest on loan for restructuring purpose |

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|--|--|--|--|--|--|---|
| | | | | | | 046 Loan for production purpose |
| | | | | | | 047 Interest on loan for production purpose |
| | | | | | | 048 Loan for government' priority projects |
| | | | | | | 049 Interest loan for government' priority projects |
| | | | | | | 050 Other Lending from BOL |
| | | | | | | 051 Interest on other Lending from BOL |
| | | | | | | 052 FX options |
| | | | | | | 053 FX Forward |
| | | | | | | 054 FX Swap |
| | | | | | | 055 Treasury Bill |
| | | | | | | 056 Interest on Treasury bill |
| | | | | | | 057 Treasury Bill by Auction |
| | | | | | | 058 Interest on Treasury bill by Auction |
| | | | | | | 059 Government bond |
| | | | | | | 060 Interest on government bond |
| | | | | | | 061 Securities Issued by Government |
| | | | | | | 062 Interest on Securities Issued by Government |
| | | | | | | 063 BOL Bond |
| | | | | | | 064 Interest on BOL Bond |
| | | | | | | 065 Water Bill, Electricity bill, Telephone Bill, Newspaper and other |
| | | | | | | 066 salaries, Pension, bonus and Other |
| | | | | | | 067 Clearing Account |
| | | | | | | 068 Dividence |

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|--|--|--|--|--|--|--|---|
| | | | | | | | <p>from securities</p> <p>069 External borrowing (Government Transfer)</p> <p>070 Interest on External borrowing (Government Transfer)</p> <p>071 MOF borrowing</p> <p>072 Interest on MOF borrowing</p> <p>073 Grant</p> <p>074 Official salaries</p> <p>075 Expenditure to construction, infrastructure and priority project</p> <p>076 Government clearing for goods and services</p> <p>077 Interest on loan for Financing purpose to MOF</p> <p>078 Current Deposit</p> <p>079 Registration Capital</p> <p>080 Deposit of Depositor Protection Fund</p> <p>081 Interest on Deposit of Depositor Protection Fund</p> <p>082 Deposit of other Financial Institutions</p> <p>083 Interest on Deposit of other Financial Institutions</p> <p>084 Cheque Transfers</p> <p>099 Special Types</p> |
|--|--|--|--|--|--|--|---|

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|---|---------------------------|------------------|--------|---|---------------------------------|--|--|--|
| | | | | | | | | |
| 2 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [1..1] | M | <= decimal td = 18 fd = 5 | | | If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present. |
| 3 | Xml Attribute Currency | <Ccy> | | | text [A-Z]{3,3} | | | Medium of exchange of value. |
| 2 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | Date | | | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. |
| 2 | SettlementPriority | <SttlmPrty> | [0..1] | O | CodeSet | | | |
| 2 | SettlementTimeIndication | <SttlmTmIndctn> | [0..1] | O | | | | |

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|---|----------------------------------|---------------------|--------|---|----------|--|---|--|
| 3 | DebitDateTime | <DbtDtTm> | [0..1] | O | DateTime | | | |
| 3 | CreditDateTime | <CdtDtTm> | [0..1] | O | DateTime | | | |
| 2 | SettlementTimeRequest | <StlmTmReq> | [0..1] | O | | | | |
| 2 | AcceptanceDateTime | <AcptncDtTm> | [0..1] | O | DateTime | | | |
| 2 | PoolingAdjustmentDate | <PoolgAdjstmntDt> | [0..1] | O | Date | | | |
| 2 | InstructedAmount | <InstdAmt> | [0..1] | O | Amount | | If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present. | |
| 2 | ExchangeRate | <XchgRate> | [0..1] | O | Rate | | | |
| 2 | ChargeBearer | <ChrgBr> | [1..1] | M | CodeSet | | | Charges bearer indication |
| 3 | BorneByDebtor | | | | DEBT | | | |
| 3 | BorneByCreditor | | | | CRED | | | |
| 3 | Shared | | | | SHAR | | | |
| 3 | FollowingServiceLevel | | | | SLEV | | | |
| 2 | ChargesInformation | <ChrgsInf> | [0..*] | O | | | | The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain. |
| 3 | Amount | <Amt> | [1..1] | | | | | |
| 2 | MandateRelatedInformation | <MndtRltdInf> | [0..1] | O | | | | |
| 2 | PreviousInstructingAgent1 | <PrvsInstgAgt1> | [0..1] | O | | | | |
| 2 | PreviousInstructingAgent1Account | <PrvsInstgAgt1Acct> | [0..1] | O | | | | |
| 2 | PreviousInstructingAgent2 | <PrvsInstgAgt2> | [0..1] | O | | | | |

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|---|------------------------------------|---------------------|--------|---|---|--|--|--|
| 2 | PreviousInstructingAgent2Account | <PrvsInstgAgt2Acct> | [0..1] | O | | | | |
| 2 | PreviousInstructingAgent3 | <PrvsInstgAgt3> | [0..1] | O | | | | |
| 2 | PreviousInstructingAgent3Account | <PrvsInstgAgt3Acct> | [0..1] | O | | | | |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | O | | | | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 2 | InstructedAgent | <InstdAgt> | [0..1] | O | | | | If GroupHeader/Instructed Agent is present, then CreditTransferTransactionInformation/Instructed Agent is not allowed. |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)" |
| 2 | IntermediaryAgent1 | <IntrmyAgt1> | [0..1] | O | | | | |

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|---|---------------------------|------------------|--------------|---|--|--|--|---|
| 2 | IntermediaryAgent1Account | <IntrmyAgt1Acct> | [0..1] | O | | | | |
| 2 | IntermediaryAgent2 | <IntrmyAgt2> | [0..1] | O | | | | |
| 2 | IntermediaryAgent2Account | <IntrmyAgt2Acct> | [0..1] | O | | | | |
| 2 | IntermediaryAgent3 | <IntrmyAgt3> | [0..1] | O | | | | |
| 2 | IntermediaryAgent3Account | <IntrmyAgt3Acct> | [0..1] | O | | | | |
| 2 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | | | | |
| 2 | InitiatingParty | <InitgPty> | [0..1] | O | | | | |
| 2 | Debtor | <Dbtr> | [1..1] | M | | | | Debtor client information |
| 3 | Name | <Nm> | [0..1] | O | text{1,140} | | | Debtor client name |
| 3 | PostalAddress | <PstlAdr> | [0..1] | O | | | | Debtor client postal address |
| 4 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 3 | Identification | <Id> | [0..1] | | | | | |
| 4 | PrivateIdentification | <PrvtId> | [1..1] | | | | | |
| 5 | Other | <Othr> | [0..*] | | | | | |
| 6 | Identification ID | <Id> | [1..1] | | text{1,35} | | | |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | O | CountryCode | | | |
| 2 | DebtorAccount | <DbtrAcct> | [0..1] | O | | | | |
| 3 | Identification | <Id> | [1..1] | M | Choice | | | |
| 4 | IBAN | <IBAN> | {Or [1..1]} | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | | |
| 4 | Other | <Othr> | Or { [1..1]} | M | | | | |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | | | |

| | | | | | | | | |
|---|------------------------------------|---------------|---------------|---|---|--|--|--|
| 3 | Type | | | | | | | |
| 4 | Proprietary | <Ptry> | [1..1] | | text{1,35} | | | |
| 3 | Name | <Nm> | [0..1] | | text{1,70} | | | |
| 2 | DebtorAgent | <DbtrAgt> | [1..1] | M | | | | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | | |
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z0-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | | |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | | |
| 5 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | | | |
| 4 | Other | <Othr> | [1..1] | | | | | |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | | | |
| 2 | DebtorAgentAccount | <DbtrAgtAcct> | [0..1] | O | | | | |
| 3 | Identification | <Id> | [1..1] | M | Choice | | | |
| 4 | IBAN | <IBAN> | {Or [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | | |
| 4 | Other | <Othr> | Or} [1..1] | M | | | | |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | | | |
| 2 | CreditorAgent | <CdtrAgt> | [1..1] | M | | | | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | | |

| | | | | | | | | |
|---|------------------------------------|---------------|---------------|---|---|--|--|--|
| 4 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | | |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | O | | | | |
| 5 | MemberIdentification | <Mmbld> | [1..1] | M | text{1,35} | | | |
| 4 | Other | <Othr> | [1..1] | | | | | |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | | | |
| 2 | CreditorAgentAccount | <CdtrAgtAcct> | [0..1] | O | | | | |
| 3 | Identification | <Id> | [1..1] | M | Choice | | | |
| 4 | IBAN | <IBAN> | {Or [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | | |
| 4 | Other | <Othr> | Or} [1..1] | M | | | | |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | | | |
| 2 | Creditor | <Cdtr> | [1..1] | M | | | | |
| 3 | Name | <Nm> | [0..1] | O | text{1,140} | | | |
| 3 | PostalAddress | <PstlAdr> | [0..1] | O | | | | |
| 4 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | | |
| 3 | Identification | <Id> | [0..1] | | | | | |
| 4 | PrivateIdentification | <PrvtId> | [1..1] | | | | | |
| 5 | Other | <Othr> | [0..*] | | | | | |

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|---|------------------------------|-------------------|-------------|---|--|--|--|--|
| 6 | Identification ID | <Id> | [1..1] | | text{1,35} | | | |
| 3 | CountryOfResidence | <CtryOfResidence> | [0..1] | O | CountryCode | | | |
| 2 | CreditorAccount | <CdtrAcct> | [0..1] | O | | | | |
| 3 | Identification | <Id> | [1..1] | M | Choice | | | |
| 4 | IBAN | <IBAN> | {Or [1..1]} | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | | |
| 4 | Other | <Othr> | Or} [1..1] | M | | | | |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | | | |
| 3 | Type | | | | | | | |
| 4 | Proprietary | <Ptry> | [1..1] | | text{1,35} | | | |
| 3 | Name | <Nm> | [0..1] | | text{1,70} | | | |
| 2 | UltimateCreditor | <UltmtCdtr> | [0..1] | O | | | | |
| 2 | InstructionForCreditorAgent | <InstrForCdtrAgt> | [0..*] | O | | | | |
| 3 | InstructionInformation | <InstrInf> | [0..1] | O | Text | | | |
| 2 | InstructionForNextAgent | <InstrForNxtAgt> | [0..*] | O | | | | |
| 3 | Code | <Cd> | [0..1] | O | CodeSet | | | |
| 3 | InstructionInformation | <InstrInf> | [0..1] | O | Text | | | |
| 2 | Purpose | <Purp> | [0..1] | O | | | | |
| 2 | RegulatoryReporting | <RgltryRptg> | [0..10] | O | | | | |
| 2 | Tax | <Tax> | [0..1] | O | | | | |
| 2 | RelatedRemittanceInformation | <RltdRmtInf> | [0..1] | O | | | | |
| 2 | RemittanceInformation | <RmtInf> | [0..1] | O | | | | |
| 3 | Unstructured | <Ustrd> | [0..*] | O | text{1,140} | | | |

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|---|--------------------|---------------|--------|---|--|--|--|
| 3 | Structured | <Strd> | [0..*] | O | | | |
| 2 | Supplementary Data | <SplmtryData> | [0..*] | O | | | |
| 1 | Supplementary Data | <SplmtryData> | [0..1] | O | | | |

16. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນໃຫ້ກັບລູກຄ້າ (pacs.008.001.05)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນໃຫ້ກັບລູກຄ້າ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກ ເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C49 ລາຍລະອຽດໄດ້ກຳນົດ ໄວ້ໃນເອກະສານຄັດຕິດ 13.

ເອກະສານຄັດຕິດ 13: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນ |
|-------|-------|------------------------------|--|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AmendmentIndicator FalseRule | If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed |
| 4 | C4 | AmendmentIndicator TrueRule | If AmendmentIndicator is true, then AmendmentInformationDetails must be present |
| 5 | C5 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 6 | C6 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |

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| 7 | C7 | ChargesInformation AndReturnedInstruct edAmountRule | If ChargesInformation is present, then ReturnedInstructedAmount must be present. (CrossElementComplexRule). |
| 8 | C8 | ControlSumAndGro upReturnRule | If GroupReturn is true, then ControlSum is not allowed. (CrossElementComplexRule). |
| 9 | C9 | Country | The code is checked against the list of country names obtained from the United Nations (ISO3166, Alpha-2 code). |
| 10 | C10 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 11 | C11 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 12 | C12 | GroupHeaderInterban kSettlementDateRule | If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/ InterbankSettlementDate is not allowed. On Condition /GroupHeader/InterbankSettlementDate is present Following Must be True /DirectDebitTransactionInformation[*]/InterbankSettlement Date Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 13 | C13 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. (Algorithm) |
| 14 | C14 | InstructedAgentRule | If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/ InstructedAgent is not allowed. On Condition /GroupHeader/InstructedAgent is present Following Must be True /CreditTransferTransactionInformation[*]/InstructedAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 15 | C15 | InstructedAmountAn dExchangeRate1- Rule | If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present. |

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| 16 | C16 | InstructedAmountAndExchangeRate2-Rule | If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed. |
| 17 | C17 | InstructedAmountAndExchangeRate3-Rule | If InstructedAmount is not present, then ExchangeRate is not allowed. |
| 18 | C18 | InstructedReimbursementAgentAccountRule | If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. |
| 19 | C19 | InstructingAgentRule | If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/ InstructingAgent is not allowed. On Condition /GroupHeader/InstructingAgent is present Following Must be True /CreditTransferTransactionInformation[*]/InstructingAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 20 | C20 | InstructingReimbursementAgentAccountRule | If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. |
| 21 | C21 | InstructionForCreditorAgentRule | If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed. |
| 22 | C22 | IntermediaryAgent1AccountRule | If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present. |
| 23 | C23 | IntermediaryAgent2AccountRule | If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present. |
| 24 | C24 | IntermediaryAgent2Rule | If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. |
| 25 | C25 | IntermediaryAgent3AccountRule | If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present. |
| 26 | C26 | IntermediaryAgent3Rule | If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. |
| 27 | C27 | NumberOfTransactionsAndCreditTransfersRule | GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransferTransactionInformation. Following Must be True /GroupHeader/NumberOfTransactions Must be equal to value 'number of occurrences of CreditTransferTransactionInformation' |

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| | | | <i>This constraint is defined at the MessageDefinition level.</i> |
| 28 | C28 | PaymentTypeInformationRule | <p>If GroupHeader/PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.</p> <p>On Condition /GroupHeader/PaymentTypeInformation is present</p> <p>Following Must be True /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 29 | C29 | PreviousInstructingAgent1AccountRule | If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present. |
| 30 | C30 | PreviousInstructingAgent1Guideline | It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain. |
| 31 | C31 | PreviousInstructingAgent2AccountRule | If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present. |
| 32 | C32 | PreviousInstructingAgent2Rule | If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present. |
| 33 | C33 | PreviousInstructingAgent3AccountRule | If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present. |
| 34 | C34 | PreviousInstructingAgent3Rule | If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present. |
| 35 | C35 | SettlementMethodAgentRule | If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed. |
| 36 | C36 | SettlementMethodClearingRule | If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed. |
| 37 | C37 | SettlementMethodCoverAgentRule | If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present. |
| 38 | C38 | SettlementMethodCoverRule | If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed. |
| 39 | C39 | SupplementaryDataRule | <p>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.</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |

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| 40 | C40 | SupplementaryData Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 41 | C41 | ThirdReimbursementAgentAccountRule | If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. |
| 42 | C42 | ThirdReimbursementAgentRule | If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present. |
| 43 | C43 | TotalInterbankSettlementAmountAnd-DateRule | If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present. |
| 44 | C44 | TotalInterbankSettlementAmountAnd-SumRule | If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount. On Condition /GroupHeader/TotalInterbankSettlementAmount is present Following Must be True /GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /CreditTransferTransactionInformation/InterbankSettlementAmount' <i>This constraint is defined at the MessageDefinition level.</i> |
| 45 | C45 | TotalInterbankSettlementAmountRule | If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount. On Condition /GroupHeader/TotalInterbankSettlementAmount is present Following Must be True /CreditTransferTransactionInformation[*]/InterbankSettlementAmount/ attribute::Currency Must be equal to /GroupHeader/TotalInterbankSettlementAmount/attribute::Currency <i>This constraint is defined at the MessageDefinition level.</i> |
| 46 | C46 | TransactionIdentificationPresenceRule | TransactionIdentification or UETR must be present. Both may be present. |

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| 47 | C47 | TransactionInterbankSettlementDateRule | If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present. On Condition /GroupHeader/InterbankSettlementDate is absent Following Must be True /CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be present <i>This constraint is defined at the MessageDefinition level.</i> |
| 48 | C48 | UltimateCreditorGuideline | UltimateCreditor may only be present if different from Creditor. |
| 49 | C49 | UltimateDebtorGuideline | UltimateDebtor may only be present if different from Debtor. |

ນອກຈາກນີ້, ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນໃຫ້ກັບລູກຄ້າ ຕ້ອງປະຕິບັດການນຳໃຊ້ຂໍ້ມູນຂອງລະບົບການຊຳລະ ເພີ່ມຕື່ມດັ່ງນີ້:

1) ການນຳໃຊ້ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation)

ການນຳໃຊ້ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation<SttlmInf>) ໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນໃຫ້ກັບລູກຄ້າ ປະກອບມີຂໍ້ມູນຍ່ອຍ ຄື: **ລະຫັດກົນໄກການຫັກບັນຊີ SettlementMethod<SttlmMtd>**

ຕົວຢ່າງ:

```
<SttlmInf>
  <SttlmMtd>CLRG</SttlmMtd>
</SttlmInf>
```

2) ການນຳໃຊ້ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊຳລະ (PaymentTypeInfoInformation)

ການນຳໃຊ້ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊຳລະ (PaymentTypeInfoInformation<PmtTpInf>) ໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນໃຫ້ກັບລູກຄ້າ ປະກອບມີຂໍ້ມູນຍ່ອຍ ດັ່ງນີ້:

- **ລະຫັດຊ່ອງທາງລະບົບການຊຳລະ (ClearingChannel<ClrChanl>)**

ການນຳໃຊ້ລະຫັດຊ່ອງທາງລະບົບການຊຳລະ ແມ່ນການກຳນົດການນຳໃຊ້ລະຫັດເປັນຕົວອັກສອນຊຶ່ງປະກອບມີດັ່ງນີ້:

| ລຳດັບ | ລະຫັດໃນ ClearingChannel | ປະເພດການຊຳລະ |
|-------|----------------------------|--|
| 1 | RTGS | Clearing channel is a real-time gross settlement system. |

| | | |
|---|------|--|
| 2 | RTNS | Clearing channel is a real-time net settlement system. |
|---|------|--|

- **ລະຫັດການຈັດລຳດັບຄວາມສຳຄັນຂອງທຸລະກຳການຊຳລະ ServiceLevel<SvcLvl>**

ການນຳໃຊ້ ລະຫັດສຳລັບການຈັດລຳດັບຄວາມສຳຄັນຂອງທຸລະກຳການຊຳລະ ແມ່ນນຳໃຊ້ສຳລັບທຸລະກຳການຊຳລະ ໃນລະບົບການຊຳລະແບບທັນທີ ເພື່ອຮອງຮັບການຫັກບັນຊີ ໃນກໍລະນີສະຖາບັນການເງິນມີສະພາບຄ່ອງບໍ່ພຽງພໍ ຊຶ່ງປະກອບມີດັ່ງນີ້:

| ລຳດັບ | ລະຫັດ | ຄວາມໝາຍ |
|-------|-------|---|
| 1 | 10-20 | ລຳດັບຄວາມສຳຄັນສູງສຸດ (High Priority) |
| 2 | 21-50 | ລຳດັບຄວາມສຳຄັນປານກາງ (Priority) |
| 3 | 51-98 | ລຳດັບຄວາມສຳຄັນປົກກະຕິ (Normal) |
| 4 | 99 | ຫັກບັນຊີ ຫຼື ປະຕິເສດ (Settle or reject) |
| 5 | 100 | ການຫັກບັນຊີສຸດທິ (DNS payments) |

- **ລະຫັດຈຸດປະສົງຂອງທຸລະກຳການຊຳລະ CategoryPurpose<CtgyPurp>**

ການນຳໃຊ້ ລະຫັດຈຸດປະສົງຂອງທຸລະກຳ (CategoryPurpose<CtgyPurp>) ແມ່ນການກຳນົດລະຫັດ ສຳລັບເນື້ອໃນລາຍລະອຽດຂອງແຕ່ລະຈຸດປະສົງ ຂອງແຕ່ລະທຸລະກຳການຊຳລະ ຊຶ່ງລາຍລະອຽດແມ່ນອີງຕາມເອກະສານຄັດຕິດ 06.

ຕົວຢ່າງ:

```
<CtgyPurp>
  <Prtry>001</Prtry>  <!--ປະເພດຂອງທຸລະກຳ in appendix 01
  Transaction type: Specifies the high level purpose of the instruction
  based on a set of pre-defined categories -->
</CtgyPurp>
```

17. ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.009.001.07)

ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນ ແມ່ນຂໍ້ຄວາມທີ່ສະຖາບັນການເງິນລູກໜີ້ (Debtor Agent) ສົ່ງໄປຫາ ສະຖາບັນການເງິນເຈົ້າໜີ້ (Creditor Agent) ເພື່ອແຈ້ງການໂອນເງິນຈາກບັນຊີຕົ້ນທາງ ຫາ ບັນຊີປາຍທາງ ຫຼື ຫັກບັນຊີຍອດສຸດທິ (Net Settlement) ທຸລະກຳຂອງລະບົບການຊຳລະທຸລະກຳຍ່ອຍ. ຂໍ້ຄວາມດັ່ງກ່າວສາມາດນຳໃຊ້ເພື່ອໂອນເງິນ ຫຼື ຫັກບັນຊີຍອດສຸດທິ ເທື່ອລະທຸລະກຳ.

18. ໂຄງສ້າງຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.009.001.07)

ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

1) **GroupHeader** ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນການເງິນດ້ວຍກັນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ລະຫັດລະບຸປະເພດຊຸດທຸລະກຳ (BatchBooking);
- ຈຳນວນທຸລະກຳການຊຳລະ (NumberOfTransactions);
- ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation) ເປັນຕົ້ນ.

2) **CreditTransferTransactionInformation** ຂໍ້ມູນເນື້ອໃນລະອຽດຂອງຂໍ້ຄວາມສຳລັບໂອນເງິນລະຫວ່າງສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດທຸລະກຳການຊຳລະ (PaymentIdentification);
- ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊຳລະ (PaymentTypeInfoInformation);
- ຈຳນວນເງິນຫັກບັນຊີ (InterbankSettlementAmount);
- ວັນທີຫັກບັນຊີ (InterbankSettlementDate);
- ຈຳນວນເງິນທີ່ໄດ້ຮັບ (InstructedAmount);
- ອັດຕາແລກປ່ຽນ (ExchangeRate);
- ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (InstructingAgent);
- ລະຫັດສະຖາບັນການເງິນທີ່ຮັບຂໍ້ຄວາມທຸລະກຳການຊຳລະ (InstructedAgent);
- ຊື່ລູກໜີ້ (Debtor);
- ບັນຊີລູກໜີ້ (DebtorAccount);
- ລະຫັດສະຖາບັນການເງິນລູກໜີ້ (DebtorAgent);
- ບັນຊີສະຖາບັນການເງິນລູກໜີ້ (DebtorAgentAccount);
- ຊື່ເຈົ້າໜີ້ (Creditor);
- ບັນຊີເຈົ້າໜີ້ (CreditorAccount);
- ລະຫັດສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditorAgent);
- ບັນຊີສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditorAgentAccount);
- ຈຸດປະສົງຂອງທຸລະກຳ (Purpose);
- ລະຫັດພາສີ/ອາກອນ (Tax);
- ຂໍ້ມູນການໂອນເງິນ (RemittanceInformation) ເປັນຕົ້ນ;

3) **SupplementaryData** ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 02 ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງສະຖາບັນການເງິນ (pacs.009.001.07) ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 14.

ເອກະສານຄັດຕິດ 14: ຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນການເງິນ

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|-----|---|-------------------------|--------|-----------------------------------|--------|--|
| 0 | FinancialInstitution CreditTransferV07 | <FICdtTrf> | | | | |
| 1 | GroupHeader | <GrpHdr> | [1..1] | | | |
| 2 | MessageIdentification | <MsgId> | [1..1] | text{1,35} | T/C | Rules : R1 ----- Comment: ID of the message transaction as generated by sending party. ----- Type Changed: text{1,35} [0-9a-zA-Z/\-!\?:(\)\.,\'+]{1,35} |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | dateTime | | Comment: Current date/time of message creation/translation mechanism |
| 2 | BatchBooking | <BtchBookg> | [0..1] | boolean | [1..1] | |
| 2 | NumberOfTransactio ns | <NbOfTxS> | [1..1] | text [0-9]{1,15} | | Comment: Number of payment instructions. |
| 2 | ControlSum | <CtrlSum> | [0..1] | decimal td = 18 fd = 17 | X | |
| 2 | TotalInterbankSettle mentAmount | <TtlIntrBkSttlm Amt> | [0..1] | 0 <= decimal td = 18 fd = 5 | | |
| 3 | XmlAttributeCurren cy | <Ccy> | | text [A-Z]{3,3} | | |
| 2 | InterbankSettlement Date | <IntrBkSttlmDt > | [0..1] | date | | Comment: Requested payment settlement date |
| 2 | SettlementInformatio n | <SttlmInf> | [1..1] | | | |
| 3 | SettlementMethod | <SttlmMtd> | [1..1] | text | | |

| | | | | | | |
|---|--------------------------------------|------------------------|--------|--------------------|---|---|
| 4 | InstructedAgent | | | INDA | X | Comment: If there is 53B:/D/ or If there is 53B:/ without debit/credit flag and field 54a is NOT present |
| 4 | InstructionAgent | | | INGA | X | Comment: If there is 53B:/C/ and field 54a is NOT present |
| 4 | CoverMethod | | | COVE | X | Comment: If there is 53A, 53D or 54a in the message |
| 4 | ClearingSystem | | | CLRG | | |
| 3 | SettlementAccount | <StlmAcct> | [0..1] | | X | |
| 4 | Type | <Tp> | [0..1] | Choice | X | |
| 4 | Currency | <Ccy> | [0..1] | text [A-Z]{3,3} | X | |
| 4 | Name | <Nm> | [0..1] | text{1,70} | X | |
| 3 | ClearingSystem | <ClrSys> | [0..1] | Choice | X | |
| 3 | InstructionReimbursementAgent | <InstgRmbrsmntAgt> | [0..1] | | X | |
| 3 | InstructionReimbursementAgentAccount | <InstgRmbrsmntAgtAcct> | [0..1] | | X | |
| 4 | Type | <Tp> | [0..1] | Choice | X | |
| 4 | Currency | <Ccy> | [0..1] | text [A-Z]{3,3} | X | |
| 4 | Name | <Nm> | [0..1] | text{1,70} | X | |
| 3 | InstructedReimbursementAgent | <InstdRmbrsmntAgt> | [0..1] | | X | |
| 3 | InstructedReimbursementAgentAccount | <InstdRmbrsmntAgtAcct> | [0..1] | | X | |
| 4 | Type | <Tp> | [0..1] | Choice | X | |

| | | | | | | |
|---|--|---------------------------|--------|--------------------|---|--|
| 4 | Currency | <Ccy> | [0..1] | text [A-Z]{3,3} | X | |
| 4 | Name | <Nm> | [0..1] | text{1,70} | X | |
| 3 | ThirdReimbursement Agent | <ThrdRmbrsmnt Agt> | [0..1] | | X | |
| 3 | ThirdReimbursement AgentAccount | <ThrdRmbrsmnt AgtAcct> | [0..1] | | X | |
| 4 | Type | <Tp> | [0..1] | Choice | X | |
| 4 | Currency | <Ccy> | [0..1] | text [A-Z]{3,3} | X | |
| 4 | Name | <Nm> | [0..1] | text{1,70} | X | |
| 2 | PaymentTypeInform ation | <PmtTpInf> | [0..1] | | X | |
| 3 | InstructionPriority | <InstrPrty> | [0..1] | text | X | |
| 3 | ServiceLevel | <SvcLvl> | [0..1] | Choice | X | |
| 4 | Code | <Cd> | [1..1] | text{1,4} | X | |
| 3 | LocalInstrument | <LclInstrm> | [0..1] | Choice | X | |
| 3 | CategoryPurpose | <CtgyPurp> | [0..1] | Choice | X | |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | | X | |
| 2 | InstructedAgent | <InstdAgt> | [0..1] | | X | |
| 1 | CreditTransferTrans actionInformation | <CdtTrfTxInf> | [1..*] | | | |
| 2 | PaymentIdentificatio n | <PmtId> | [1..1] | | | |

| | | | | | | |
|---|--------------------------------|--------------|--------|------------|----------|---|
| 3 | InstructionIdentification | <InstrId> | [0..1] | text{1,35} | T/C | Comment: Optional field. Instruction identifier. May be filled with internal sender reference or with same value as TxId. ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?\:(\)\.,'+]{1,35} |
| 3 | EndToEndIdentification | <EndToEndId> | [1..1] | text{1,35} | T/C | Rules : R2 ----- Comment: End-to-End reference. Not verified for uniqueness. Field can be used for indication of related payment reference. If no related reference, must be filled with NOTPROVIDED ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?\:(\)\.,'+]{1,35} |
| 3 | TransactionIdentification | <TxId> | [1..1] | text{1,35} | T/C | Comment: Unique transaction identifier. ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?\:(\)\.,'+]{1,35} |
| 3 | ClearingSystemReference | <ClrSysRef> | [0..1] | text{1,35} | X T/C | Type Changed: text{1,35} [0-9a-zA-Z/\-?\:(\)\.,'+]{1,35} |
| 2 | PaymentTypeInformation | <PmtTpInf> | [0..1] | | | |
| 3 | InstructionPriority | <InstrPrty> | [0..1] | text | X | |
| 3 | ClearingChannel | <ClrChanl> | [0..1] | text | | |
| 4 | RealTimeGrossSettlement System | | | RTGS | | |

| | | | | | | |
|---|-----------------------------|-------------|--------|------------|--------|--|
| 4 | RealTimeNetSettlementSystem | | | RTNS | X | |
| 4 | MassPaymentNetSystem | | | MPNS | X | |
| 4 | BookTransfer | | | BOOK | X | |
| 3 | ServiceLevel | <SvcLv> | [0..1] | Choice | | Comment: Payment priority |
| 4 | Code | <Cd> | [1..1] | text{1,4} | X | |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | T/C | Annotation: Relates to Format mapping rule to/from MT - MT: Map from Block 3, field 113 of MT ----- Comment: Payment priority ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35} |
| 3 | LocalInstrument | <LclInstrm> | [0..1] | Choice | [1..1] | Comment: Local instrument code identifying business process of the payment. Values: RTGS-FICT - single FItoFICreditTransfer RTGS-REPO - repo transaction with 2 payments. |
| 4 | Code | <Cd> | [1..1] | text{1,35} | X | |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | T/C | Comment: FICT – Financial Institution Credit Transfer. ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35} |

| | | | | | | |
|---|-------------------------------|----------------------|--------|-----------------------------------|-----|--|
| 3 | CategoryPurpose | <CtgyPurp> | [0..1] | Choice | | Comment: Transaction type code as per defined in system dictionary of the codes |
| 4 | Code | <Cd> | [1..1] | text{1,4} | X | |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | T/C | Rules : R3 ----- Annotation: Relates to Format mapping rule to/from MT - MT: MT202 Field 72 "Code opération" from Line 1 ----- Comment: TTC - "Code opération" from Line 1 of Field 72 ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35} |
| 2 | InterbankSettlement Amount | <IntrBkSttlmAm t> | [1..1] | 0 <= decimal td = 18 fd = 5 | | Comment: Payment amount and currency code |
| 3 | XmlAttributeCurren cy | <Ccy> | | text [A-Z]{3,3} | | |
| 2 | InterbankSettlement Date | <IntrBkSttlmDt > | [0..1] | date | | Comment: Requested payment settlement date |
| 2 | SettlementPriority | <SttlmPrty> | [0..1] | text | X | |
| 2 | SettlementTimeIndic ation | <SttlmTmIndctn > | [0..1] | | X | |
| 2 | SettlementTimeRequ est | <SttlmTmReq> | [0..1] | | | |
| 3 | CLSTime | <CLSTm> | [0..1] | time | X | |
| 3 | TillTime | <TillTm> | [0..1] | time | X | |

| | | | | | | |
|---|-------------------------------------|----------------------|--------|------|--------|---|
| 3 | FromTime | <FrTm> | [0..1] | time | | Comment: Earliest settlement time during a day. Payment to be executed from a certain time |
| 3 | RejectTime | <RjctTm> | [0..1] | time | | Comment: Latest settlement time during a day. If the payment cannot be settled until the indicated time, the payment is rejected and a failure notification is sent |
| 2 | PreviousInstructingAgent 1 | <PrvsInstgAgt1 > | [0..1] | | X | |
| 2 | PreviousInstructingAgent 1 Account | <PrvsInstgAgt1 Acct> | [0..1] | | X | |
| 2 | PreviousInstructingAgent 2 | <PrvsInstgAgt2 > | [0..1] | | X | |
| 2 | PreviousInstructingAgent 2 Account | <PrvsInstgAgt2 Acct> | [0..1] | | X | |
| 2 | PreviousInstructingAgent 3 | <PrvsInstgAgt3 > | [0..1] | | X | |
| 2 | PreviousInstructingAgent 3 Account | <PrvsInstgAgt3 Acct> | [0..1] | | X | |
| 2 | InstructingAgent | <InstgAgt> | [0..1] | | [1..1] | Comment: Instructing agent. Participant who is sending the payment to the system. Typically the same participant as in DebtorAgent field. |
| 3 | FinancialInstitution Identification | <FinInstnId> | [1..1] | | | |

| | | | | | | |
|---|------------------------------------|---------------|--------|---|--------|--|
| 4 | BICFI | <BICFI> | [0..1] | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Comment: Sender of the message. |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | | | |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Choice | X | |
| 5 | MemberIdentification | <MmbId> | [1..1] | text{1,35} | T/C | Type Changed: text{1,35} [0-9a-zA-Z/\-!\?:(\)\.,\'+]{1,35} |
| 4 | Name | <Nm> | [0..1] | text{1,140} | X | |
| 4 | PostalAddress | <PstAdr> | [0..1] | | X | |
| 4 | Other | <Othr> | [0..1] | | X | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | | X | |
| 2 | InstructedAgent | <InstdAgt> | [0..1] | | [1..1] | Comment: Instructed agent. Participant who is receiving the payment. Typically the Creditor. BICFI for swift-registered BICs. |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | | | |
| 4 | BICFI | <BICFI> | [0..1] | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | | | |

| | | | | | | |
|---|-------------------------------------|------------------|--------|-------------|-----|--|
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Choice | X | |
| 5 | MemberIdentification | <MmbId> | [1..1] | text{1,35} | T/C | Type Changed: text{1,35} [0-9a-zA-Z/\-!\?:\(\)\.,'\+]{1,35} |
| 4 | Name | <Nm> | [0..1] | text{1,140} | X | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | | X | |
| 4 | Other | <Othr> | [0..1] | | X | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | | X | |
| 2 | IntermediaryAgent 1 | <IntrmyAgt1> | [0..1] | | X | |
| 2 | IntermediaryAgent 1Account | <IntrmyAgt1Acct> | [0..1] | | X | |
| 2 | IntermediaryAgent2 | <IntrmyAgt2> | [0..1] | | X | |
| 2 | IntermediaryAgent 2Account | <IntrmyAgt2Acct> | [0..1] | | X | |
| 2 | IntermediaryAgent 3 | <IntrmyAgt3> | [0..1] | | X | |
| 2 | IntermediaryAgent 3Account | <IntrmyAgt3Acct> | [0..1] | | X | |
| 2 | UltimateDebtor | <UltmtDbtr> | [0..1] | | X | |
| 2 | Debtor | <Dbtr> | [1..1] | | | Comment: Debtor. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) |
| 3 | FinancialInstitution Identification | <FinInstnId> | [1..1] | | | |

| | | | | | | |
|---|------------------------------------|---------------|--------|---|-----|---|
| 4 | BICFI | <BICFI> | [0..1] | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | | | |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Choice | X | |
| 5 | MemberIdentification | <MmbId> | [1..1] | text{1,35} | T/C | Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,'+]{1,35} |
| 4 | Name | <Nm> | [0..1] | text{1,140} | X | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | | X | |
| 4 | Other | <Othr> | [0..1] | | X | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | | X | |
| 2 | DebtorAccount | <DbtrAcct> | [0..1] | | | Comment: Debtor account. In this message version: Account of participant to be debited in the RTGS system. |
| 3 | Identification | <Id> | [1..1] | Choice | | |
| 4 | IBAN | <IBAN> | [1..1] | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | X | |
| 4 | Other | <Othr> | [1..1] | | | |
| 5 | Identification | <Id> | [1..1] | text{1,34} | T/C | Type Changed: text{1,34} ([0-9a-zA-Z/\-?:\(\)\.,'+]([0-9a-zA-Z/\-?:\(\)\.,'+]*([0-9a-zA-Z/\-?:\(\)\.,'+])?)* |

| | | | | | | |
|---|------------------------------------|---------------|--------|--|-----|---|
| 5 | SchemeName | <SchmeNm> | [0..1] | Choice | X | |
| 5 | Issuer | <Issr> | [0..1] | text{1,35} | X | |
| 3 | Type | <Tp> | [0..1] | Choice | | Comment: Reserve at Debtor account optional - used for cash withdrawal |
| 4 | Code | <Cd> | [1..1] | text{1,4} | X | |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | T/C | Comment: Type of reserve to be debited at the account ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35} |
| 3 | Currency | <Ccy> | [0..1] | text [A-Z]{3,3} | X | |
| 3 | Name | <Nm> | [0..1] | text{1,70} | X | |
| 2 | DebtorAgent | <DbtrAgt> | [0..1] | | X | |
| 2 | DebtorAgentAccount | <DbtrAgtAcct> | [0..1] | | X | |
| 2 | CreditorAgent | <CdtrAgt> | [0..1] | | X | |
| 2 | CreditorAgentAccount | <CdtrAgtAcct> | [0..1] | | X | |
| 2 | Creditor | <Cdtr> | [1..1] | | | Comment: Creditor. In this message version: Participant to be credited in the RTGS system. |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | | | |
| 4 | BICFI | <BICFI> | [0..1] | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0- | | |

| | | | | | | |
|---|------------------------------------|---------------|--------|---|-----|---|
| | | | | 9]{3,3}){0,1} | | |
| 4 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | | | |
| 5 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Choice | X | |
| 5 | MemberIdentification | <MmbId> | [1..1] | text{1,35} | T/C | Type Changed: text{1,35} [0-9a-zA-Z/\-:\(\)\.,'+]{1,35} |
| 4 | Name | <Nm> | [0..1] | text{1,140} | X | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | | X | |
| 4 | Other | <Othr> | [0..1] | | X | |
| 3 | BranchIdentification | <BrnchId> | [0..1] | | X | |
| 2 | CreditorAccount | <CdtrAcct> | [0..1] | | | Comment: Creditor account. In this message version: Account of participant to be credited in the RTGS system. |
| 3 | Identification | <Id> | [1..1] | Choice | | |
| 4 | IBAN | <IBAN> | [1..1] | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | X | |
| 4 | Other | <Othr> | [1..1] | | | |
| 5 | Identification | <Id> | [1..1] | text{1,34} | T/C | Type Changed: text{1,34} ([0-9a-zA-Z/\-:\(\)\.,'+]([0-9a-zA-Z/\-:\(\)\.,'+])*([0-9a-zA-Z/\-:\(\)\.,'+])?)* |
| 5 | SchemeName | <SchmeNm> | [0..1] | Choice | X | |

| | | | | | | |
|---|-----------------------------|---------------------|--------|--------------------|--------|---|
| 5 | Issuer | <Issr> | [0..1] | text{1,35} | X | |
| 3 | Type | <Tp> | [0..1] | Choice | | Comment: Reserve at Creditor account |
| 4 | Code | <Cd> | [1..1] | text{1,4} | X | |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | T/C | Comment: Reserve at Creditor account ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35} |
| 3 | Currency | <Ccy> | [0..1] | text [A-Z]{3,3} | X | |
| 3 | Name | <Nm> | [0..1] | text{1,70} | X | |
| 2 | UltimateCreditor | <UltmtCdtr> | [0..1] | | X | |
| 2 | InstructionForCreditorAgent | <InstrForCdtrAgent> | [0..*] | | X | |
| 3 | Code | <Cd> | [0..1] | text | X | |
| 2 | InstructionForNextAgent | <InstrForNxtAgent> | [0..*] | | [0..6] | Comment: Additional information about payment. optional - denominations of Notes and Coins to be withdrawn option 2 - Legacy information about payment option 3 - Unique password-like word |
| 3 | Code | <Cd> | [0..1] | text | X | |
| 3 | InstructionInformation | <InstrInf> | [0..1] | text{1,140} | [1..1] | |
| 2 | RemittanceInformation | <RmtInf> | [0..1] | | | |
| 3 | Unstructured | <Ustrd> | [0..*] | text{1,140} | [1..*] | |

| | | | | | | |
|---|--------------------------------------|--------------------------|--------|--|---|--|
| 2 | UnderlyingCustomer CreditTransfer | <UndrlygCstmr CdtTrf> | [0..1] | | X | |
| 2 | SupplementaryData | <SplmtryData> | [0..*] | | X | |
| 1 | SupplementaryData | <SplmtryData> | [0..*] | | X | |

19. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນ (pacs.009.001.07)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C58 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 15.

ເອກະສານຄັດຕິດ 15: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນ |
|-------|-------|------------------------------|--|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoric Currency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 4 | C4 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 5 | C5 | Country | The code is checked against the list of country names obtained from the United Nations (ISO3166, Alpha-2 code). |
| 6 | C6 | CreditorAgentAc countRule | If CreditorAgentAccount is present, then CreditorAgent must be present. |

| | | | |
|----|-----|---|--|
| 7 | C7 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 8 | C8 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 9 | C9 | DebtorAgentAccountRule | If DebtorAgentAccount is present, then DebtorAgent must be present. |
| 10 | C10 | GroupHeaderInterbankSettlementDate-Rule | If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/ InterbankSettlementDate is not allowed. On Condition /GroupHeader/InterbankSettlementDate is present Following Must be True /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 11 | C11 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. |
| 12 | C12 | identificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 13 | C13 | IdentificationOrProxyPresenceRule | Identification must be present or Proxy must be present. Both may be present. |
| 14 | C14 | InstructedAgentRule | If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/ InstructedAgent is not allowed. On Condition /GroupHeader/InstructedAgent is present Following Must be True /CreditTransferTransactionInformation[*]/InstructedAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 15 | C15 | InstructedReimbursementAgentAccountRule | If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. |

| | | | |
|----|-----|--|---|
| 16 | C16 | InstructingAgentRule | If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/InstructingAgent is not allowed. On Condition /GroupHeader/InstructingAgent is present Following Must be True /CreditTransferTransactionInformation[*]/InstructingAgent Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 17 | C17 | InstructingReimbursementAgentAccountRule | If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. |
| 18 | C18 | IntermediaryAgent1AccountRule | If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present. |
| 19 | C19 | IntermediaryAgent1AccountRule | If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present. |
| 20 | C20 | IntermediaryAgent1Rule | If IntermediaryAgent1 is present, then CreditorAgent must be present. |
| 21 | C21 | IntermediaryAgent2AccountRule | If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present. |
| 22 | C22 | IntermediaryAgent2AccountRule | If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present. |
| 23 | C23 | IntermediaryAgent2Rule | If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. |
| 24 | C24 | IntermediaryAgent2Rule | If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. |
| 25 | C25 | IntermediaryAgent3AccountRule | If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present. |
| 26 | C26 | IntermediaryAgent3AccountRule | If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present. |
| 27 | C27 | IntermediaryAgent3Rule | If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. |
| 28 | C28 | IntermediaryAgent3Rule | If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. |
| 29 | C29 | PaymentTypeInfoInformationRule | If GroupHeader/PaymentTypeInfoInformation is present, then CreditTransferTransactionInformation/PaymentTypeInfoInformation is not allowed. On Condition /GroupHeader/PaymentTypeInfoInformation is present Following Must be True |

| | | | |
|----|-----|--------------------------------------|---|
| | | | /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 30 | C30 | PreviousInstructingAgent1AccountRule | If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present. |
| 31 | C31 | PreviousInstructingAgent1AccountRule | If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present. |
| 32 | C32 | PreviousInstructingAgent1Guideline | It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain. |
| 33 | C33 | PreviousInstructingAgent1Guideline | It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain. |
| 34 | C34 | PreviousInstructingAgent2AccountRule | If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present. |
| 35 | C35 | PreviousInstructingAgent2AccountRule | If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present. |
| 36 | C36 | PreviousInstructingAgent2Rule | If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present. |
| 37 | C37 | PreviousInstructingAgent2Rule | If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present. |
| 38 | C38 | PreviousInstructingAgent3AccountRule | If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present. |
| 39 | C39 | PreviousInstructingAgent3AccountRule | If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present. |
| 40 | C40 | PreviousInstructingAgent3Rule | If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present. |
| 41 | C41 | PreviousInstructingAgent3Rule | If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present. |
| 42 | C42 | SettlementMethodAgentRule | If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed. |
| 43 | C43 | SettlementMethodClearingRule | If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed. |
| 44 | C44 | SettlementMethodCoverAgentRule | If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present. |

| | | | |
|----|-----|--|---|
| 45 | C45 | SettlementMethodCoverRule | If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed. |
| 46 | C46 | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 47 | C47 | SupplementaryDataRule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 48 | C48 | ThirdReimbursementAgentAccountRule | If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. |
| 49 | C49 | ThirdReimbursementAgentRule | If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present. |
| 50 | C50 | TotalInterbankSettlementAmountAnd-DateRule | If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present. |
| 51 | C51 | TotalInterbankSettlementAmountAnd-SumRule | If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount. On Condition /GroupHeader/TotalInterbankSettlementAmount is present Following Must be True /GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /CreditTransferTransactionInformation/InterbankSettlementAmount' <i>This constraint is defined at the MessageDefinition level.</i> |
| 52 | C52 | TotalInterbankSettlementAmountRule | If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount. On Condition /GroupHeader/TotalInterbankSettlementAmount is present Following Must be True /CreditTransferTransactionInformation[*]/InterbankSettlementAmount/ |

| | | | |
|----|-----|--|--|
| | | | attribute::Currency Must be equal to /GroupHeader/TotalInterbankSettlementAmount/attribute::Currency <i>This constraint is defined at the MessageDefinition level.</i> |
| 53 | C53 | TransactionIdentificationPresenceRule | TransactionIdentification or UETR must be present. Both may be present. |
| 54 | C54 | TransactionInterbankSettlementDateRule | If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present. On Condition /GroupHeader/InterbankSettlementDate is absent Following Must be True /CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be present <i>This constraint is defined at the MessageDefinition level.</i> |
| 55 | C55 | UltimateCreditorGuideline | UltimateCreditor may only be present if different from Creditor. |
| 56 | C56 | UltimateCreditorGuideline | UltimateCreditor may only be present if different from Creditor. |
| 57 | C57 | UltimateDebtorGuideline | UltimateDebtor may only be present if different from Debtor. |
| 58 | C58 | UltimateDebtorGuideline | UltimateDebtor may only be present if different from Debtor. |

ນອກຈາກນີ້, ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນ ຕ້ອງປະຕິບັດການນຳໃຊ້ຂໍ້ມູນຂອງລະບົບການຊຳລະ ແລະ ຫັກບັນຊີ ຂອງ ສປປ ລາວ ເພີ່ມຕື່ມດັ່ງນີ້:

1) ການນຳໃຊ້ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation)

ການນຳໃຊ້ຂໍ້ມູນການຫັກບັນຊີ (SettlementInformation<SttlmInf>) ໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນ ປະກອບມີຂໍ້ມູນຍ່ອຍ ຄື: ລະຫັດກົນໄກການຫັກບັນຊີ SettlementMethod<SttlmMtd> .

ຕົວຢ່າງ:

```
<SttlmInf>
  <SttlmMtd>CLRG</SttlmMtd>
</SttlmInf>
```

2) ການນຳໃຊ້ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊຳລະ (PaymentTypeInfoInformation)

ການນຳໃຊ້ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊຳລະ (PaymentTypeInfoInformation<PmtTpInf>) ໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງສະຖາບັນ ປະກອບມີຂໍ້ມູນຍ່ອຍ ດັ່ງນີ້:

- **ລະຫັດຊ່ອງທາງລະບົບການຊໍາລະ (ClearingChannel<ClrChan>)**

ການນໍາໃຊ້ລະຫັດຊ່ອງທາງລະບົບການຊໍາລະ ແມ່ນການກຳນົດການນໍາໃຊ້ລະຫັດເປັນຕົວອັກສອນ ຊຶ່ງປະກອບມີດັ່ງນີ້:

| ລໍາດັບ | ລະຫັດຊ່ອງທາງລະບົບ ການຊໍາລະ (ClearingChannel) | ປະເພດການຊໍາລະ |
|--------|--|---|
| 1 | RTGS | ບັນຊີທັນທີເປັນແຕ່ລະທຸລະກຳ ໂດຍການຫັກບັນຊີ ຕາມຄຳສັ່ງໂອນ ທີ່ເກີດຂຶ້ນທັນທີ ທີ່ໄດ້ຮັບຄຳສັ່ງຈ່າຍ ເປັນແຕ່ລະລາຍການ (Clearing channel is a real-time gross settlement system). |
| 2 | RTNS | ການຫັກບັນຊີສຸດທິ ເຊິ່ງແມ່ນການຫັກບັນຊີຕາມມູນ ຄ່າຍອດເຫຼືອສຸດທິ ໜຶ່ງຄັ້ງ ຫຼື ຫຼາຍຄັ້ງຕໍ່ວັນ ພາຍຫຼັງ ການໄລ່ລຽງ (Clearing channel is a real-time net settlement system). |

- **ລະຫັດການຈັດລໍາດັບຄວາມສຳຄັນຂອງທຸລະກຳການຊໍາລະ ServiceLevel<SvcLvl>**

ການນໍາໃຊ້ ລະຫັດສໍາລັບການຈັດລໍາດັບຄວາມສຳຄັນຂອງທຸລະກຳການຊໍາລະ ແມ່ນນໍາໃຊ້ສໍາລັບ
ທຸລະກຳການຊໍາລະ ໃນລະບົບການຊໍາລະແບບທັນທີ ເພື່ອຮອງຮັບການຫັກບັນຊີ ໃນກໍລະນີສະຖາບັນ
ການເງິນມີສະພາບຄ່ອງບໍ່ພຽງພໍ ຊຶ່ງປະກອບມີດັ່ງນີ້:

| ລໍາດັບ | ລະຫັດ | ຄວາມໝາຍ |
|--------|-------|---|
| 1 | 10-20 | ລໍາດັບຄວາມສຳຄັນສູງສຸດ (High Priority) |
| 2 | 21-50 | ລໍາດັບຄວາມສຳຄັນປານກາງ (Priority) |
| 3 | 51-98 | ລໍາດັບຄວາມສຳຄັນປົກກະຕິ (Normal) |
| 4 | 99 | ຫັກບັນຊີ ຫຼື ປະຕິເສດ (Settle or reject) |
| 5 | 100 | ການຫັກບັນຊີສຸດທິ (DNS payments) |

- **ລະຫັດຈຸດປະສົງຂອງທຸລະກຳການຊໍາລະ CategoryPurpose<CtgyPurp>**

ການນໍາໃຊ້ ລະຫັດຈຸດປະສົງຂອງທຸລະກໍາການຊໍາລະ (CategoryPurpose<CtgyPurp>) ແມ່ນ ການກໍານົດລະຫັດ ສໍາລັບເນື້ອໃນລາຍລະອຽດຂອງແຕ່ລະຈຸດປະສົງ ຂອງແຕ່ລະທຸລະກໍາການຊໍາລະ ຊຶ່ງ ລາຍລະອຽດແມ່ນອີງຕາມເອກະສານຄັດຕິດ 06.

ຕົວຢ່າງ:

```
<CtgyPurp>
  <Prtry>001</Prtry>  <!--ປະເພດຂອງທຸລະກໍາ in appendix 01
  Transaction type: Specifies the high level purpose of the instruction
  based on a set of pre-defined categories -->
</CtgyPurp>
```

IV. ຂໍ້ຄວາມສໍາລັບການຊໍາລະ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

1. ຂໍ້ຄວາມສໍາລັບການຊໍາລະ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

ຂໍ້ຄວາມສໍາລັບການຊໍາລະ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ (ນິຕິບຸກຄົນ ຫຼື ໜ່ວຍງານພັກລັດ) ກັບ ສະຖາບັນການເງິນ (Customer to Financial institutions): (Payments Intiation = pain) ແມ່ນຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ ທາງເອເລັກໂຕຣນິກ ທີ່ສິ່ງລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ.

ຂໍ້ຄວາມສໍາລັບການຊໍາລະ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີ 04 ຂໍ້ຄວາມຍ່ອຍ ລຸ່ມນີ້:

1. ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (CustomerCredit TransferInitiationV11 = pain.001.001.03);
2. ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກໍາ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (CustomerPayment StatusReportV12 = pain.002.001.12);
3. ຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກໍາທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (Customer PaymentReversalV11 = pain.007.001.11);
4. ຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (CustomerDirect DebitInitiationV10 = pain.008.001.10).

2. ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.001.001.03)

ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ແມ່ນຂໍ້ຄວາມທີ່ຜູ້ໃຊ້ບໍລິການ ສົ່ງໄປຫາ ສະຖາບັນການເງິນ ເພື່ອແຈ້ງການໂອນເງິນຈາກບັນຊີຕົ້ນທາງ ຫາ ບັນຊີປາຍທາງ. ຂໍ້ຄວາມດັ່ງກ່າວສາມາດໃຊ້ເພື່ອໂອນເງິນເທື່ອລະທຸລະກໍາ ຫຼື ຫຼາຍທຸລະກໍາພ້ອມກັນ.

3. ໂຄງສ້າງຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.001. 001.03)

ຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

- 1) **GroupHeader** ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມໂອນເງິນລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:
 - ລະຫັດປະເພດທຸລະກໍາການຊໍາລະ (MessageIdentification);

- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ຈຳນວນທຸລະກຳການຊຳລະ (NumberOfTransactions);
- ຂໍ້ມູນຜູ້ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (InitiatingParty) ເປັນຕົ້ນ.

2) PaymentTypeInformation ປະເພດຂໍ້ມູນທຸລະກຳການຊຳລະຂອງຂໍ້ຄວາມໂອນເງິນລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດຂໍ້ມູນທຸລະກຳການຊຳລະ (PaymentInformationIdentification);
- ວິທີການຊຳລະເງິນ (PaymentMethod);
- ລະຫັດລະບຸປະເພດຊຸດທຸລະກຳ (BatchBooking);
- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (PaymentTypeInformation);
- ຊື່ລູກໜີ້ (Debtor);
- ບັນຊີລູກໜີ້ (DebtorAccount);
- ລະຫັດສະຖາບັນການເງິນລູກໜີ້ (DebtorAgent);
- ລະຫັດຂໍ້ມູນທຸລະກຳການໂອນເງິນ (CreditTransferTransactionInformation):
 - (1) ລະຫັດທຸລະກຳການຊຳລະ (PaymentIdentification),
 - (2) ຊື່ເຈົ້າໜີ້ (Creditor),
 - (3) ບັນຊີເຈົ້າໜີ້ (CreditorAccount),
 - (4) ລະຫັດສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditorAgent),
 - (5) ບັນຊີສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditorAgentAccount),
 - (6) ຈຸດປະສົງຂອງທຸລະກຳ (Purpose),
 - (7) ລະຫັດລະພາສີ/ອາກອນ (Tax);
 - (8) ຂໍ້ມູນການໂອນເງິນ (RemittanceInformation) ເປັນຕົ້ນ.

3) SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 02 ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມໂອນເງິນລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.001. 001.03) ໄດ້ກຳນົດໃນເອກະສານຄັດຕິດ 16.

ເອກະສານຄັດຕິດ 16: ຂໍ້ຄວາມໂອນເງິນລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Constr. No. |
|-----|-----------------------|------------|--------|-----|-------------|-------------|
| 1 | GroupHeader | <GrpHdr> | | | | |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | Text | |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | M | DateTime | |
| 2 | Authorisation | <Authstn> | [0..2] | O | + - | |
| 2 | NumberOfTransactions | <NbOfTx> | [1..1] | M | Text | |
| 2 | ControlSum | <CtrlSum> | [0..1] | O | Quantity | |
| 2 | InitiatingParty | <InitgPty> | [1..1] | M | + - | |

| | | | | | | |
|---|----------------------------------|-------------------|--------|---|-----------|----------|
| 2 | ForwardingAgent | <FwdgAgent> | [0..1] | O | +- | |
| 2 | InitiationSource | <InitnSrc> | [0..1] | O | | |
| 3 | Name | <Nm> | [1..1] | M | Text | |
| 3 | Provider | <Prvdr> | [0..1] | O | Text | |
| 3 | Version | <Vrsn> | [0..1] | O | Text | |
| 1 | PaymentInformation | <PmtInf> | | | | |
| 2 | PaymentInformationIdentification | <PmtInfId> | [1..1] | M | Text | |
| 2 | PaymentMethod | <PmtMtd> | [1..1] | M | CodeSet | |
| 2 | RequestedAdviceType | <ReqdAdvTp> | [0..1] | O | | |
| 3 | CreditAdvice | <CdtAdvce> | [0..1] | O | | |
| 4 | Code | <Cd> | [1..1] | M | CodeSet | |
| 4 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 3 | DebitAdvice | <DbtAdvce> | [0..1] | O | | |
| 4 | Code | <Cd> | [1..1] | M | CodeSet | |
| 4 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 2 | BatchBooking | <BtchBooking> | [0..1] | O | Indicator | |
| 2 | NumberOfTransactions | <NbOfTxs> | [0..1] | O | Text | |
| 2 | ControlSum | <CtrlSum> | [0..1] | O | Quantity | |
| 2 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | +- | |
| 2 | RequestedExecutionDate | <PoolgAdjstmntDt> | [0..1] | O | Date | |
| 2 | Debtor | <Dbtr> | [1..1] | M | +- | |
| 2 | DebtorAccount | <DbtrAcct> | [1..1] | M | | C21, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | DebtorAgent | <DbtrAgt> | [1..1] | M | +- | |
| 2 | DebtorAgentAccount | <DbtrAgtAcct> | [0..1] | O | | C20, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | DebtorAgent | <DbtrAgt> | [1..1] | M | +- | |
| 2 | DebtorAgentAccount | <DbtrAgtAcct> | [0..1] | O | | C21, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | InstructionForDebtorAgent | <InstrForDbtrAgt> | [0..1] | O | Text | |

| | | | | | | |
|---|--------------------------------------|------------------|--------|---|---------|---|
| 2 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | +- | |
| 2 | ChargeBearer | <ChrgBr> | [0..1] | O | CodeSet | |
| 2 | ChargeAccount | <ChrgsAcct> | [0..1] | O | | C21, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | ChargesAccountAgent | <ChrgsAcctAgt> | [0..1] | O | +- | |
| 2 | CreditTransferTransactionInformation | <CditTrfTxInf> | [1..*] | M | | C22,C24,C25, C26,C27,C28, C33,C35 |
| 2 | PaymentIdentification | <PmtId> | [1..1] | M | +- | |
| 2 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | +- | |
| 2 | Amount | <Amt> | [1..1] | M | +- | |
| 2 | ExchangeRateInformation | <XchgRateInf> | [0..1] | O | | |
| 3 | UnitCurrency | <UnitCcy> | [0..1] | O | CodeSet | C1 |
| 3 | ExchangeRate | <XchgRate> | [0..1] | O | Rate | |
| 3 | RateType | <RateTp> | [0..1] | O | CodeSet | |
| 3 | ContractIdentification | <CtrctId> | [0..1] | O | Text | |
| 2 | ChargeBearer | <ChrgBr> | [0..1] | O | CodeSet | |
| 2 | MandateRelatedInformation | <MndtRitdInf> | [0..1] | O | +- | |
| 2 | ChequeInstruction | <ChqInstr> | [0..1] | O | +- | C15 |
| 2 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | +- | |
| 2 | IntermediaryAgent1 | <IntrmyAgt1> | [0..1] | O | +- | |
| 2 | IntermediaryAgent1Account | <IntrmyAgt1Acct> | [0..1] | O | | C21, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | IntermediaryAgent2 | <IntrmyAgt2> | [0..1] | O | +- | |
| 2 | IntermediaryAgent2Account | <IntrmyAgt2Acct> | [0..1] | O | | C21, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | IntermediaryAgent | <IntrmyAgt3> | [0..1] | O | +- | |
| 2 | IntermediaryAgent3Account | <IntrmyAgt3Acct> | [0..1] | O | | C21, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |

| | | | | | | |
|---|-----------------------------|--------------------|--------|---|----------|----------|
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | CreditorAgent | <CdtrAgtAcct> | [0..1] | O | +- | |
| 2 | CreditorAgentAccount | <CdtrAgtAcct> | [0..1] | O | | C21, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | Creditor | <Cdtr> | [0..1] | O | +- | |
| 2 | CreditorAccount | <CdtrAcct> | [0..1] | O | | C21, C20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | UltimateCreditor | <UltmtCdtr> | [0..1] | O | +- | |
| 2 | InstructionForCreditorAgent | <InstrForCdtrAgt> | [0..*] | O | | |
| 2 | InstructionForDebtorAgent | <InstrForDbtrAgt> | [0..1] | O | | |
| 3 | Code | <Cd> | [0..1] | O | CodeSet | |
| 3 | InstructionInformation | <InstrInf> | [0..1] | O | Text | |
| 2 | Purpose | <Purp> | [0..1] | O | +- | |
| 2 | RegulatoryReporting | <RgltryRptg> | [0..1] | O | +- | |
| 2 | Tax | <Tax> | [0..1] | O | | |
| 3 | Creditor | <Cdtr> | [0..1] | O | +- | |
| 3 | Debtor | <Dbtr> | [0..1] | O | +- | |
| 3 | AdministrationZone | <AdmstnZone> | [0..1] | O | Text | |
| 3 | ReferenceNumber | <RefNb> | [0..1] | O | Text | |
| 3 | Method | <Mtd> | [0..1] | O | Text | |
| 3 | TotalTaxableBaseAmount | <TtiTaxbleBaseAmt> | [0..1] | O | Amount | C1, C18 |
| 3 | TotalTaxAmount | <TtiTaxAmt> | [0..1] | O | Amount | C1, C18 |
| 3 | Date | <Dt> | [0..1] | O | Date | |
| 3 | SequenceNumber | <SeqNb> | [0..1] | O | Quantity | |
| 3 | Record | <Rcrd> | [0..*] | O | | |
| 4 | Type | <Tp> | [0..1] | O | Text | |
| 4 | Category | <Ctgy> | [0..1] | O | Text | |
| 4 | CategoryDetails | <CtgyDtls> | [0..1] | O | Text | |
| 4 | DebtorStatus | <DbtrSts> | [0..1] | O | Text | |
| 4 | CertificateIdentification | <CertId> | [0..1] | O | Text | |
| 4 | FormsCode | <FrmsCd> | [0..1] | O | Text | |

| | | | | | | |
|---|------------------------------|----------------|---------|---|---------|---------|
| 4 | Period | <Prd> | [0..1] | O | | |
| 5 | Year | <Yr> | [0..1] | O | Year | |
| 5 | Type | <Tp> | [0..1] | O | CodeSet | |
| 5 | FromDate | <FrToDt> | [0..1] | O | +- | |
| 4 | TaxAmount | <TaxAmt> | [0..1] | O | | |
| 5 | Rate | <Rate> | [0..1] | O | Rate | |
| 5 | TaxableBaseAmount | <TaxblBaseAmt> | [0..1] | O | Amount | C1, C18 |
| 5 | TotalAmount | <TtlAmt> | [0..1] | O | Amount | C1, C18 |
| 5 | Details | <Dtls> | [0..*] | O | | |
| 6 | Period | <Prd> | [0..1] | O | | |
| 7 | Year | <Yr> | [0..1] | O | Year | |
| 7 | Type | <Tp> | [0..1] | O | CodeSet | |
| 7 | FromDate | <FrToDt> | [0..1] | O | +- | |
| 6 | Amount | <Amt> | [1..1] | M | Amount | C1,C18 |
| 4 | AdditionalInformation | <AddtlInf> | [0..10] | O | +- | |
| 2 | RelatedRemittanceInformation | <RltdRmtInf> | [0..10] | O | +- | |
| 2 | RemittanceInformation | <rmtInf> | [0..1] | O | | |
| 3 | Unstructured | <Ustrd> | [0..*] | O | Text | |
| 3 | Structured | <Strd> | [0..*] | O | | |
| 4 | ReferredDocumentInformation | <RfrdDocInf> | [0..*] | O | | |
| 5 | Type | <Tp> | [0..1] | O | | |
| 6 | CodeOrProprietary | <CdOrPrtry> | [1..1] | M | | |
| 7 | Code | <Cd> | [1..1] | M | CodeSet | |
| 7 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 6 | Issuer | <Issr> | [0..1] | O | Text | |
| 5 | Number | <Nb> | [0..1] | O | Text | |
| 5 | RetatedDate | <RitdDt> | [0..1] | O | Date | |
| 4 | Description | <Desc> | [0..1] | O | Text | |
| 4 | Amount | <Amt> | [0..1] | O | | |
| 5 | DuePayableAmount | <DuePyblAmt> | [0..1] | O | Amount | C1, C18 |
| 5 | DiscountAppliedAmount | <DsentApldAmt> | [0..*] | O | | |
| 6 | Type | <Tp> | [0..1] | O | | |
| 7 | Code | <Cd> | [1..1] | M | CodeSet | |
| 7 | ProPrietary | <Prtry> | [1..1] | M | Text | |
| 6 | Amount | <Amt> | [1..1] | M | Amount | C1, C18 |
| 5 | CreditNoteAmount | <CdtNoteAmt> | [0..1] | O | Amount | C1, C18 |
| 5 | TaxAmount | <TaxAmt> | [0..*] | O | | |
| 6 | Type | <Tp> | [0..1] | O | | |
| 7 | Code | <Cd> | [1..1] | M | CodeSet | |
| 7 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 6 | Amount | <Amt> | [1..1] | M | Amount | C1, C18 |

| | | | | | | |
|---|------------------------------|---------------------|--------|---|----------|---------|
| 5 | AdjustmentAmountAndReason | <AdjstmntAmtAndRsn> | [0..*] | O | | |
| 6 | Amount | <Amt> | [1..1] | M | Amount | C1, C18 |
| 6 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | O | CodeSet | |
| 6 | Reason | <Rsn> | [0..1] | O | Text | |
| 6 | AdditionalInformation | <AddtlInf> | [0..1] | O | Text | |
| 5 | RemittedAmount | <RmtdAmt> | [0..1] | O | Amount | C1, C18 |
| 4 | ReferredDocumentAmount | <RfrdDocAmt> | [0..1] | O | +- | |
| 4 | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | O | +- | |
| 4 | Invoicee | <Invcr> | [0..1] | O | +- | |
| 4 | Invoicee | <Invcee> | [0..1] | O | +- | |
| 4 | TaxRemittance | <TaxRmt> | [0..1] | O | | |
| 5 | Creditor | <Cdtr> | [0..1] | O | +- | |
| 5 | Debtor | <Dbtr> | [0..1] | O | +- | |
| 5 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | +- | |
| 5 | AdministrationZone | <AdmstnZone> | [0..1] | O | Text | |
| 5 | ReferenceNumber | <RefNb> | [0..1] | O | Text | |
| 5 | Method | <Mtd> | [0..1] | O | Text | |
| 5 | TotalTaxableBaseAmount | <TtlTaxbleBaseAmt> | [0..1] | O | Amount | C1, C18 |
| 5 | TotalTaxAmount | <TtlTaxAmt> | [0..1] | O | Amount | C1, C18 |
| 5 | Date | <Dt> | [0..1] | O | Date | |
| 5 | SequenceNumber | <SeqNb> | [0..1] | O | Quantity | |
| 5 | Record | <Rcrd> | [0..*] | O | | |
| 6 | Type | <Tp> | [0..1] | O | Text | |
| 6 | Category | <Ctgy> | [0..1] | O | Text | |
| 6 | CategoryDetails | <CtgyDtls> | [0..1] | O | Text | |
| 6 | DebtorStatus | <DbtrSts> | [0..1] | O | Text | |
| 6 | CertificateIdentification | <CertId> | [0..1] | O | Text | |
| 6 | FormsCode | <FmsCd> | [0..1] | O | Text | |
| 6 | Period | <Prd> | [0..1] | O | | |
| 7 | Year | <Yr> | [0..1] | O | Year | |
| 7 | Type | <Tp> | [0..1] | O | CodeSet | |
| 7 | FromDate | <FrToDt> | [0..1] | O | +- | |
| 6 | TaxAmount | <TaxAmt> | [0..1] | O | | |
| 7 | Rate | <Rate> | [0..1] | O | Rate | |
| 7 | TaxableBaseAmount | <TaxblBaseAmt> | [0..1] | O | Amount | C1, C18 |
| 7 | TotalAmount | <TtlAmt> | [0..1] | O | Amount | C1, C18 |
| 7 | Details | <Dtls> | [0..*] | O | | |
| 8 | Period | <Prd> | [0..1] | O | | |
| 9 | Year | <Yr> | [0..1] | O | Year | |
| 9 | Type | <Tp> | [0..1] | O | CodeSet | |

| | | | | | | |
|---|----------------------------------|---------------|--------|---|--------|---------|
| 9 | FromToDate | <FrToDt> | [0..1] | O | +- | |
| 8 | Amount | <Amt> | [1..1] | M | Amount | C1, C18 |
| 7 | AdditionalInformation | <AddtlInf> | [0..1] | O | Text | |
| 6 | GarnishmentRemittanceInformation | <GrmshmtRmt> | [0..1] | O | +- | |
| 6 | AdditionalRemittanceInformation | <AddtlRmtInf> | [0..3] | O | Text | |
| 2 | SupplementaryData | <SplmtryData> | [0..*] | O | +- | C32 |
| 1 | SupplementaryData | <SplmtryData> | [0..*] | O | +- | C32 |

4. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.001.001.03)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມເງິນ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C36 ລາຍລະອຽດໄດ້ ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 17.

ເອກະສານຄັດຕິດ 17: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມໂອນເງິນລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນ |
|-------|-------|--------------------------|--|
| 1 | C1 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of there (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 2 | C2 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BIC, and consists of eight (8) or eleven (11) contiguous characters. |
| 3 | C3 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and Consist of eight (8) or eleven (11) contiguous characters. |
| 4 | C4 | ChargeBearerRule | If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed. If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed. |

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| | | | CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent. |
| 5 | C5 | ChargeAccountAgentRule | If ChargeAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent. |
| 6 | C6 | ChargesAccountRule | If ChargesAccountAgent is present, then ChargesAccount must be present. |
| 7 | C7 | ChequeAndCreditorAccountRule | If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed. |
| 8 | C8 | ChequeDeliveryAndCreditorAgentRule | If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present. |
| 9 | C9 | ChequeDeliveryAndNoCreditorAgentRule | If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed. |
| 10 | C10 | ChequeFromCuideline | CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor. |
| 11 | C11 | ChequeInstructionDeliverToCreditorGuideline | If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/CreditTransferTransactionInformation/Creditor. |
| 12 | C12 | ChequeInstructionDeliveryToCreditorGuideline | If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD |

| | | | |
|----|-----|---|---|
| | | | (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisterdMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor. |
| 13 | C13 | ChequeInstructionDeliverToDebtorCuideline | If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor. |
| 14 | C14 | ChequeInstructionRule | If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/Chequestruction is not allowed. |
| 15 | C15 | ChequeMaturityDateRule | If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR. |
| 16 | C16 | ChequeNodeliveryAndNoCreditorAgentRule | If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed. |
| 17 | C17 | Country | The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). |
| 18 | C18 | CurrencyAmount | The number of Fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 19 | C19 | IBAN | A valid IBAN consists of all there of the following components: Country Code, Check digitals and BBAN. |
| 20 | C20 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 21 | C21 | IdentificationOrProxyPresenceRule | Identification must be present or Proxy must be present. Both may be present. |

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|----|-----|---------------------------------|--|
| 22 | C22 | InstructionForCreditorAgentRule | If InstructionForCreditorAgent/Code Contains CHQB, then CreditorAccount is not allowed. |
| 23 | C23 | InstructionForDebtorAgentRule | If instructionForDebtorAgent is present, then CreditTransferTransactionInformation/InstructionForDebtorAgent is not allowed. If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then InstructionForDebtorAgent is not allowed. CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent. |
| 24 | C24 | IntermediaryAgent1AccountRule | If IntermediaryAgent1Account is present, then IntermediaryAgent2 must be present. |
| 25 | C25 | IntermediaryAgent2AccountRule | If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present. |
| 26 | C26 | IntermediaryAgent2Rule | If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. |
| 27 | C27 | IntermediaryAgent3AccountRule | If IntermediaryAgent3Account is present, then intermediaryAgent3 must be present. |
| 28 | C28 | IntermediaryAgent3Rule | If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. |
| 29 | C29 | NonChequePaymentMethodRule | If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present. |
| 30 | C30 | PaymentTypeInfoomationRule | If PaymentTypeInfoomation is present, then CreditTransferTransactionInformation/PaymentTypeInfoomation is not allowed. |
| 31 | C31 | 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. This constraint is defined at the MessageDefinition level. |

| | | | |
|----|-----|---------------------------|---|
| 32 | C32 | SupplementaryData Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 33 | C33 | UltimateCreditorGuideline | UltimateCreditor may only be present if different from Creditor. |
| 34 | C34 | UltimateDebtorGuideline | UltimateDebtor may only be present if different from Debtor. |
| 35 | C35 | UltimateDebtorGuideline | UltimateDebtor may only be present if different from Debtor. |
| 36 | C36 | UltimateDebtorRule | <p>If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.</p> <p>If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.</p> <p>CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.</p> |

5. ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.002.001.12)

ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ແມ່ນຂໍ້ຄວາມທີ່ສະຖາບັນການເງິນ ສົ່ງໄປຫາ ຜູ້ໃຊ້ບໍລິການ ເພື່ອແຈ້ງ ຫຼື ລາຍງານສະຖານະທຸລະກຳການໂອນເງິນ (CreditTransfer) ແລະ ທຸລະກຳຫັກບັນຊີແບບອັດຕະໂນມັດ (Direct Debit) ທີ່ສົ່ງມາກ່ອນໜ້ານີ້ ວ່າໄດ້ຮັບການຍອມຮັບ (Positive) ຫຼື ຖືກປະຕິເສດ (Negative) ຫຼື ລໍຖ້າການດຳເນີນການຢູ່ (Pending).

6. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

(pain.002.001.12)

ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີ 04 ອົງປະກອບ ດັ່ງນີ້:

1) GroupHeader ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ຂໍ້ມູນຜູ້ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (InitiatingParty);
- ຊື່ເຈົ້າໜີ້ (Debtor);

- ຊື່ລູກໜີ້ (Creditor) ເປັນຕົ້ນ.

2) OriginalGroupInformationAndStatus ຂໍ້ມູນທີ່ລາຍງານສະຖານະຂອງຊຸດທຸລະກຳການຊຳລະ (Batch Payment ຫຼື Bulk Payment) ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageIdentification);
- ລະຫັດປະເພດຂໍ້ຄວາມທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageNameIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (OriginalCreationDateTime);
- ຈຳນວນທຸລະກຳໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະຕົ້ນສະບັບ (OriginalNumberOfTransactions);
- ລະຫັດສະຖານະຂອງຊຸດທຸລະກຳການຊຳລະ (GroupStatus);
- ຈຳນວນທຸລະກຳແຍກຕາມສະຖານະ (NumberOfTransactionPerStatus) ເປັນຕົ້ນ.

3) OriginalPaymentInformationAndStatus ຂໍ້ມູນເນື້ອໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດຂໍ້ມູນທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalPaymentInformationIdentification);
- ຈຳນວນທຸລະກຳໃນຂໍ້ຄວາມທຸລະກຳການຊຳລະຕົ້ນສະບັບ (OriginalNumberOfTransactions);
- ລະຫັດສະຖານະຂອງທຸລະກຳການຊຳລະ (PaymentInformationStatus);
- ລະຫັດເຫດຜົນຂອງສະຖານະທຸລະກຳການຊຳລະ (StatusReasonInformation);
- ລະຫັດສະຖານະຂອງຊຸດທຸລະກຳການຊຳລະ (GroupStatus);
- ຈຳນວນທຸລະກຳການຊຳລະແຍກຕາມສະຖານະ (NumberOfTransactionPerStatus) ເປັນຕົ້ນ;
- ຂໍ້ມູນທຸລະກຳ ແລະ ສະຖານະ (TransactionInformationAndStatus):
 - (1) ລະຫັດສະຖານະທຸລະກຳການຊຳລະ (StatusIdentification),
 - (2) ລະຫັດສະຖາບັນການເງິນທີ່ສ້າງທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalInstructionIdentification),
 - (3) ລະຫັດຜູ້ໃຊ້ບໍລິການ (OriginalEndToEndIdentification),
 - (4) ເຫດຜົນຂອງສະຖານະທຸລະກຳການຊຳລະ (StatusReasonInformation),
 - (5) ລະບົບການໄລ່ລຽງທີ່ອ້າງອີງເຖິງ (ClearingSystemReference);
 - (6) ລະຫັດຂໍ້ມູນອ້າງອີງເຖິງທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalTransactionReference) ເປັນຕົ້ນ.

4) SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 03 ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມສຳລັບລາຍງານສະຖານະທຸລະກຳລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການ (pain.002.001.12) ໄດ້ກຳນົດໃນເອກະສານຄັດຕິດ 18.

ເອກະສານຄັດຕິດ 18: ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Constr. No. |
|-----|--|---------------------|--------|-----|-------------|---------------------|
| 0 | Message root | <CstmrPmtStsRpt> | [1..1] | M | | C10,C11,C12,C13,C30 |
| 1 | GroupHeader | <GrpHdr> | [1..1] | M | +- | |
| 1 | OriginalGroupInformationAndStatus | <OrgnlGrpInfAndSts> | [1..1] | M | | C28,C19 |
| 2 | OriginalMessageIdentification | <OrgnlMsgId> | [1..1] | M | Text | |
| 2 | OriginalMessageNameIdentification | <OrgnlMsgNmId> | [1..1] | M | Text | |
| 2 | OriginalCreationDateTime | <OrgnlCreDtTm> | [0..1] | O | DateTime | |
| 2 | OriginalNumberOfTransactions | <OrgnlNbOfTxs> | [0..1] | O | Text | |
| 2 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | O | Quantity | |
| 2 | GroupStatus | <GrpSts> | [0..1] | O | CodeSet | |
| 2 | StatusReasonInformation | <StsRsnInf> | [0..*] | O | | C29 |
| 3 | Originator | <Orgtr> | [0..1] | O | +- | |
| 3 | Reason | <Rsn> | [0..1] | O | | |
| 4 | Code | <Cd> | [1..1] | M | CodeSet | |
| 4 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 3 | AdditionalInformation | <AddtlInf> | [0..*] | O | Text | |
| 2 | NumberOfTransactionsPerStatus | <NbOfTxsPerSts> | [0..*] | O | +- | |
| 1 | OriginalPaymentInformationAndStatus | <OrgnlPmtInfAndSts> | [0..*] | O | | C20,C21,C22,C23 |
| 2 | OriginalPaymentInformationIdentification | <OrgnlPmtInfId> | [1..1] | M | Text | |
| 2 | OriginalNumberOfTransactions | <OrgnlNbOfTxs> | [0..1] | O | Text | |
| 2 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | O | Quantity | |
| 2 | PaymentInformationStatus | <PmtInfSts> | [0..1] | O | CodeSet | |
| 2 | StatusReasonInformation | <StsRsnInf> | [0..*] | O | | C29 |
| 3 | Originator | <Orgtr> | [0..1] | O | +- | |
| 3 | Reason | <Rsn> | [0..1] | O | | |
| 4 | Code | <Cd> | [1..1] | M | CodeSet | |
| 4 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 3 | AdditionalInformation | <AddtlInf> | [0..*] | O | Text | |
| 2 | NumberOfTransactionsPerStatus | <NbOfTxsPerSts> | [0..*] | O | +- | |
| 2 | TransactionInformationAndStatus | <TxInfAndSts> | [0..*] | O | | |
| 3 | StatusIdentification | <StsId> | [0..1] | O | Text | |

| | | | | | | |
|---|-----------------------------------|-------------------|--------|---|---------------|-------------------------------------|
| 3 | OriginalInstructionIdentification | <OrgnlInstrId> | [0..1] | O | Text | |
| 3 | OriginalEndToEndIdentification | <OrgnlEndToEndId> | [0..1] | O | Text | |
| 3 | OriginalUETR | <OrgnlUETR> | [0..1] | O | IdentifierSet | |
| 3 | TransactionStatus | <TxSts> | [0..1] | O | CodeSet | |
| 3 | StatusReasonInformation | <StsRsnInf> | [0..*] | O | | C29 |
| 4 | Originator | <Orgtr> | [0..1] | O | +- | |
| 4 | Reason | <Rsn> | [0..1] | O | | |
| 5 | Code | <Cd> | [1..1] | M | CodeSet | |
| 5 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 4 | AdditionalInformation | <AddtlInf> | [0..*] | O | Text | |
| 3 | ChargesInformation | <ChrgsInf> | [0..*] | O | +- | |
| 3 | TrackerData | <TrckrData> | [0..1] | O | | |
| 4 | ConfirmedDate | <ConfdDt> | [1..1] | M | +- | |
| 4 | ConfirmedAmount | <ConfdAmt> | [1..1] | M | Amount | C1,C9 |
| 4 | TrackerRecord | <TrckrRcrd> | [1..*] | M | | |
| 4 | Agent | <Agt> | [1..1] | M | +- | |
| 4 | ChargeBearer | <ChrgBr> | [0..1] | O | CodeSet | |
| 4 | ChargesAmount | <ChrgsAmt> | [0..1] | O | Amount | C1,C9 |
| 4 | ExchangeRateData | <XchgRateData> | [0..1] | O | | |
| 5 | SourceCurrency | <SrcCcy> | [1..1] | M | CodeSet | C1 |
| 5 | TargetCurrency | <TrgtCcy> | [1..1] | M | CodeSet | C2 |
| 5 | ExchangeRate | <XchgRate> | [1..1] | M | Rate | |
| 5 | UnitCurrency | <UnitCcy> | [0..1] | O | CodeSet | C1 |
| 3 | AcceptanceDateTime | <AcceptncDtTm> | [0..1] | O | DateTime | |
| 3 | AccountServicerReference | <AcctSvcrRef> | [0..1] | O | Text | |
| 3 | ClearingSystemReference | <ClrSysRef> | [0..1] | O | Text | |
| 3 | OriginalTransactionReference | <OrgnlTxRef> | [0..1] | O | | |
| 4 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [0..1] | O | Amount | C2, C8 |
| 4 | Amount | <Amt> | [0..1] | O | +- | |
| 4 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | Date | |
| 4 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | O | Date | |
| 4 | RequestedExecutionDate | <ReqdExctnDt> | [0..1] | O | +- | |
| 4 | CreditorSchemeIdentification | <CdtrSchmeId> | [0..1] | O | +- | |
| 4 | SettlementInformation | <SttlmInf> | [0..1] | O | | C17,C18,C24,C25, C26,C27,C32,C33 |

| | | | | | | |
|---|--------------------------------------|------------------------|--------|---|-----------|----------|
| 5 | SettlementMethod | <SttlmMtd> | [1..1] | M | CodeSet | |
| 5 | SettlementAccount | <SttlmAcct> | [0..1] | O | | C16, C15 |
| 6 | Identification | <Id> | [0..1] | O | +- | |
| 6 | Type | <Tp> | [0..1] | O | +- | |
| 6 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 6 | Name | <Nm> | [0..1] | O | Text | |
| 6 | Proxy | <Prxy> | [0..1] | O | +- | |
| 5 | ClearingSystem | <ClrSys> | [0..1] | O | | |
| 6 | Code | <Cd> | [1..1] | M | CodeSet | |
| 6 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 5 | InstructingReimbursementAgent | <InstgRmbrsmntAgt> | [0..1] | O | +- | |
| 5 | InstructingReimbursementAgentAccount | <InstgRmbrsmntAgtAcct> | [0..1] | O | | C16, C15 |
| 6 | Identification | <Id> | [0..1] | O | +- | |
| 6 | Type | <Tp> | [0..1] | O | +- | |
| 6 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 6 | Name | <Nm> | [0..1] | O | Text | |
| 6 | Proxy | <Prxy> | [0..1] | O | +- | |
| 5 | InstructedReimbursementAgent | <InstdRmbrsmntAgt> | [0..1] | O | +- | |
| 5 | InstructedReimbursementAgentAccount | <InstdRmbrsmntAgtAcct> | [0..1] | O | | C16,C15 |
| 6 | Identification | <Id> | [0..1] | O | +- | |
| 6 | Type | <Tp> | [0..1] | O | +- | |
| 6 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 6 | Name | <Nm> | [0..1] | O | Text | |
| 6 | Proxy | <Prxy> | [0..1] | O | +- | |
| 5 | ThirdReimbursementAgent | <ThrdRmbrsmntAgt> | [0..1] | O | +- | |
| 5 | ThirdReimbursementAgentAccount | <ThrdRmbrsmntAgtAcct> | [0..1] | O | | C16,C15 |
| 6 | Identification | <Id> | [0..1] | O | +- | |
| 6 | Type | <Tp> | [0..1] | O | +- | |
| 6 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 6 | Name | <Nm> | [0..1] | O | Text | |
| 6 | Proxy | <Prxy> | [0..1] | O | +- | |
| 4 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | +- | |
| 4 | PaymentMethod | <PmtMtd> | [0..1] | O | CodeSet | |
| 4 | MandateRelatedInformation | <MndtRitdInf> | [0..1] | O | | |
| 5 | DirectDebitMandate | <DrctDbtMndt> | [0..1] | O | | C3,C4 |
| 6 | MandateIdentification | <MndtId> | [0..1] | O | Text | |
| 6 | DateOfSignature | <DtOfSgnt> | [0..1] | O | Date | |
| 6 | AmendmentIndicator | <AmdmntInd> | [0..1] | O | Indicator | |

| | | | | | | |
|---|--------------------------------------|--------------------|--------|---|---------|----------|
| 6 | AmendmentInformationDetails | <AmdnmtInfDtls> | [0..1] | O | | |
| 7 | OriginalMandateIdentification | <OrgnlMndtId> | [0..1] | O | Text | |
| 7 | OriginalCreditorSchemeIdentification | <OrgnlCdtrSchmeId> | [0..1] | O | +- | |
| 7 | OriginalCreditorAgent | <OrgnlCdtrAgt> | [0..1] | O | +- | |
| 7 | OriginalCreditorAgentAccount | <OrgnlCdtrAgtAcct> | [0..1] | O | | C16,C15 |
| 8 | Identification | <Id> | [0..1] | O | +- | |
| 8 | Type | <Tp> | [0..1] | O | +- | |
| 8 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 8 | Name | <Nm> | [0..1] | O | Text | |
| 8 | Proxy | <Prxy> | [0..1] | O | +- | |
| 7 | OriginalDebtor | <OrgnlDbtr> | [0..1] | O | +- | |
| 7 | OriginalDebtorAccount | <OrgnlDbtrAcct> | [0..1] | O | | C16, C15 |
| 8 | Identification | <Id> | [0..1] | O | +- | |
| 8 | Type | <Tp> | [0..1] | O | +- | |
| 8 | Currency | <Ccy> | [0..1] | O | CodeSet | |
| 8 | Name | <Nm> | [0..1] | O | Text | |
| 8 | Proxy | <Prxy> | [0..1] | O | +- | |
| 7 | OriginalDebtorAgent | <OrgnlDbtrAgt> | [0..1] | O | +- | |
| 7 | OriginalDebtorAgentAccount | <OrgnlDbtrAgtAcct> | [0..1] | O | | C16,C15 |
| 8 | Identification | <Id> | [0..1] | O | +- | |
| 8 | Type | <Tp> | [0..1] | O | +- | |
| 8 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 8 | Name | <Nm> | [0..1] | O | Text | |
| 8 | Proxy | <Prxy> | [0..1] | O | +- | |
| 7 | OriginalFinalCollectionDate | <OrgnlFnlColltnDt> | [0..1] | O | Date | |
| 7 | OriginalFrequency | <OrgnlFrqcy> | [0..1] | O | +- | |
| 7 | OriginalReason | <OrgnlRsn> | [0..1] | O | | |
| 8 | Code | <Cd> | [1..1] | M | CodeSet | |
| 8 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 7 | OriginalTrackingDays | <OrgnlTrackgDays> | [0..1] | O | Text | |
| 6 | ElectronicSignature | <ElectrncSgntr> | [0..1] | O | Text | |
| 6 | FirstCollectionDate | <FrstColltnDt> | [0..1] | O | Date | |
| 6 | FinalCollectionDate | <FnlColltnDt> | [0..1] | O | Date | |
| 6 | Frequency | <Frqcy> | [0..1] | O | +- | |
| 6 | Reason | <Rsn> | [0..1] | O | | |
| 7 | Code | <Cd> | [1..1] | M | CodeSet | |
| 7 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 6 | TrackingDays | <TrckgDays> | [0..1] | O | Text | |

| | | | | | | |
|----|-----------------------------|----------------|--------|---|---------|--------|
| 5 | CreditTransferMandate | <CdtTrfMndt> | [0..1] | O | +- | |
| 4 | RemittanceInformation | <RmtInf> | [0..1] | O | | |
| 5 | Unstructured | <Ustrd> | [0..*] | O | Text | |
| 5 | Structured | <Strd> | [0..*] | O | | |
| 6 | ReferredDocumentInformation | <RfrdDocInf> | [0..*] | O | | |
| 7 | Type | <Tp> | [0..1] | O | | |
| 8 | CodeOrProprietary | <CdOrPrtry> | [1..1] | M | | |
| 9 | Code | <Cd> | [1..1] | M | CodeSet | |
| 9 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 8 | Issuer | <Issr> | [0..1] | O | Text | |
| 7 | Number | <Nb> | [0..1] | O | Text | |
| 7 | RelatedDate | <RltdDt> | [0..1] | O | Date | |
| 7 | LineDetails | <LineDtls> | [0..*] | O | | |
| 8 | Identification | <Id> | [1..*] | M | | |
| 9 | Type | <Tp> | [0..1] | O | | |
| 10 | CodeOrProprietary | <CdOrPrtry> | [1..1] | M | | |
| 11 | Code | <Cd> | [1..1] | M | CodeSet | |
| 11 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 10 | Issuer | <Issr> | [0..1] | O | Text | |
| 9 | Number | <Nb> | [0..1] | O | Text | |
| 9 | RelatedDate | <RltdDt> | [0..1] | O | Date | |
| 9 | LineDetails | <LineDtls> | [0..*] | O | | |
| 10 | Identification | <Id> | [1..*] | M | | |
| 11 | Type | <Tp> | [0..1] | O | | |
| 12 | CodeOrProprietary | <CdOrPrtry> | [1..1] | M | | |
| 13 | Code | <Cd> | [1..1] | M | CodeSet | |
| 13 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 12 | Issuer | <Issr> | [0..1] | O | Text | |
| 11 | Number | <Nb> | [0..1] | O | Text | |
| 11 | RelatedDate | <RltdDt> | [0..1] | O | Date | |
| 10 | Description | <Desc> | [0..1] | O | Text | |
| 10 | Amount | <Amt> | [0..1] | O | | |
| 11 | DuePayableAmount | <DuePyblAmt> | [0..1] | O | Amount | C2, C8 |
| 11 | DiscountAppliedAmount | <DscntApldAmt> | [0..*] | O | | |
| 12 | Type | <Tp> | [0..1] | O | | |
| 13 | Code | <Cd> | [1..1] | M | CodeSet | |
| 13 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 12 | Amount | <Amt> | [1..1] | M | Amount | C2, C8 |
| 11 | CreditNoteAmount | <CdtNoteAmt> | [0..1] | O | Amount | C2, C8 |
| 11 | TaxAmount | <TaxAmt> | [0..*] | O | | |
| 12 | Type | <Tp> | [0..1] | O | | |
| 13 | Code | <Cd> | [1..1] | M | CodeSet | |

| | | | | | | |
|----|------------------------------|---------------------|--------|---|----------|--------|
| 13 | Proprietary | <Prtry> | [1..1] | M | Text | |
| 12 | Amount | <Amt> | [1..1] | M | Amount | C2, C8 |
| 11 | AdjustmentAmountAndReason | <AdjstmntAmtAndRsn> | [0..*] | O | | |
| 12 | Amount | <Amt> | [1..1] | M | Amount | C2, C8 |
| 12 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | O | CodeSet | |
| 12 | Reason | <Rsn> | [0..1] | O | Text | |
| 12 | AdditionalInformation | <AddtlInf> | [0..1] | O | Text | |
| 11 | RemittedAmount | <RmtdAmt> | [0..1] | O | Amount | C2, C8 |
| 6 | ReferredDocumentAmount | <RfrdDocAmt> | [0..1] | O | +- | |
| 6 | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | O | +- | |
| 6 | Invoice | <Invr> | [0..1] | O | +- | |
| 6 | Invoicee | <Invcee> | [0..1] | O | +- | |
| 6 | TaxRemittance | <TaxRmt> | [0..1] | O | | |
| 7 | Creditor | <Cdtr> | [0..1] | O | +- | |
| 7 | Debtor | <Dbtr> | [0..1] | O | +- | |
| 7 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | +- | |
| 7 | AdministrationZone | <AdmstnZone> | [0..1] | O | Text | |
| 7 | ReferenceNumber | <RefNb> | [0..1] | O | Text | |
| 7 | Method | <Mtd> | [0..1] | O | Text | |
| 7 | TotalTaxableBaseAmount | <TtiTaxblBaseAmt> | [0..1] | O | Amount | C2, C8 |
| 7 | TotalTaxAmount | <TtlTaxAmt> | [0..1] | O | Amount | C2, C8 |
| 7 | Date | <Dt> | [0..1] | O | Date | |
| 7 | SequenceNumber | <SeqNb> | [0..1] | O | Quantity | |
| 7 | Record | <Rcrd> | [0..*] | O | | |
| 8 | Type | <Tp> | [0..1] | O | Text | |
| 8 | Category | <Ctgy> | [0..1] | O | Text | |
| 8 | CategoryDetails | <CtgyDtls> | [0..1] | O | Text | |
| 8 | DebtorStatus | <DbtrSts> | [0..1] | O | Text | |
| 8 | CertificateIdentification | <CertId> | [0..1] | O | Text | |
| 8 | FormsCode | <FrmsCd> | [0..1] | O | Text | |
| 8 | Period | <Prd> | [0..1] | O | | |
| 9 | Year | <Yr> | [0..1] | O | Year | |
| 9 | Type | <Tp> | [0..1] | O | CodeSet | |
| 9 | FromToDate | <FrToDt> | [0..1] | O | +- | |
| 8 | TaxAmount | <TaxAmt> | [0..1] | O | | |
| 9 | Rate | <Rate> | [0..1] | O | Rate | |
| 9 | TaxableBaseAmount | <TaxblBaseAmt> | [0..1] | O | Amount | C2, C8 |
| 9 | TotalAmount | <TtlAmt> | [0..1] | O | Amount | C2, C8 |
| 9 | Details | <Dtls> | [0..*] | O | | |
| 10 | Period | <Prd> | [0..1] | O | | |

| | | | | | | |
|----|---------------------------------|---------------|--------|---|---------|----------|
| 11 | Year | <Yr> | [0..1] | O | Year | |
| 11 | Type | <Tp> | [0..1] | O | CodeSet | |
| 11 | FromToDate | <FrToDt> | [0..1] | O | +- | |
| 10 | Amount | <Amt> | [1..1] | M | Amount | C2, C8 |
| 7 | AdditionalInformation | <AddtlInf> | [0..1] | O | Text | |
| 6 | GarnishmentRemittance | <GmshmtRmt> | [0..1] | O | +- | |
| 6 | AdditionalRemittanceInformation | <AddtlRmtInf> | [0..3] | O | Text | |
| 5 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | +- | |
| 5 | Debtor | <Dbtr> | [0..1] | O | +- | |
| 5 | DebtorAccount | <DbtrAcct> | [0..1] | O | | C16,C15 |
| 6 | Identification | <Id> | [0..1] | O | +- | |
| 6 | Type | <Tp> | [0..1] | O | +- | |
| 6 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 6 | Name | <Nm> | [0..1] | O | Text | |
| 6 | Proxy | <Prxy> | [0..1] | O | +- | |
| 5 | DebtorAgent | <DbtrAgt> | [0..1] | O | +- | |
| 5 | DebtorAgentAccount | <DbtrAgtAcct> | [0..1] | O | | C16, C15 |
| 6 | Identification | <Id> | [0..1] | O | +- | |
| 6 | Type | <Tp> | [0..1] | O | +- | |
| 6 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 6 | Name | <Nm> | [0..1] | O | Text | |
| 6 | Proxy | <Prxy> | [0..1] | O | +- | |
| 5 | CreditorAgent | <CdtrAgt> | [0..1] | O | +- | |
| 5 | CreditorAgentAccount | <CdtrAgtAcct> | [0..1] | O | | C16, C15 |
| 5 | Identification | <Id> | [0..1] | O | +- | |
| 5 | Type | <Tp> | [0..1] | O | +- | |
| 5 | Currency | <Ccy> | [0..1] | O | CodeSet | C2 |
| 5 | Name | <Nm> | [0..1] | O | Text | |
| 5 | Proxy | <Prxy> | [0..1] | O | +- | |
| 4 | Creditor | <Cdtr> | [0..1] | O | +- | |
| 4 | CreditorAccount | <CdtrAcct> | [0..1] | O | | C16,C15 |
| 5 | Identification | <Id> | [0..1] | O | +- | |
| 5 | Type | <Tp> | [0..1] | O | +- | |
| 5 | Currency | <Ccy> | [0..1] | O | CodeSet | |
| 5 | Name | <Nm> | [0..1] | O | Text | |
| 5 | Proxy | <Prxy> | [0..1] | O | +- | |
| 4 | UltimateCreditor | <UltmtCdtr> | [0..1] | O | +- | |
| 4 | Purpose | <Purp> | [0..1] | O | +- | |
| 3 | SupplementaryData | <SplmtryData> | [0..*] | O | +- | C31 |
| 2 | SupplementaryData | <SplmtryData> | [0..*] | O | +- | C32 |

7. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ
(pain.002.001.12)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ແມ່ນ ການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C33 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 19.

ເອກະສານຄັດຕິດ 19: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳລະຫວ່າງ ຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນພາສາອັງກິດ |
|-------|-------|-----------------------------|--|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoric Currency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AmendmentIndicatorFalseRule | If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed |
| 4 | C4 | AmendmentIndicatorTrueRule | If AmendmentIndicator is true, then AmendmentInformationDetails must be present |
| 5 | C5 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 6 | C6 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 7 | C7 | Country | The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). |
| 8 | C8 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 9 | C9 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. |

| | | | |
|----|-----|-------------------------|--|
| | | | Note: The decimal separator is a dot. |
| 10 | C10 | GroupStatusAcceptedRule | <p>If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProgress), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then OriginalPaymentInformationAndStatus/PaymentInformationStatus must be different from RJCT (Rejected).</p> <p>On Condition /OriginalGroupInformationAndStatus/GroupStatus is present And /OriginalGroupInformationAndStatus/GroupStatus is within DataType <<Code>> ValidationRuleStatus1Code And /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is present Following Must be True /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must not be within DataType <<Code>> ValidationRuleRejected1Code</p> <p><i>This constraint is defined at the MessageDefinition level.</i></p> |
| 11 | C11 | GroupStatusPendingRule | <p>If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG (Pending), then OriginalPaymentInformationAndStatus/PaymentInformationStatus must be different from RJCT (Rejected).</p> <p>On Condition /OriginalGroupInformationAndStatus/GroupStatus is present And /OriginalGroupInformationAndStatus/GroupStatus is within DataType <<Code>> ValidationRulePending1Code And /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is present Following Must be True /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must not be within DataType <<Code>> ValidationRuleRejected1Code</p> <p><i>This constraint is defined at the MessageDefinition level</i></p> |
| 12 | C12 | GroupStatusReceivedRule | <p>If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD (Received), then OriginalPaymentInformationAndStatus/PaymentInformationStatus is not allowed.</p> |

| | | | |
|------|-----|--|--|
| | | | <p>On Condition /OriginalGroupInformationAndStatus/GroupStatus is present And /OriginalGroupInformationAndStatus/ GroupStatus is within DataType <<Code>> ValidationRuleReceived1Code And /OriginalPaymentInformationAndStatus [1] is present Following Must be True /OriginalPaymentInformationAndStatus[*]/ PaymentInformationStatus Must be absent <i>This constraint is defined at the MessageDefinition level.</i></p> |
| 13 | C13 | GroupStatusRejectedRule | <p>If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT (Rejected), then OriginalPaymentInformationAndStatus/PaymentInformationStatus, if present, must be equal to RJCT (Rejected). On Condition /OriginalGroupInformationAndStatus/GroupStatus is present And /OriginalGroupInformationAndStatus/ GroupStatus is within DataType <<Code>> ValidationRuleRejected1Code And /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is present Following Must be True /OriginalPaymentInformationAndStatus[*]/ PaymentInformationStatus Must be within DataType <<Code>> ValidationRuleRejected1Code <i>This constraint is defined at the MessageDefinition level</i></p> |
| cc14 | C14 | IBAN | <p>A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN</p> |
| 15 | C15 | IdentificationAndProxyGuideline | <p>If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.</p> |
| 16 | C16 | IdentificationOrProxyPresenceRule | <p>Identification must be present or Proxy must be present. Both may be present</p> |
| 17 | C17 | InstructedReimbursementAgentAccountRule | <p>If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present</p> |
| 18 | C18 | InstructingReimbursementAgentAccountRule | <p>If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.</p> |

| | | | |
|----|-----|---------------------------------------|---|
| 19 | C19 | NumberOfTransactionPerStatusGuideline | OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART' |
| 20 | C20 | PaymentInformationStatusAcceptedRule | If PaymentInformationStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProgress), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected). |
| 21 | C21 | PaymentInformationStatusPendingRule | If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to PDNG (Pending), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected). |
| 22 | C22 | PaymentInformationStatusReceivedRule | If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RCVD (Received), then TransactionInformationAndStatus/TransactionStatus is not allowed. |
| 23 | C23 | PaymentInformationStatusRejectedRule | If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT (Rejected), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected) |
| 24 | C24 | SettlementMethodAgentRule | If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed |
| 25 | C25 | SettlementMethodClearingRule | If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed |
| 26 | C26 | SettlementMethodCoverAgentRule | If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present. |
| 27 | C27 | SettlementMethodCoverRule | If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed |
| 28 | C28 | StatusReasonInformationRule | If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/ AdditionalInformation must be absent |

| | | | |
|----|-----|------------------------------------|---|
| 29 | C29 | StatusReasonRule | If Reason/Code is equal to NARR, then AdditionalInformation must be present. |
| 30 | C30 | 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. <i>This constraint is defined at the MessageDefinition level</i> |
| 31 | C31 | SupplementaryDataRule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element |
| 32 | C32 | ThirdReimbursementAgentAccountRule | If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present |
| 33 | C33 | ThirdReimbursementAgentRule | If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present. |

**8. ຂໍ້ຄວາມສິ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ
(pain.007.001.11)**

ຂໍ້ຄວາມສິ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ແມ່ນຂໍ້ຄວາມ ທີ່ສະຖາບັນການເງິນ ສິ່ງໄປຫາ ຜູ້ໃຊ້ບໍລິການ ເພື່ອແຈ້ງຄວາມຜິດພາດຂອງຂໍ້ຄວາມ ແລະ ຍົກເລີກການດຳເນີນທຸລະກຳດັ່ງກ່າວ.

**9. ໂຄງສ້າງຂໍ້ຄວາມສິ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ
(pain.007.001.11)**

ຂໍ້ຄວາມສິ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີ 04 ອົງປະກອບ ດັ່ງນີ້:

- 1) **GroupHeader** ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:
 - ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
 - ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳ (CreationDateTime);
 - ຈຳນວນທຸລະກຳການຊຳລະ (NumberOfTransactions) ເປັນຕົ້ນ.
- 2) **OriginalGroupInformation** ກຸ່ມຂໍ້ມູນຂອງຂໍ້ຄວາມສິ່ງເງິນຄືນທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ໂດຍອ້າງອີງເຖິງຂໍ້ຄວາມຕົ້ນສະບັບ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:
 - ລະຫັດປະເພດທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageIdentification);
 - ລະຫັດປະເພດຂໍ້ຄວາມທີ່ເປັນຕົ້ນສະບັບ (OriginalMessageNameIdentification);

- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (OriginalCreationDateTime);
- ເຫດຜົນການສົ່ງເງິນຄືນ (ReversalReasonInformation) ເປັນຕົ້ນ.

3) OriginalPaymentInformationAndReversal ຂໍ້ມູນເນື້ອໃນລະອຽດຂໍ້ຄວາມສົ່ງເງິນຄືນສຳລັບທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ລະຫວ່າງສະຖາບັນການເງິນ ກັບ ຜູ້ໃຊ້ບໍລິການ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດຂໍ້ມູນທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalPaymentInformationIdentification);
- ຈຳນວນທຸລະກຳການຊຳລະທີ່ເປັນຕົ້ນສະບັບ (OriginalNumberOfTransactions);
- ລະຫັດລະບຸປະເພດຊຸດທຸລະກຳ (BatchBooking);
- ລະຫັດຂໍ້ມູນທຸລະກຳສົ່ງເງິນຄືນ (PaymentInformationReversal);
- ເຫດຜົນການສົ່ງເງິນຄືນ (ReversalReasonInformation) ເປັນຕົ້ນ.

4) SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 03 ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມ ສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.007.001.11) ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 20.

ເອກະສານຄັດຕິດ 20: ຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Constr. No. |
|-----|--|----------------------|--------|-----|-------------|--------------------|
| 0 | Message root | <CstmrPmtRvsl> | [1..1] | M | | C11,C12,C13,C26,C9 |
| 1 | GroupHeader | <GrpHdr> | [1..1] | M | +- | C6,C10 |
| 2 | OriginalGroupInformation | <OrgnlGrpInf> | [1..1] | M | | |
| 3 | OriginalMessageIdentification | <OrgnlMsgId> | [1..1] | M | Text | |
| 3 | OriginalMessageNameIdentification | <OrgnlMsgNmId> | [1..1] | M | Text | |
| 3 | OriginalCreationDate Time | <OrgnlCreDtTm> | [0..1] | O | DateTime | |
| 3 | ReversalReasonInformation | <RvslRsnInf> | [0..*] | O | +- | |
| 2 | OriginalPaymentInformationAndReversal | <OrgnlPmtInfAndRvsl> | [0..*] | O | | C19,C20,C21 |
| 3 | ReversalPaymentInformationIdentification | <RvslPmtInfId> | [0..1] | O | Text | |

| | | | | | | |
|---|--|-------------------|--------|---|---------------|-------|
| 3 | OriginalPaymentInformationIdentification | <OrgnlPmtInfId> | [1..1] | M | Text | |
| 3 | OriginalNumberOfTransactions | <OrgnlNbOfTx> | [0..1] | O | Text | |
| 3 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | O | Quantity | |
| 3 | BatchBooking | <BtchBookg> | [0..1] | O | Indicator | |
| 3 | PaymentInformationReversal | <RvslRsnInf> | [0..1] | O | Indicator | |
| 3 | ReversalReasonInformation | <RvslRsnInf> | [0..*] | O | +- | |
| 3 | TransactionInformation | <TxInf> | [0..*] | O | | |
| 4 | ReversalIdentification | <RvslId> | [0..1] | O | Text | |
| 4 | OriginalInstructionIdentification | <OrgnlInstrId> | [0..1] | O | Text | |
| 4 | OriginalEndToEndIdentification | <OrgnlEndToEndId> | [0..1] | O | Text | |
| 4 | OriginalUETR | <OrgnlUETR> | [0..1] | O | IdentifierSet | |
| 4 | OriginalInstructedAmount | <OrgnlInstdAmt> | [0..1] | O | Amount | C1,C8 |
| 4 | ReversedInstructedAmount | <RvslInstdAmt> | [0..1] | O | Amount | C1,C8 |
| 4 | ChargeBearer | <ChrgBr> | [0..1] | O | CodeSet | |
| 4 | ReversalReasonInformation | <RvslRsnInf> | [0..*] | O | +- | |
| 4 | OriginalTransactionReference | <OrgnlTxRef> | [0..1] | O | | |
| 5 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [0..1] | O | Amount | C1,C8 |
| 5 | Amount | <Amt> | [0..1] | O | +- | |
| 5 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | O | Date | |
| 5 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | O | Date | |
| 5 | RequestedExecutionDate | <ReqdExctnDt> | [0..1] | O | +- | |

| | | | | | | |
|---|--------------------------------------|--------------------------|----------------|---|---------|---------------------------------|
| 5 | CreditorSchemeIdentification | <CdrSchmeId> | [0..1] | O | +- | |
| 5 | SettlementInformation | <StlmInf> | [0..1] | O | | C17,C18,C22,C23,C24,C25,C28,C29 |
| 6 | SettlementMethod | <StlmMtd> | [1..1] | M | CodeSet | |
| 6 | SettlementAccount | <StlmAcct> | [0..1] | O | | C16,C15 |
| 7 | Identification | <Id> | [0..1] | O | +- | |
| 7 | Type | <Tp> | [0..1] | O | +- | |
| 7 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 7 | Name | <Nm> | [0..1] | O | Text | |
| 7 | Proxy | <Prxy> | [0..1] | O | +- | |
| 6 | ClearingSystem | <ClrSys> | [0..1] | O | | |
| 7 | Code | <Cd> | {or [1..1]} | M | CodeSet | |
| 7 | Proprietary | <Prtry> | [1..1 or} | M | Text | |
| 6 | InstructingReimbursementAgent | <InstgRmbrsmntAgent> | [0..1] | O | +- | |
| 6 | InstructingReimbursementAgentAccount | <InstdRmbrsmntAgentAcct> | [0..1] | O | | C16,C15 |
| 7 | Identification | <Id> | [0..1] | O | +- | |
| 7 | Type | <Tp> | [0..1] | O | +- | |
| 7 | Currency | <Ccy> | [0..1] | O | CodeSet | |
| 7 | Name | <Nm> | [0..1] | O | Text | |
| 7 | Proxy | <Prxy> | [0..1] | O | +- | |
| 6 | InstructedReimbursementAgent | <InstdRmbrsmntAgent> | [0..1] | O | +- | |
| 6 | InstructedReimbursementAgentAccount | <InstdRmbrsmntAgentAcct> | [0..1] | O | | C16,C15 |
| 7 | Identification | <Id> | [0..1] | O | +- | |
| 7 | Type | <Tp> | [0..1] | O | +- | |
| 7 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 7 | Name | <Nm> | [0..1] | O | Text | |
| 7 | Proxy | <Prxy> | [0..1] | O | +- | |

| | | | | | | |
|---|--------------------------------------|------------------------|---------------|---|-----------|---------|
| 6 | ThirdReimbursement Agent | <ThrdRmbrsmntAgt> | [0..1] | O | +- | |
| 6 | ThirdReimbursement AgentAccount | <ThrdRmbrsmntAgt Acct> | [0..1] | O | | C16,C15 |
| 7 | Identification | <Id> | [0..1] | O | +- | |
| 7 | Type | <Tp> | [0..1] | O | +- | |
| 7 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 7 | Name | <Nm> | [0..1] | O | Text | |
| 7 | Proxy | <Prxy> | [0..1] | O | +- | |
| 5 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | +- | |
| 5 | PaymentMethod | <PmtMtd> | [0..1] | O | CodeSet | |
| 5 | MandateRelatedInformation | <MndtRltdInf> | [0..1] | O | | |
| 6 | DirectDebitMandate | <DrctDbtMndt> | {or [0..1] | O | | C2,C3 |
| 7 | MandateIdentification | <MndtId> | [0..1] | O | Text | |
| 7 | DateOfSignature | <DtOfSgnt> | [0..1] | O | Date | |
| 7 | AmendmentIndicator | <AmdmntInd> | [0..1] | O | Indicator | |
| 7 | AmendmentInformationDetails | <AmdmntInfDtls> | [0..1] | O | | |
| 8 | OriginalMandateIdentification | <OrgnlMndtId> | [0..1] | O | Text | |
| 8 | OriginalCreditorSchemeIdentification | <OrgnlCdtrSchmeId> | [0..1] | O | +- | |
| 8 | OriginalCreditorAgent | <OrgnlCdtrAgt> | [0..1] | O | +- | |
| 8 | OriginalCreditorAgent Account | <OrgnlCdtrAgtAcct> | [0..1] | O | | C16,C15 |
| 9 | Identification | <Id> | [0..1] | O | +- | |
| 9 | Type | <Tp> | [0..1] | O | +- | |
| 9 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 9 | Name | <Nm> | [0..1] | O | Text | |
| 9 | Proxy | <Prxy> | [0..1] | O | +- | |
| 8 | OriginalDebtor | <OrgnlDbtr> | [0..1] | O | +- | |
| 8 | OriginalDebtorAccount | <OrgnlDbtrAcct> | [0..1] | O | | C16,C15 |

| | | | | | | |
|---|-----------------------------|--------------------|----------------|---|---------|---------|
| 9 | Identification | <Id> | [0..1] | O | +- | |
| 9 | Type | <Tp> | [0..1] | O | +- | |
| 9 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 9 | Name | <Nm> | [0..1] | O | Text | |
| 9 | Proxy | <Prxy> | [0..1] | O | +- | |
| 8 | OriginalDebtorAgent | <OrgnlDbtrAgt> | [0..1] | O | +- | |
| 8 | OriginalDebtorAgent Account | <OrgnlDbtrAgtAcct> | [0..1] | O | | C16,C15 |
| 9 | Identification | <Id> | [0..1] | O | +- | |
| 9 | Type | <Tp> | [0..1] | O | +- | |
| 9 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 9 | Name | <Nm> | [0..1] | O | Text | |
| 9 | Proxy | <Prxy> | [0..1] | O | +- | |
| 8 | OriginalFinalCollectionDate | <OrgnlFnlColltnDt> | [0..1] | O | Date | |
| 8 | OriginalFrequency | <OrgnlFrqcy> | [0..1] | O | +- | |
| 8 | OriginalReason | <OrgnlRsn> | [0..1] | O | | |
| 9 | Code | <Cd> | {or [1..1]} | M | CoedSet | |
| 9 | Proprietary | <Prtry> | [1..1] or} | M | Text | |
| 8 | OriginalTrackingDays | <OrgnlTrckgDays> | [0..1] | O | Text | |
| 7 | ElectornicSignature | <ElctmcSgnt> | [0..1] | O | Text | |
| 7 | FirstCollectionDate | <FrstColltnDt> | [0..1] | O | Date | |
| 7 | FinalCollectionDate | <FnlColltnDt> | [0..1] | O | Date | |
| 7 | Frequency | <Frqcy> | [0..1] | O | +- | |
| 7 | Reason | <Rsn> | [0..1] | O | | |
| 8 | Code | <Cd> | {or [1..1]} | M | CoedSet | |
| 8 | Proprietary | <Prtry> | [1..1] or} | M | Text | |
| 7 | TrackingDays | <TrckgDays> | [0..1] | O | Text | |
| 6 | CreditTransferMandate | <CdtTrtMndt> | [0..1] or} | O | +- | |
| 5 | RemittanceInformation | <RmtInf> | [0..1] | O | | |

| | | | | | | |
|----|-----------------------------|---------------|----------------|---|---------|-------|
| 6 | Unstructured | <Ustrd> | [0..*] | O | Text | |
| 6 | Structured | <Strd> | [0..*] | O | | |
| 7 | ReferredDocumentInformation | <RfrdDocInf> | [0..*] | O | | |
| 8 | Type | <Tp> | [0..1] | O | | |
| 9 | CodeOrProprietary | <CdOrPrtry> | [0..*] | O | | |
| 10 | Code | <Cd> | {or [1..1]} | M | CoedSet | |
| 10 | Proprietary | <Prtry> | [1..1] or} | M | Text | |
| 9 | Issuer | <Issr> | [0..1] | O | Text | |
| 8 | Number | <Nb> | [0..1] | O | Text | |
| 8 | RelatedDate | <RltdDt> | [0..1] | O | Date | |
| 8 | LineDetails | <LineDtls> | [0..*] | O | | |
| 9 | Identification | <Id> | [1..0] | M | | |
| 10 | Type | <Tp> | [0..1] | O | | |
| 11 | CodeOrProprietary | <CdOrPrtry> | [1..1] | M | | |
| 12 | Code | <Cd> | {or [1..1]} | M | CoedSet | |
| 12 | Proprietary | <Prtry> | [1..1] or} | M | Text | |
| 11 | Issuer | <Issr> | [0..1] | O | Text | |
| 10 | Number | <Nb> | [0..1] | O | Text | |
| 10 | RelatedDate | <RltdDt> | [0..1] | O | Date | |
| 9 | Description | <Desc> | [0..1] | O | Text | |
| 9 | Amount | <Amt> | [0..1] | O | | |
| 10 | DuePayableAmount | <DuePyblAmt> | [0..1] | O | Amount | C1,C8 |
| 10 | DiscountAppliedAmount | <DsntApldAmt> | [0..*] | O | | |
| 11 | Type | <Tp> | [0..1] | O | | |
| 12 | Code | <Cd> | {or [1..1]} | M | CodeSet | |
| 12 | Proprietary | <Prtry> | [1..1] or} | M | Text | |
| 11 | Amount | <Amt> | [1..1] | M | Amount | C1,C8 |
| 10 | CreditNoteAmount | <CdtNoteAmt> | [0..1] | O | Amount | C1,C8 |

| | | | | | | |
|----|------------------------------|---------------------|----------------|---|----------|-------|
| 10 | TaxAmount | <TaxAmt> | [0..*] | O | | |
| 11 | Type | <Tp> | [0..1] | O | | |
| 12 | Code | <Cd> | {or [1..1]} | M | CodeSet | |
| 12 | Proprietary | <Prtry> | [1..1] or} | M | Text | |
| 11 | Amount | <Amt> | [1..1] | M | Amount | C1,C8 |
| 10 | AdjustmentAmountAndReason | <AdjstmntAmtAndRsn> | [0..*] | O | | |
| 11 | Amount | <Amt> | [1..1] | M | Amount | C1,C8 |
| 11 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | O | CodeSet | |
| 11 | Reason | <Rsn> | [0..1] | O | Text | |
| 11 | AdditionalInformation | <AddtlInf> | [0..1] | O | Text | |
| 10 | RemittedAmount | <RmtdAmt> | [0..1] | O | Amount | C1,C8 |
| 7 | ReferredDocumentAmount | <RfrdDocAmt> | [0..1] | O | +- | |
| 7 | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | O | +- | |
| 7 | Invoicer | <Invr> | [0..1] | O | +- | |
| 7 | Invoicee | <Invcee> | [0..1] | O | +- | |
| 7 | TaxRemittance | <TaxRmt> | [0..1] | O | | |
| 8 | Creditor | <Cdtr> | [0..1] | O | +- | |
| 8 | Debtor | <Dbtr> | [0..1] | O | +- | |
| 8 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | +- | |
| 8 | AdministrationZone | <AdmstnZone> | [0..1] | O | Text | |
| 8 | ReferenceNumber | <RdfNb> | [0..1] | O | Text | |
| 8 | Method | <Mtd> | [0..1] | O | Text | |
| 8 | TotalTaxableBaseAmount | <TtlTaxblBaseAmt> | [0..1] | O | Amount | C1,C8 |
| 8 | TotalTaxAmount | <TtlTaxAm> | [0..1] | O | Amount | C1,C8 |
| 8 | Date | <Dt> | [0..1] | O | Date | |
| 8 | SequenceNumber | <SeqNb> | [0..1] | O | Quantity | |
| 8 | Record | <Rcrd> | [0..*] | O | | |
| 9 | Type | <Tp> | [0..1] | O | Text | |
| 9 | Category | <Ctgy> | [0..1] | O | Text | |

| | | | | | | |
|----|---------------------------------|----------------|--------|---|---------|---------|
| 9 | CategoryDetails | <CtgyDtls> | [0..1] | O | Text | |
| 9 | DebtorStatus | <DbtrSts> | [0..1] | O | Text | |
| 9 | CertificateIdentification | <CertId> | [0..1] | O | Text | |
| 9 | FormsCode | <FrmsCd> | [0..1] | O | Text | |
| 9 | Period | <Prd> | [0..1] | O | | |
| 10 | Year | <Yr> | [0..1] | O | Year | |
| 10 | Type | <Tp> | [0..1] | O | CodeSet | |
| 10 | FormToDate | <FrToDt> | [0..1] | O | +- | |
| 9 | TaxAmount | <TaxAmt> | [0..1] | O | | |
| 10 | Rate | <Rate> | [0..1] | O | Rate | |
| 10 | TaxableBaseAmount | <TaxblBaseAmt> | [0..1] | O | Amount | |
| 10 | TotalAmount | <TtlAmt> | [0..1] | O | Amount | |
| 9 | Details | <Dtls> | [0..*] | O | | |
| 10 | Period | <Prd> | [0..1] | O | | |
| 11 | Year | <Yr> | [0..1] | O | Year | |
| 11 | Type | <Tp> | [0..1] | O | CodeSet | |
| 11 | FromToDate | <FrToDt> | [0..1] | O | +- | |
| 10 | Amount | <Amt> | [1..1] | M | Amount | |
| 9 | AdditionalInformation | <AddtlInf> | [0..1] | O | Text | |
| 8 | GarnishmentRemittance | <GrnshmtRmt> | [0..1] | O | +- | |
| 8 | AdditionalRemittanceInformation | <AddtlRntInf> | [0..3] | O | Text | |
| 7 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | +- | |
| 7 | Debtor | <Dbtr> | [0..1] | O | +- | |
| 7 | DebtorAccount | <DbtrAcct> | [0..1] | O | | C16,C15 |
| 8 | Identification | <Id> | [0.1] | O | +- | |
| 8 | Type | <Tp> | [0.1] | O | +- | |
| 8 | Currency | <Ccy> | [0.1] | O | CodeSet | C1 |
| 8 | Name | <Nm> | [0.1] | O | Text | |
| 8 | Proxy | <Prxy> | [0.1] | O | +- | |
| 7 | DebtorAgent | <DbtrAgt> | [0.1] | O | +- | |
| 7 | DebtorAgentAccount | <DbtrAgtAcct> | [0.1] | O | | C16,C15 |
| 8 | Identification | <Id> | [0.1] | O | +- | |
| 8 | Type | <Tp> | [0.1] | O | +- | |
| 8 | Currency | <Ccy> | [0.1] | O | CodeSet | C1 |

| | | | | | | |
|---|----------------------|---------------|-------|---|---------|---------|
| 8 | Name | <Nm> | [0.1] | O | Text | |
| 8 | Proxy | <Prxy> | [0.1] | O | +- | |
| 7 | CreditorAgent | <CdtrAgt> | [0.1] | O | +- | |
| 7 | CreditorAgentAccount | <CdtrAgtAcct> | [0.1] | O | | C16,C15 |
| 8 | Identification | <Id> | [0.1] | O | +- | |
| 8 | Type | <Tp> | [0.1] | O | +- | |
| 8 | Currency | <Ccy> | [0.1] | O | CodeSet | C1 |
| 8 | Name | <Nm> | [0.1] | O | Text | |
| 8 | Proxy | <Prxy> | [0.1] | O | +- | |
| 7 | Creditor | <Cdtr> | [0.1] | O | +- | |
| 7 | CreditorAccount | <CdtrAcct> | [0.1] | O | | C16,C15 |
| 8 | Identification | <Id> | [0.1] | O | +- | |
| 8 | Type | <Tp> | [0.1] | O | +- | |
| 8 | Currency | <Ccy> | [0.1] | O | CodeSet | C1 |
| 8 | Name | <Nm> | [0.1] | O | Text | |
| 8 | Proxy | <Prxy> | [0.1] | O | +- | |
| 7 | UltimateCreditor | <UltmtCdtr> | [0.1] | O | +- | |
| 7 | Purpose | <Purp> | [0.1] | O | +- | |
| 2 | SupplementaryData | <SplmtryData> | [0.1] | O | +- | C27 |
| 1 | SupplementaryData | <SplmtryData> | [0.1] | O | +- | C27 |

10. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.007.001.11)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສົ່ງເງິນຄືນທຸລະກຳທີ່ຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C29 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 21.

ເອກະສານຄັດຕິດ 21: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສົ່ງເງິນຄືນຂອງທຸລະກຳທີ່ເກີດຂຶ້ນຜິດພາດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນ |
|-------|-------|--------------------------|---|
| 1 | C1 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged |

| | | | |
|----|-----|--|--|
| 2 | C2 | AmendmentIndicatorFalseRule | If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed |
| 3 | C3 | AmendmentIndicatorTrueRule | If AmendmentIndicator is true, then AmendmentInformationDetails must be present |
| 4 | C4 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 5 | C5 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 6 | C6 | ControlSumAndGroupReversalRule | If GroupReversal is true, then ControlSum is not allowed |
| 7 | C7 | Country | The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). |
| 8 | C8 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 9 | C9 | GroupReversalAndNumberOfTransactionsGuideline | If GroupHeader/GroupReversal is false and OriginalPaymentInformationAndReversal[*]/PaymentInformationReversal is false, then NumberOfTransactions must equal the number of occurrences of OriginalPaymentInformationAndReversal[*]/TransactionInformation. <i>This constraint is defined at the MessageDefinition level.</i> |
| 10 | C10 | GroupReversalAndNumberOfTransactionsGuideline | If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message. |
| 11 | C11 | GroupReversalAndPaymentInformationNotPresentRule | If GroupHeader/GroupReversal is true, then OriginalPaymentInformationAndReversal is not allowed. On Condition /GroupHeader/GroupReversal is present And /GroupHeader/ GroupReversal is equal to value 'true' Following Must be True /OriginalPaymentInformationAndReversal[*] Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 12 | C12 | GroupReversalAndPaymentInformationPresentRule | If GroupHeader/GroupReversal is false, then at least one occurrence of OriginalPaymentInformationAndReversal must be present. On Condition /GroupHeader/GroupReversal is present |

| | | | |
|----|-----|---|--|
| | | | <p>And /GroupHeader/GroupReversal is equal to value 'false' Following Must be True /OriginalPaymentInformationAndReversal[1] Must be present <i>This constraint is defined at the MessageDefinition level.</i></p> |
| 13 | C13 | GroupReversalAndReasonRule | <p>If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ReversalReasonInformation/Reason must present. On Condition /GroupHeader/GroupReversal is present And /GroupHeader/GroupReversal is equal to value 'true' Following Must be True /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be present <i>This constraint is defined at the MessageDefinition level.</i></p> |
| 14 | C14 | IBAN | <p>A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN</p> |
| 15 | C15 | IdentificationAndProxyGuideline | <p>If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account</p> |
| 16 | C16 | IdentificationOrProxyPresenceRule | <p>Identification must be present or Proxy must be present. Both may be present</p> |
| 17 | C17 | InstructedReimbursementAgentAccountRule | <p>If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.</p> |
| 18 | C18 | InstructingReimbursementAgentAccountRule | <p>If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.</p> |
| 19 | C19 | PaymentInformationReversalAndReasonRule | <p>If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present.</p> |
| 20 | C20 | PaymentInformationReversalAndTransactionInformationNotPresentRule | <p>If PaymentInformationReversal is true, then TransactionInformation is not allowed</p> |
| 21 | C21 | PaymentInformationReversalAndTransactionInformationPresentRule | <p>If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.</p> |
| 22 | C22 | SettlementMethodAgentRule | <p>If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed</p> |

| | | | |
|----|-----|------------------------------------|--|
| 23 | C23 | SettlementMethod ClearingRule | If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed |
| 24 | C24 | SettlementMethod CoverAgentRule | If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present. |
| 25 | C25 | SettlementMethod CoverRule | If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed. |
| 26 | C26 | SupplementaryData Rule | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 27 | C27 | SupplementaryData Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 28 | C28 | ThirdReimbursementAgentAccountRule | If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. |
| 29 | C29 | ThirdReimbursementAgentRule | If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present. |

11. ຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.008.001.10)

ຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ແມ່ນຂໍ້ຄວາມ ທີ່ເຈົ້າໜີ້ (Creditor) ສົ່ງໄປແຈ້ງ ສະຖາບັນການເງິນເຈົ້າໜີ້ (Creditor Agent) ເພື່ອຫັກບັນຊີເງິນຝາກຂອງລູກໜີ້ (Debtor) ແລະ ໂອນເງິນເຂົ້າບັນຊີເງິນຝາກຂອງເຈົ້າໜີ້ (Creditor). ຂໍ້ຄວາມດັ່ງກ່າວ ສາມາດນຳໃຊ້ໃນການຫັກເງິນຈາກບັນຊີເງິນຝາກຂອງລູກໜີ້ (Debtor) ເທື່ອລະທຸລະກຳ ຫຼື ຫຼາຍທຸລະກຳພ້ອມກັນ.

12. ໂຄງສ້າງຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.008.001.10)

ຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

1) GroupHeader ແມ່ນຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມສຳລັບຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ຈຳນວນທຸລະກຳການຊຳລະ (NumberOfTransactions) ເປັນຕົ້ນ;

2) PaymentInformation ແມ່ນຂໍ້ມູນເນື້ອໃນລະອຽດຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້
ບໍລິການ ກັບ ສະຖາບັນການເງິນ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດຂໍ້ມູນທຸລະກຳການຊຳລະ (PaymentInformationIdentification);
- ວິທີການຊຳລະເງິນ (PaymentMethod);
- ລະຫັດລະບຸປະເພດຊຸດທຸລະກຳ (BatchBooking);
- ລະຫັດຂໍ້ມູນປະເພດທຸລະກຳການຊຳລະ (PaymentTypeInfoInformation);
- ຊື່ເຈົ້າໜີ້ (Creditor);
- ບັນຊີເຈົ້າໜີ້(CreditorAccount);
- ສະຖາບັນການເງິນເຈົ້າໜີ້ (CreditAgent);
- ຂໍ້ມູນທຸລະກຳຫັກເງິນແບບອັດຕະໂນມັດ (DirectDebitTransactionInformation):
 - (1) ລະຫັດທຸລະກຳການຊຳລະ (PaymentIdentification),
 - (2) ຈຳນວນເງິນທີ່ໄດ້ຮັບ (InstructedAmount),
 - (3) ສະຖາບັນການເງິນລູກໜີ້ (DebtorAgent),
 - (4) ບັນຊີສະຖາບັນລູກໜີ້ (DebtorAgentAccount),
 - (5) ຊື່ລູກໜີ້ (Debtor),
 - (6) ບັນຊີລູກໜີ້ (DebtorAccount),
 - (7) ຈຸດປະສົງຂອງທຸລະກຳ (Purpose),
 - (8) ລະຫັດພາສີ/ອາກອນ (Tax),
 - (9) ຂໍ້ມູນການໂອນເງິນ (RemittanceInformation) ເປັນຕົ້ນ.

3) SupplementaryData ແມ່ນຂໍ້ມູນເພີ່ມເຕີມ ທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 03 ຂໍ້ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.
008.001.10) ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 22.

ເອກະສານຄັດຕິດ 22: ຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ

| Lvl | Name | XML Tag | Mult | M/ O | Type / Code | Constr. No. |
|-----|-----------------------|-------------------------|--------|---------|----------------|-------------|
| 0 | | <CstmrDrctDbtIn itn> | [1..1] | M | | |
| 1 | GroupHeader | <GrpHdr> | | M | | |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | Text | |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | M | DateTime | |
| 2 | Authorisation | <Authstn> | [0..2] | O | +- | |
| 2 | NumberOfTransactions | <NbOfTx> | [1..1] | M | Text | |
| 2 | ControlSum | <CtrlSum> | [0..1] | O | Quantity | |

| | | | | | | |
|---|----------------------------------|-------------------|------------|---|---------------------------|--|
| 2 | InitiatingParty | <InitgPty> | [1..1] | M | +- | |
| 2 | ForwardingAgent | <FwdgAgent> | [0..1] | O | +- | |
| 2 | InitiationSource | <InitnSrc> | [0..1] | O | | |
| 3 | Name | <Nm> | [1..1] | M | Text | |
| 3 | Provider | <Prvdr> | [0..1] | O | Text | |
| 3 | Version | <Vrsn> | [0..1] | O | Text | |
| 1 | PaymentInformation | <PmtInf> | | | | |
| 2 | PaymentInformationIdentification | <PmtIfld> | [1..1] | M | Text | |
| 2 | PaymentMethod | <PmtMtd> | [1..1] | M | CodeSet | |
| 2 | BatchBooking | <BtchBookg> | [0..1] | O | BatchBookingIndicator | |
| 2 | NumberOfTransactions | <NbOfTxS> | [0..1] | O | Text | |
| 2 | ControlSum | <CtrlSum> | [0..1] | O | Quantity | |
| 2 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | +- | |
| 3 | ServiceLevel | <SvcLvl> | [0..1] | O | ServiceLevelChoice | |
| 4 | Code | <Cd> | {Or[1..1]} | M | ExternalServiceLevel1Code | |
| 4 | Proprietary | <Prtry> | {Or[1..1]} | M | Max35Text | |
| 3 | LocalInstrument | <LclInstrm> | [0..1] | O | LocalInstrument2Choice | |
| 3 | CategoryPurpose | <CtgyPurp> | [0..1] | O | CategoryPurpose1Choice | |
| 4 | Code | <Cd> | {Or[1..1]} | M | ExternalServiceLevel1Code | |
| 4 | Proprietary | <Prtry> | {Or[1..1]} | M | Max35Text | |
| 2 | RequestedExecutionDate | <PoolgAdjstmntDt> | [0..1] | O | ISODate | |
| 2 | Creditor | <Cdtr> | [1..1] | M | +- | |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | CreditorAccount | <CdtrAcct> | [1..1] | O | +- | |
| 3 | Identification | <Id> | [0..1] | O | +- | |

| | | | | | | |
|---|-----------------------------------|----------------|--------|---|-------------|----------|
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | CreditorAgent | <CdtrAgt> | [1..1] | M | | |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | CreditorAgentAccount | <CdtrAgtAcct> | [0..1] | O | +- | |
| 2 | UltimateCreditor | <UltmtCdtr> | [0..1] | O | +- | |
| 2 | ChargeBearer | <ChrgBr> | [0..1] | O | CodeSet | |
| 2 | ChargeAccount | <ChrgsAcct> | [0..1] | O | | c21, c20 |
| 3 | Identification | <Id> | [0..1] | O | +- | |
| 3 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 3 | Name | <Nm> | [0..1] | O | Text | |
| 3 | Proxy | <Prxy> | [0..1] | O | +- | |
| 2 | ChargesAccountAgent | <ChrgsAcctAgt> | [0..1] | O | +- | |
| 2 | DirectDebitTransactionInformation | <DrctDbtTxInf> | [1..*] | M | | C19, C21 |
| 3 | PaymentIdentification | <PmtId> | [1..1] | M | +- | |
| 3 | PaymentTypeInformation | <PmtTpInf> | [0..1] | O | <DrctDbtTx> | |
| 3 | InstructedAmount | <InstdAmt> | [1..1] | M | Amount | C1, C11 |
| 3 | ChargeBearer | <ChrgBr> | [0..1] | O | CodeSet | |
| 3 | DirectDebitTransaction | <DrctDbtTx> | [0..1] | O | <DrctDbtTx> | |
| 3 | UltimateCreditor | <UltmtCdtr> | [0..1] | O | +- | |
| 3 | DebtorAgent | <DbtrAgt> | [1..1] | M | | |
| 4 | Identification | <Id> | [0..1] | O | +- | |
| 4 | Type | <Tp> | [0..1] | O | +- | |
| 4 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 4 | Name | <Nm> | [0..1] | O | Text | |
| 4 | Proxy | <Prxy> | [0..1] | O | +- | |
| 3 | DebtorAgentAccount | <DbtrAgtAcct> | [0..1] | O | | |
| 4 | Identification | <Id> | [0..1] | O | +- | |
| 4 | Type | <Tp> | [0..1] | O | +- | |
| 3 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 4 | Name | <Nm> | [0..1] | O | Text | |
| 4 | Proxy | <Prxy> | [0..1] | O | +- | |

| | | | | | | |
|---|-----------------------------|---------------------|--------|---|---------|----------|
| 3 | Debtor | <Dbtr> | [1..1] | M | | |
| 4 | Identification | <Id> | [0..1] | O | +- | |
| 4 | Type | <Tp> | [0..1] | O | +- | |
| 4 | Currency | <Ccy> | [0..1] | O | CodeSet | C1 |
| 4 | Name | <Nm> | [0..1] | O | Text | |
| 4 | Proxy | <Prxy> | [0..1] | O | +- | |
| 3 | DebtorAccount | <DbtrAcct> | [1..1] | M | | c21, c20 |
| 4 | Identification | <Id> | [0..1] | O | +- | |
| 4 | Type | <Tp> | [0..1] | O | +- | |
| 4 | Currency | <Ccy> | [0..1] | O | CodeSet | c1 |
| 4 | Name | <Nm> | [0..1] | O | Text | |
| 4 | Proxy | <Prxy> | [0..1] | O | +- | |
| 3 | UltimateDebtor | <DbtrAcct> | [0..1] | O | +- | |
| 3 | InstructionForCreditorAgent | <InstrForCdtrAgent> | [0..*] | O | | |
| 3 | Purpose | <Purp> | [0..1] | O | +- | |
| 3 | RegulatoryReporting | <RgltryRptg> | [0..1] | O | +- | |
| 3 | Tax | <Tax> | [0..1] | O | | |
| 3 | RemittanceInformation | <rmtInf> | [0..1] | O | | |
| 2 | SupplementaryData | <SplmtryData> | [0..*] | O | +- | C32 |
| 1 | SupplementaryData | <SplmtryData> | [0..*] | O | +- | C32 |

13. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ (pain.008.001.10)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນການເງິນ ແມ່ນ ການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C21 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 23.

ເອກະສານຄັດຕິດ 23: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມຫັກເງິນແບບອັດຕະໂນມັດ ລະຫວ່າງຜູ້ໃຊ້ບໍລິການ ກັບ ສະຖາບັນ ການເງິນ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນພາສາອັງກິດ |
|-------|-------|-----------------------------|---|
| 1 | C1 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | AmendmentIndicatorFalseRule | If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. |

| | | | |
|----|-----|----------------------------------|---|
| 3 | C3 | AmendmentIndicatorTrueRule | If AmendmentIndicator is true, then AmendmentInformationDetails must be present. |
| 4 | C4 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters |
| 5 | C5 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters. |
| 6 | C6 | ChargeBearerRule | If ChargeBearer is present, then DirectDebitTransactionInformation/ChargeBearer is not allowed. DirectDebitTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed. DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent. |
| 7 | C7 | ChargesAccountAgentRule | If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent |
| 8 | C8 | ChargesAccountRule | If ChargesAccountAgent is present, then ChargesAccount must be present |
| 9 | C9 | Country | The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). |
| 10 | C10 | CreditorSchemeIdentificationRule | If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/CreditorSchemeIdentification is not allowed. If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then CreditorSchemeIdentification is not allowed. DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent. |
| 11 | C11 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |

| | | | |
|----|-----|-----------------------------------|--|
| 12 | C12 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. |
| 13 | C13 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 14 | C14 | IdentificationOrProxyPresenceRule | Identification must be present or Proxy must be present. Both may be present. |
| 15 | C15 | PaymentTypeInformationRule | If PaymentTypeInformation is present, then DirectDebitTransactionInformation/PaymentTypeInformation is not allowed. |
| 16 | C16 | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 17 | C17 | SupplementaryDataRule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |
| 18 | C18 | UltimateCreditorGuideline | UltimateCreditor may only be present if different from Creditor. |
| 19 | C19 | UltimateCreditorGuideline | UltimateCreditor may only be present if different from Creditor |
| 20 | C20 | UltimateCreditorRule | If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not allowed If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not allowed. DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent. |
| 21 | C21 | UltimateDebtorGuideline | UltimateDebtor may only be present if different from Debtor. |

V. ຂໍ້ຄວາມການລາຍງານ

1. ຂໍ້ຄວາມການລາຍງານ

ຂໍ້ຄວາມການລາຍງານ (Bank-To-CustomerCashManagement=camt) ແມ່ນຂໍ້ຄວາມທຸລະກຳການຊຳລະ ທາງເອເລັກໂຕຣນິກ ທີ່ລະບົບການຊຳລະ ສິ່ງຫາ ສະຖາບັນການເງິນ ແລະ ສະຖາບັນການເງິນສິ່ງຕໍ່ຫາຜູ້ໃຊ້ບໍລິການ ໃນການແຈ້ງສະຖານະທຸລະກຳທີ່ເກີດຂຶ້ນຜ່ານລະບົບການຊຳລະໃດໜຶ່ງ.

ຂໍ້ຄວາມສຳລັບການລາຍງານທີ່ສະຖາບັນການເງິນ ສິ່ງເພື່ອແຈ້ງສະຖານະຂອງທຸລະກຳ ແມ່ນປະກອບມີ 03 ຂໍ້ຄວາມຍ່ອຍ ດັ່ງນີ້:

1. ຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (BankToCustomer AccountReport = camt.052.001.02);
2. ຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ (BankToCustomerStatement = camt.053.001.02);
3. ຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ (BankToCustomerDebitCredit Notification = camt.054.001.02).

2. ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (camt.052.001.02)

ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ໂອນເງິນ ຫຼື ການຫັກເງິນແບບອັດຕະໂນມັດ ແມ່ນຂໍ້ຄວາມ ທີ່ລະບົບການຊຳລະ ສົ່ງຫາສະຖາບັນການເງິນ ແລະ ສະຖາບັນການເງິນສົ່ງຕໍ່ຫາຜູ້ໃຊ້ບໍລິການ ເພື່ອແຈ້ງ ຫຼື ລາຍງານສະຖານະທຸລະກຳທີ່ກ່ຽວຂ້ອງກັບການຊຳລະ ຫຼື ລາຍງານສະຖານະຂອງຂໍ້ຄວາມທຸລະກຳການຊຳລະ ທີ່ຜູ້ໃຫ້ບໍລິການສົ່ງມາ ຊຶ່ງຂໍ້ຄວາມດັ່ງກ່າວສາມາດນຳໃຊ້ເທື່ອລະທຸລະກຳ ຫຼື ຫຼາຍທຸລະກຳພ້ອມກັນ.

3. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (camt.052.001.02)

ຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ການຫັກເງິນແບບອັດຕະໂນມັດ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

1) GroupHeader ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມສຳລັບລາຍງານສະຖານະການໂອນເງິນ ຫຼື ການຫັກເງິນແບບອັດຕະໂນມັດ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ຜູ້ຮັບຂໍ້ຄວາມ (MessageRecipient);
- (MessagePagination);
- (OriginalBusinessQuery);
- ຂໍ້ມູນເພີ່ມຕື່ມ (AdditionalInformation) ເປັນຕົ້ນ.

2) Report ຂໍ້ມູນເນື້ອໃນລະອຽດຂອງຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ການຫັກເງິນແບບອັດຕະໂນມັດ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດ (Identification);
- ລະຫັດກຳນົດລຳດັບທຸລະກຳແບບອັດຕະໂນມັດ (ElectronicSequenceNumber);
- ຈາກວັນທີ (FromToDate);
- ບັນຊີ (Account);
- ຍອດເງິນໃນບັນຊີ (Balance);
- ເນື້ອໃນລວມ (TransactionSummary);
- ລະບຸເນື້ອໃນລາຍລະອຽດຂອງທຸລະກຳ (Entry):
 - (1) ສະຖານະ (Status);
 - (2) ລະຫັດທຸລະກຳທະນາຄານ (BankTransactionCode) ເປັນຕົ້ນ.

- ຂໍ້ມູນລາຍງານເພີ່ມຕື່ມ AddintionalReportInformation ເປັນຕົ້ນ.

3) SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມທີ່ບໍ່ໄດ້ກຳນົດໄວ້ໃນ 02 ອົງປະກອບຂ້າງເທິງ.

ລາຍລະອຽດຂໍ້ຄວາມສຳລັບຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (camt.052) ໄດ້ກຳນົດໃນເອກະສານຄັດຕິດ 24.

ເອກະສານຄັດຕິດ 24: ຂໍ້ຄວາມລາຍງານສະຖານະທຸລະກຳ ໂອນເງິນ ຫຼື ການຫັກເງິນແບບອັດຕະໂນມັດ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Additional details | Description |
|-----|--------------------------------|--------------------|--------|-----|--------------------|---|---|
| 0 | BankToCustomerAccountReportV07 | <BkToCstmrAcctRpt> | | | | | |
| 1 | Group Header | <GrpHdr> | [1..1] | M | | | Common information for the message. |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | Comment: Unique Message ID generated by the System ----- Type Changed: text{1,35} [0-9a-zA-Z^-\?:(\)\.,\'+]{1,35} | Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period. |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | M | dateTime | Comment: Message creation date/time | Date and time at which the message was created. |
| 2 | MessageRecipient | <MsgRcpt> | [0..1] | O | | | |
| 2 | MessagePagination | <MsgPgntn> | [0..1] | O | | Comment: Message number of the reports | Provides details on the page number of the message. Usage: The pagination of the message is only allowed when agreed between the parties. |
| 3 | PageNumber | <PgNb> | [1..1] | M | text [0-9]{1,5} | | Page number. |
| 3 | LastPageIndicator | <LastPgInd> | [1..1] | M | boolean | Comment: Last Page indicator <<true>> is used when the message is the last in the report | Indicates the last page. |
| 2 | OriginalBusinessQuery | <OrgnlBizQry> | [0..1] | O | | | Unique identification, as assigned by the original requestor, to unambiguously |

| | | | | | | | |
|---|---------------------------|------------|--------|---|-------------|---|---|
| | | | | | | | identify the business query message. |
| 3 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | Comment: Message ID of the request ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Point to point reference, as assigned by the original initiating party, to unambiguously identify the original query message. |
| 3 | MessageNameIdentification | <MsgNmId> | [0..1] | O | text{1,35} | Comment: MX type of the request message. | Specifies the query message name identifier to which the message refers. |
| 3 | CreationDateTime | <CreDtTm> | [0..1] | O | dateTime | Comment: Date/time of the request message creation | Date and time at which the message was created. |
| 2 | AdditionalInformation | <AddtlInf> | [0..1] | O | text{1,500} | Comment: 1st Line 'INTR' - Interim Transaction report 'BALR' - Balance report 'ACST' - Account status and reserves report 'PCPR' - participant clearing position report 2nd Line = Amount of Debit floor indicator (1st occurrence of 34F) 3rd Line = Amount of Credit floor indicator (2nd occurrence of 34F) | Further details of the message. |
| 1 | Report | <Rpt> | [1..*] | M | | | Reports on a cash account. |

| | | | | | | | |
|---|--------------------------|---------------|--------|---|------------------------------|---|---|
| 2 | Identification | <Id> | [1..1] | M | text{1,35} | Comment: Unique Report ID generated by the System ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35} | Unique identification, as assigned by the account servicer, to unambiguously identify the account report. |
| 2 | ReportPageNumber | <RptPgntn> | [0..1] | O | | | |
| 2 | ElectronicSequenceNumber | <ElctrcSeqNb> | [0..1] | O | decimal td = 18 fd = 0 | Comment: Sequence number of the report | Sequential number of the report, as assigned by the account servicer. Usage: The sequential number is increased incrementally for each report sent electronically. |
| 2 | ReportingSequence | <RptgSeq> | [0..1] | O | Choice | | |
| 2 | LegalSequenceNumber | <LglSeqNb> | [0..1] | O | decimal td = 18 fd = 0 | | |
| 2 | CreationDateTime | <CreDtTm> | [0..1] | O | dateTime | Comment: Report creation date/time | Date and time at which the report was created. |
| 2 | FromToDate | <FrToDt> | [0..1] | O | | | Range of time between a start date and an end date for which the account report is issued. |
| 3 | FromDateTime | <FrDtTm> | [1..1] | M | dateTime | | Date and time at which the period starts. |
| 3 | ToDateTime | <ToDtTm> | [1..1] | M | dateTime | | Date and time at which the period ends. |
| 2 | CopyDuplicateIndicator | <CpyDplctInd> | [0..1] | O | text | | |
| 2 | ReportingSource | <RptgSrc> | [0..1] | O | Choice | Comment: Identification of clearing system (optional row) | Specifies the application used to generate the reporting. |
| 3 | Code | <Cd> | [1..1] | M | text{1,4} | | /Document/BkToCstmrAcctRpt/Rpt/RptgSrc/Cd |
| 3 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35} | Reporting source, in a proprietary form. |

| | | | | | | | |
|---|----------------|-----------|--------|---|---|--|---|
| 2 | Account | <Acct> | [1..1] | M | | | Unambiguous identification of the account to which credit and debit entries are made. |
| 3 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 4 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 4 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | Comment: Account number related to the report ----- Type Changed: text{1,34} ([0-9a-zA-Z-\?:\()\.,\'+]([0-9a-zA-Z-\?:\()\.,\'+]*/([0-9a-zA-Z-\?:\()\.,\'+])?)* | Identification assigned by an institution. |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | Type | <Tp> | [0..1] | O | Choice | | |
| 3 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 3 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | Owner | <Ownc> | [0..1] | O | | | Party that legally owns the account. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | Comment: Owner of the account related to the report | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |

| | | | | | | | |
|---|----------------------------|-------------|--------|---|--|--|---|
| 5 | OrganisationIdentification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 6 | AnyBIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | Comment: Owner of the account related to the report | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 6 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 7 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification assigned by an institution. |
| 7 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 7 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | PrivateIdentification | <PrvtId> | [1..1] | M | | | |
| 4 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 4 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 3 | Servicer | <Svcr> | [0..1] | O | | | |
| 2 | RelatedAccount | <RltdAcct> | [0..1] | O | | | |
| 2 | Interest | <Intrst> | [0..*] | O | | | |
| 2 | Balance | <Bal> | [0..*] | O | | | Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time. |
| 3 | Type | <Tp> | [1..1] | M | | | Specifies the nature of a balance. |
| 4 | CodeOrProprietary | <CdOrPrtry> | [1..1] | M | Choice | | Coded or proprietary format balance type. |

| | | | | | | | |
|---|-------------|-----------|--------|---|------------|--|--|
| 5 | | <Cd> | [1..1] | M | text{1,4} | Comment: OPBD - balance at the business day opening ITBD - interim booked balance. Current booked balance ITAV - interim available balance. Current balance without reserves but including overdraft thresholds INFO - For information purpose | |
| | Code | | | | | | Balance type, in a coded format. |
| 5 | | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | |
| | Proprietary | | | | | | Balance type, in a proprietary format. |
| 4 | | <SubTp> | [0..1] | O | Choice | Comment: Current Reserve Code | |
| | SubType | | | | | | Specifies the balance sub-type. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 5 | | <Prtry> | [1..1] | M | text{1,35} | Comment: Option 1 - Name of reserve Option 2 - Overdraft Limit ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | |
| | Proprietary | | | | | | Specifies a proprietary code for the balance type. |
| 3 | | <CdtLine> | [0..*] | O | | | |
| | CreditLine | | | | | | Set of elements used to provide details on the credit line. |
| 4 | | <Incl> | [1..1] | M | boolean | | |
| | Included | | | | | | Indicates whether or not the credit line is included in the balance. |
| 4 | | <Tp> | [0..1] | O | Choice | Comment: Overdraft Code. | |
| | Type | | | | | | Type of the credit line provided when multiple credit lines may be provided. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | | |

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|---|--------------------------|--------------------|--------|---|--------------------------------------|--|---|
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Comment: Name of Overdraft Threshold | Type of the credit line, in a proprietary form. |
| 4 | Amount | <Amt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | Comment: Amount of Overdraft Threshold | Amount of money of the credit line. |
| 5 | XmlAttributeCu rrency | <Ccy> | | O | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 4 | Date | <Dt> | [0..1] | O | Choice | | |
| 3 | Amount | <Amt> | [1..1] | M | 0 <= decimal td = 18 fd = 5 | Comment: Option1 - Overdraft amount Option 2 - Balance amount and currency Option 3 - Amount of reserve | Amount of money of the cash balance. |
| 4 | XmlAttributeCu rrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 3 | CreditDebitIndi cator | <CdtDbtInd> | [1..1] | M | text | Comment: CRDT - credit balance, DBIT - debit balance | Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance. |
| 4 | Credit | | | O | CRDT | | Operation is an increase. |
| 4 | Debit | | | O | DBIT | | Operation is a decrease. |
| 3 | Date | <Dt> | [1..1] | M | Choice | Comment: Date/time of the balance | Indicates the date (and time) of the balance. |
| 4 | Date | <Dt> | [1..1] | M | date | | Specified date. |
| 4 | DateTime | <DtTm> | [1..1] | M | dateTime | Comment: Date/time of the balance | Specified date and time. |
| 3 | Availability | <Avlby> | [0..*] | O | | | |
| 2 | TransactionsSu mmary | <TxSummary > | [0..1] | O | | | Provides summary information on entries. |
| 3 | TotalEntries | <TtlNtries> | [0..1] | O | | | |
| 3 | TotalCreditEntri es | <TtlCdtNtries > | [0..1] | O | | | Specifies the total number and sum of credit entries. |

| | | | | | | | |
|---|------------------------------------|----------------------|--------|---|-------------------------------|--------------------------------------|--|
| 4 | NumberOfEntries | <NbOfNtries> | [0..1] | O | text [0-9]{1,15} | Comment: Number of credit entries | /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtlCdtNtries/NbOfNtries |
| 4 | Sum | <Sum> | [0..1] | O | decimal td = 18 fd = 17 | Comment: Sum of credit entries | Total of all individual entries included in the report. |
| 3 | TotalDebitEntries | <TtlDbtNtries> | [0..1] | O | | | Specifies the total number and sum of debit entries. |
| 4 | NumberOfEntries | <NbOfNtries> | [0..1] | O | text [0-9]{1,15} | Comment: Number of debit entries | Number of individual entries included in the report. |
| 4 | Sum | <Sum> | [0..1] | O | decimal td = 18 fd = 17 | Comment: Sum of debit entries | Total of all individual entries included in the report. |
| 3 | TotalEntriesPerBankTransactionCode | <TtlNtriesPerBkTxCd> | [0..*] | O | | | |
| 2 | Entry | <Ntry> | [0..*] | O | | | Specifies an entry in the report. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s). Usage Rule: In case of a Payments R-transaction the creditor / debtor referenced of the original payment initiation messages is also used for reporting of the R-transaction. The original debtor/creditor in the reporting of R-Transactions is not inverted. Following elements all defined in the TransactionDetails in RelatedParties or RelatedAgents are impacted by this usage rule: Creditor, UltimateCreditor, CreditorAccount, CreditorAgent, Debtor, UltimateDebtor, DebtorAccount and DebtorAgent. |
| 3 | EntryReference | <NtryRef> | [0..1] | O | text{1,35} | | |

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|---|----------------------|-------------|--------|---|-----------------------------------|--|---|
| 3 | Amount | <Amt> | [1..1] | M | 0 <= decimal td = 18 fd = 5 | Comment: Debited or credited amount | Amount of money in the cash entry. |
| 4 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | Comment: Currency code from field :34F: | Medium of exchange of currency. |
| 3 | CreditDebitIndicator | <CdtDbtInd> | [1..1] | M | text | Comment: Flag debited/credit | Indicates whether the entry is a credit or a debit entry. |
| 4 | Credit | | | | CRDT | | Operation is an increase. |
| 4 | Debit | | | | DBIT | | Operation is a decrease. |
| 3 | ReversalIndicator | <RvslInd> | [0..1] | O | boolean | | Indicates whether or not the entry is the result of a reversal. Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry. |
| 3 | Status | <Sts> | [1..1] | M | Choice | Comment: Fixed value | Status of an entry on the books of the account servicer. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | Comment: BOOK — booked | Entry status, in a coded form. |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | |
| 3 | BookingDate | <BookgDt> | [0..1] | O | Choice | Comment: Date and time of settlement in the RTGS system | Date and time when an entry is posted to an account on the account servicer's books. Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date. |
| 4 | Date | <Dt> | [1..1] | M | date | | |
| 4 | DateTime | <DtTm> | [1..1] | M | dateTime | | Specified date and time. |

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|---|--|--------------------|--------|---|------------|--|--|
| 3 | ValueDate | <ValDt> | [0..1] | O | Choice | Comment: Requested Value date of the payment | Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days. |
| 4 | Date | <Dt> | [1..1] | M | date | | Specified date. |
| 4 | DateTime | <DtTm> | [1..1] | M | dateTime | | |
| 3 | AccountService rReference | <AcctSvrRef > | [0..1] | O | text{1,35} | Comment: ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique reference as assigned by the account servicing institution to unambiguously identify the entry. |
| 3 | Availability | <AvlbtY> | [0..*] | O | | | |
| 3 | Bank Transaction Code | <BkTxCd> | [1..1] | M | | Comment: NTAV - Not available - fixed value | Set of elements used to fully identify the type of underlying transaction resulting in an entry. |
| 4 | Domain | <Domn> | [0..1] | O | | | |
| 4 | Proprietary | <Prtry> | [0..1] | O | | | Bank transaction code in a proprietary form, as defined by the issuer. |
| 5 | Code | <Cd> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Proprietary bank transaction code to identify the underlying transaction. |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | Commission Waiver Indicator | <ComssnWvrI nd> | [0..1] | O | boolean | | |
| 3 | Additional Information Indicator | <AddtlInfInd> | [0..1] | O | | | |

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|---|--|-----------------|--------|---|--------------------------------------|--|---|
| 3 | Amount Details | <AmtDtls> | [0..1] | O | | | |
| 3 | Charges | <Chrgs> | [0..1] | O | | | |
| 3 | Technical Input Channel | <TechInptChanl> | [0..1] | O | Choice | | |
| 3 | Interest | <Intrst> | [0..1] | O | | | |
| 3 | Card Transaction | <CardTx> | [0..1] | O | | | |
| 3 | Entry Details | <NtryDtls> | [0..*] | O | | Comment: Set of reference of original payment | Provides details on the entry. |
| 4 | Batch | <Btch> | [0..1] | O | | | Provides details on batched transactions. |
| 5 | Message Identification | <MsgId> | [0..1] | O | text{1,35} | Comment: Reference of the original message. ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\,\'+]{1,35} | Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions. |
| 5 | Payment Information Identification | <PmtInflId> | [0..1] | O | text{1,35} | | |
| 5 | Number Of Transactions | <NbOfTx> | [0..1] | O | text [0- 9]{1,15} | | Number of individual transactions included in the batch. |
| 5 | Total Amount | <TtlAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | Total amount of money reported in the batch entry. |
| 6 | Xml Attribute Currency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 5 | Credit Debit Indicator | <CdtDbtInd> | [0..1] | O | text | | Indicates whether the batch entry is a credit or a debit entry. |
| 6 | Credit | | | | CRDT | | Operation is an increase. |
| 6 | Debit | | | | DBIT | | Operation is a decrease. |

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|---|------------------------------------|----------------|--------|---|------------|--|---|
| 4 | Transaction Details | <TxDtls> | [0..*] | O | | | Provides information on the underlying transaction(s). |
| 5 | References | <Refs> | [0..1] | O | | | Provides the identification of the underlying transaction. |
| 6 | Message Identification | <MsgId> | [0..1] | O | text{1,35} | Type Changed: text{1,16} ([0-9a-zA-Z\-\?:(\)\.,\'+]([0-9a-zA-Z\-\?:(\)\.,\'+])*([0-9a-zA-Z\-\?:(\)\.,\'+])?)* | |
| 6 | Account Servicer Reference | <AcctSvcrRef > | [0..1] | O | text{1,35} | | |
| 6 | Payment Information Identification | <PmtInflId> | [0..1] | O | text{1,35} | | |
| 6 | Instruction Identification | <InstrId> | [0..1] | O | text{1,35} | Comment: Instruction identifier. ----- Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,\'+]{1,35} | Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. |
| 6 | End To End Identification | <EndToEndId > | [0..1] | O | text{1,35} | Comment: End-to-End reference. If no related reference, must be filled with NOTPROVIDED ----- Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,\'+]{1,35} | Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. |

| | | | | | | | |
|---|--|--------------------|--------|---|------------|---|---|
| 6 | Transaction Identification | <TxId> | [0..1] | O | text{1,35} | <p>Comment: Unique transaction identifier.</p> <p>----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35}</p> | <p>Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p> |
| 6 | Mandate Identification | <MndtId> | [0..1] | O | text{1,35} | | |
| 6 | Cheque Number | <ChqNb> | [0..1] | O | text{1,35} | | |
| 6 | Clearing System Reference | <ClrSysRef> | [0..1] | O | text{1,35} | <p>Comment: Reference assigned by the RTGS system</p> <p>----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35}</p> | <p>Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> |
| 6 | Account Owner Transaction Identification | <AcctOwntxId> | [0..1] | O | text{1,35} | | |
| 6 | Account Servicer Transaction Identification | <AcctSvcrTxId> | [0..1] | O | text{1,35} | | |
| 6 | Market Infrastructure Transaction Identification | <MktInfstrctrTxId> | [0..1] | O | text{1,35} | | |
| 6 | Processing Identification | <PrgId> | [0..1] | O | text{1,35} | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |

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|---|-----------------------------|-------------|--------|---|-----------------------------------|--|--|
| 5 | Amount | <Amt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | Comment: Payment amount and currency code | Amount of money in the cash transaction. |
| 6 | Xml Attribute Currency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 5 | Credit Debit Indicator | <CdtDbtInd> | [0..1] | O | text | | |
| 5 | Amount Details | <AmtDtls> | [0..1] | O | | | |
| 5 | Availability | <Avlby> | [0..*] | O | | | |
| 5 | Bank Transaction Code | <BkTxCd> | [0..1] | O | | Comment: Category purpose of the original payment message | |
| 5 | Charges | <Chrgs> | [0..1] | O | | | |
| 5 | Interest | <Intrst> | [0..1] | O | | | |
| 5 | Related Parties | <RltdPties> | [0..1] | O | | | |
| 6 | Initiating Party | <InitgPty> | [0..1] | O | Choice | | |
| 6 | Debtor | <Dbtr> | [0..1] | O | Choice | Comment: Debtor client information | Party that owes an amount of money to the (ultimate) creditor. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140 } | Comment: Debtor client name | Name by which a party is known and which is usually used to identify that party. |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | Comment: Debtor client postal address | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |

| | | | | | | | |
|----|---------------------------------------|---------------|--------|---|--|--------------------------|--|
| 9 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | Town Name | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | Country Sub Division | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | Address Line | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | |
| 8 | Country Of Residence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | Contact Details | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | |
| 8 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | Comment: Debtor bank BIC | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 9 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 9 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | |
| 10 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |

| | | | | | | | |
|----|-----------------------|-----------|--------|---|---|---|---|
| 10 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\,\'+]{1,35} | Information used to identify a member within a clearing system. |
| 9 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 9 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 9 | Other | <Othr> | [0..1] | O | | | |
| 8 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 9 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 9 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 6 | Debtor Account | <DbtrAcc> | [0..1] | O | | Comment: Debtor client account | Unambiguous identification of the account of the debtor. |
| 7 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 8 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| 8 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 9 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z/\- \?:\(\)\.\,\'+]([0-9a-zA-Z/\- \?:\(\)\.\,\'+])*([0-9a-zA-Z/\- \?:\(\)\.\,\'+])?*) | Identification assigned by an institution. |

| | | | | | | | |
|---|----------------------|---------------|--------|---|--------------------|--|---|
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Type | <Tp> | [0..1] | O | Choice | | |
| 7 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 7 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 6 | Ultimate Debtor | <UltmtDbtr> | [0..1] | O | Choice | | Ultimate party that owes an amount of money to the (ultimate) creditor. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | Town Name | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | Country Sub Division | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | Address Line | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |

| | | | | | | | |
|----|-----------------------------|--------------------|--------|---|--|--|--|
| 9 | Organisation Identification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 10 | Any BIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'+])([0-9a-zA-Z\-\?:(\)\.,'+])*([0-9a-zA-Z\-\?:(\)\.,'+])?*) | Identification assigned by an institution. |
| 11 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 9 | Private Identification | <PrvtId> | [1..1] | M | | | Unique and unambiguous identification of a person, for example a passport. |
| 10 | Date And Place Of Birth | <DtAndPlcOf Birth> | [0..1] | O | | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,'+]{1,35} | Unique and unambiguous identification of a person. |
| 11 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 8 | Country Of Residence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |

| | | | | | | | |
|---|-------------------------|-------------------|--------|---|--------------------|---|--|
| 8 | Contact Details | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | |
| 6 | Creditor | <Cdtr> | [0..1] | O | Choice | Comment: Creditor client information | Party to which an amount of money is due. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140 } | Comment: Creditor client name | Name by which a party is known and which is usually used to identify that party. |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | Comment: Creditor client postal address | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | Town Name | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | Country Sub Division | <CtrySubDvsn > | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | Address Line | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | |
| 8 | Country Of Residence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | Contact Details | <CtctDtls> | [0..1] | O | | | |

| | | | | | | | |
|----|---------------------------------------|---------------|--------|---|---|--|--|
| 7 | Agent | <Agt> | [1..1] | M | | | Identification of a financial institution. |
| 8 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | Comment: Creditor bank BIC | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 9 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 9 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 10 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 10 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:(\)\.,\+]{1,35} | Identification of a member of a clearing system. |
| 9 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 9 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 9 | Other | <Othr> | [0..1] | O | | | |
| 8 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 9 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 9 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 6 | Creditor Account | <CdtrAcct> | [0..1] | O | | Comment: Creditor client account | Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction. |
| 7 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |

| | | | | | | | |
|---|-------------------|-------------|--------|---|---|---|--|
| 8 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| 8 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 9 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z-\?:\()\.,\'+]([0-9a-zA-Z-\?:\()\.,\'+]*/([0-9a-zA-Z-\?:\()\.,\'+])?*) | Identification assigned by an institution. |
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Type | <Tp> | [0..1] | O | Choice | | |
| 7 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 7 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 6 | Ultimate Creditor | <UltmtCdtr> | [0..1] | O | Choice | | Ultimate party to which an amount of money is due. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |

| | | | | | | | |
|----|-----------------------------|---------------|--------|---|--|---|---|
| 9 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | Town Name | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | Country Sub Division | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | Address Line | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 9 | Organisation Identification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 10 | Any BIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:(\)\.,\'+]{1,35} | Identification assigned by an institution. |
| 11 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 9 | Private Identification | <PrvtId> | [1..1] | M | | | Unique and unambiguous identification of a person, for example a passport. |

| | | | | | | | |
|----|--------------------------------------|--------------------|--------|---|-----------------|--|---|
| 10 | Date And Place Of Birth | <DtAndPlcOf Birth> | [0..1] | O | | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of a person, as assigned by an institution, using an identification schem |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+]{1,35} | Unique and unambiguous identification of a person. |
| 11 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 8 | Country Of Residence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | Contact Details | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Ag< | [1..1] | M | | | |
| 6 | Trading Party | <TradgPty> | [0..1] | O | Choice | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |
| 5 | Related Agents | <RltdAgts> | [0..1] | O | | | Set of elements used to identify the agents related to the underlying transaction. |
| 6 | Instructing Agent | <InstgAg< | [0..1] | O | | Comment: Instructing agent. Participant who sent the payment to the system BICFI for swift-registered BICs. ClrSysMmbId/Mm bId – for pseudo-BIC codes (non-swift registered) | Agent that instructs the next party in the chain to carry out the (set of) instruction(s). |
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |

| | | | | | | | |
|---|---------------------------------------|---------------|--------|---|---|--|--|
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z^-\?:(\)\.,^+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 6 | Instructed Agent | <InstdAgt> | [0..1] | O | | Comment: Instructed agent. Participant who received the payment. BICFI for swift-registered BICs. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) | Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). |

| | | | | | | | |
|---|---------------------------------------|---------------|--------|---|--|--|--|
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | Clearing System Member Identification | <ClrSysMmbld> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | Member Identification | <Mmbld> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |

| | | | | | | | |
|---|---------------------------------------|---------------|--------|---|---|--|--|
| 6 | Debtor Agent | <DbtrAgt> | [0..1] | O | | Comment: Debtor agent. Participant who is debited in the RTGS system. BICFI for SWIFT-registered participants. ClrSysMmbId/Mmbld – for pseudo-BIC codes (non-swift registered) | Financial institution servicing an account for the debtor. |
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | Clearing System Member Identification | <ClrSysMmbld> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | Member Identification | <Mmbld> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | Comment: Debtor agent account. Account of participant debited in the RTGS system. | Unique identification of an agent, as assigned by an institution, using an identification scheme. |

| | | | | | | | |
|----|--|--------------|--------|---|---|--|---|
| 9 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique and unambiguous identification of a person. |
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | Comment: ACNT - For Account Identification. | Name of the identification scheme. |
| 10 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 10 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Name of the identification scheme, in a free text form. |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 6 | Creditor Agent | <CdtrAgt> | [0..1] | O | | Comment: Creditor agent. Participant who is credited in the RTGS system. BICFI for SWIFT- registered participants. ClrSysMmbId/Mm bId – for pseudo- BIC codes (non- swift registered) | Financial institution servicing an account for the creditor. |
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A- Z]{6,6}[A- Z2-9][A- NP-Z0- 9]([A-Z0- 9]{3,3}){0 ,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |

| | | | | | | | |
|----|---------------------------------------|---------------|--------|---|-------------|--|---|
| 8 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | Comment: Creditor agent account. Account of participant credited in the RTGS system. | Unique identification of an agent, as assigned by an institution, using an identification scheme. |
| 9 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique and unambiguous identification of a person. |
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | Comment: ACNT - For Account Identification. | Name of the identification scheme. |
| 10 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 10 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Name of the identification scheme, in a free text form. |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 6 | Intermediary Agent 1 | <IntrmyAgt1> | [0..1] | O | | | |

| | | | | | | | |
|---|----------------------|--------------|--------|---|------------|--|--|
| 6 | Intermediary Agent 2 | <IntrmyAgt2> | [0..1] | O | | | |
| 6 | Intermediary Agent 3 | <IntrmyAgt3> | [0..1] | O | | | |
| 6 | Receiving Agent | <RcvgAgt> | [0..1] | O | | | |
| 6 | Delivering Agent | <DlvrAgt> | [0..1] | O | | | |
| 6 | Issuing Agent | <IssgAgt> | [0..1] | O | | | |
| 6 | Settlement Place | <SttlmPlc> | [0..1] | O | | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |
| 5 | Local Instrument | <LclInstrm> | [0..1] | O | Choice | Comment: Local instrument | User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. |
| 6 | Code | <Cd> | [1..1] | M | text{1,35} | | |
| 6 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\,\'+]{1,35} | Specifies the local instrument, as a proprietary code. |
| 5 | Purpose | <Purp> | [0..1] | O | Choice | | Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. |
| 6 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 6 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.\,\'+]{1,35} | Purpose, in a proprietary form. |

| | | | | | | | |
|---|-----------------------------------|--------------------|-------------|---|-------------|---|--|
| 5 | RelatedRemittanceInformation | <RltdRmtInf> | [0..10] | O | | | |
| 5 | RemittanceInformation | <RmtInf> | [0..1] | O | | | |
| 5 | RelatedDates | <RltdDts> | [0..1] | O | | | |
| 5 | RelatedPrice | <RltdPric> | [0..1] | O | Choice | | |
| 5 | RelatedQuantities | <RltdQties> | [0..*] | O | Choice | | |
| 5 | FinancialInstrumentIdentification | <FinInstrmId> | [0..1] | O | | | |
| 5 | Tax | <Tax> | [0..1] | O | | | |
| 5 | ReturnInformation | <RtrInf> | [0..1] | O | | | |
| 5 | CorporateAction | <CorpActn> | [0..1] | O | | | |
| 5 | SafekeepingAccount | <SfkgpAcct> | [0..1] | O | | | |
| 5 | CashDeposit | <CshDpst> | [0..*] | O | | | |
| 5 | CardTransaction | <CardTx> | [0..1] | O | | | |
| 5 | AdditionalTransactionInformation | <AddtlTxInf> | [0..1] | O | text{1,500} | Comment: Additional information about payment ----- Type Changed: text{1,210} | Further details of the transaction. |
| 5 | SupplementaryData | <SplmtryData > | [0..*] | O | | | |
| 3 | AdditionalEntryInformation | <AddtlNtryInf > | [0..1] | O | text{1,500} | | |

| | | | | | | | |
|---|-----------------------------|-------------------|--------|---|-------------|---|---|
| 2 | AdditionalReportInformation | <AddtlRptInf > | [0..1] | O | text{1,500} | Comment: Account status AA - not locked DA - locked for debit, AC - locked for credit DC - locked both for debit and credit | Further details of the account report. |
| 1 | Supplementary Data | <SplmtryData > | [0..*] | O | | | |

**4. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ
(camt.052.001.02)**

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກບັນຊີແບບອັດຕະໂນມັດ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C25 ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 25.

ເອກະສານຄັດຕິດ 25: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນພາສາອັງກິດ |
|-------|-------|------------------------------|--|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoricCur rency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 4 | C4 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO |

| | | | |
|----|-----|-----------------------------------|--|
| | | | directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 5 | C5 | Country | The code is checked against the list of country names obtained from the United Nations (ISO3166, Alpha-2 code). |
| 6 | C6 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 7 | C7 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 8 | C8 | DescriptionPresence Rule | If Description is not present then either ISIN or at least one occurrence of OtherIdentification must be present. |
| 9 | C9 | | Description must be used alone as the last resort. |
| 10 | C10 | DomainOrProprietaryRule | Either Proprietary or Domain or both must be present. |
| 11 | C11 | FamilyAndSubFamilyRule | If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed. |
| 12 | C12 | ForwardBalanceAndAvailabilityRule | If Type is equal to ForwardAvailable, Availability is not allowed. |
| 13 | C13 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. |
| 14 | C14 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 15 | C15 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 16 | C16 | IdentificationOrProxyPresenceRule | Identification must be present or proxy must be present. |
| 17 | C17 | IdentificationOrProxyPresenceRule | Identification must be present or Proxy must be present. Both may be present. |
| 18 | C18 | ISINGuideline | When an ISIN code exists, it is strongly recommended that the ISIN be used. |
| 19 | C19 | ISINPresenceRule | If ISIN is not present then either Description or at least one occurrence of OtherIdentification must be present. |
| 20 | C20 | MessageOrReportPaginationRule | MessagePagination may be present or ReportPagination may be present, but not both. Following Must be True /GroupHeader/MessagePagination Must be absent Or /Report[*]/ReportPagination Must be absent |

| | | | |
|----|-----|---------------------------------|--|
| | | | <i>This constraint is defined at the MessageDefinition level.</i> |
| 21 | C21 | OtherIdentificationPresenceRule | If OtherIdentification is not present then either ISIN or Description must be present. |
| 22 | C22 | ReferenceGuideline | At least one reference should be present to identify the underlying transaction(s). |
| 23 | C23 | ReturnReasonRule | If Reason/Code is equal to NARR, then AdditionalInformation must be present. |
| 24 | C24 | SupplementaryData Rule | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 25 | C25 | SupplementaryData Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |

ນອກຈາກນີ້, ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກບັນຊີແບບ ອັດຕະໂນມັດ ຕ້ອງປະຕິບັດການນຳໃຊ້ຂໍ້ມູນຂອງລະບົບການຊຳລະ ແລະ ຫັກບັນຊີ ຂອງ ສປປ ລາວ ເພີ່ມຕື່ມ ດັ່ງນີ້:

1) ການນຳໃຊ້ສະຖານະ (Status)

ການນຳໃຊ້ສະຖານະ (Status<Sts>) ໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກບັນຊີແບບ ອັດຕະໂນມັດ ປະກອບມີ:

| ລະຫັດ | ຊື່ | ຄຳອະທິບາຍ |
|-------|-------------|---|
| BOOK | Booked | ໝາຍເຖິງສະຖາບັນການເງິນໄດ້ຢັ້ງຢືນໃຫ້ແກ່ຜູ້ໃຊ້ບໍລິການວ່າ ລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີລະ ຫວ່າງ ລູກໜີ້ ແລະ ເຈົ້າໜີ້ ແມ່ນສຳເລັດການຫັກບັນຊີແລ້ວ |
| INFO | Information | ໝາຍເຖິງລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີ ຫວ່າງ ລູກໜີ້ ແລະ ເຈົ້າໜີ້ ບໍ່ສາມາດດຳເນີນການຫັກບັນຊີ ຊຶ່ງໃນນັ້ນສະຖາບັນການ ເງິນສາມາດແຈ້ງເຫດຜົນຂອງທຸລະກຳໄດ້. |
| PDNG | Pending | ໝາຍເຖິງລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີ ຫວ່າງ ລູກໜີ້ ແລະ ເຈົ້າໜີ້ ທີ່ຢູ່ໃນລະຫວ່າງການດຳເນີນການຫັກບັນຊີ. |

ຕົວຢ່າງ:

<Sts>

<Cd> BOOK </Cd> <!-- Status of an entry on the books of the account servicer. BOOK - booked -->
</Sts>

2) ການນຳໃຊ້ລະຫັດທຸລະກຳທະນາຄານ BankTransactionCode

ການນຳໃຊ້ລະຫັດທຸລະກຳທະນາຄານ (BankTransactionCode<BkTxCd>) ແມ່ນນຳໃຊ້ກັບທຸລະກຳປະເພດ Batch Payment ຫຼື Bulk Payment ໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກບັນຊີແບບອັດຕະໂນມັດ ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 06.

ຕົວຢ່າງ:

- ສຳລັບທຸລະກຳລະບົບ ACH:

```
<BkTxCd>  
<Prtry>  
    <Cd> pacs.003.001.08 </Cd> <!--ປະເພດຂໍ້ຄວາມ; (Message  
type) -->  
</Prtry>  
</BkTxCd>
```

- ສຳລັບທຸລະກຳລະບົບ RTGS ແລະ P2P:

```
<BkTxCd>  
<Prtry>  
    <Cd>001</Cd>  
</Prtry>  
</BkTxCd>
```

5. ຂໍ້ຄວາມລາຍງານຍອດເງິນທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ (camt.053.001.02)

ຂໍ້ຄວາມລາຍງານຍອດເງິນທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ ແມ່ນຂໍ້ຄວາມທີ່ລະບົບການຊຳລະ ສິ່ງຫາ ສະຖາບັນການເງິນ ແລະ ສະຖາບັນການເງິນສິ່ງຕໍ່ຫາຜູ້ໃຊ້ບໍລິການ ເພື່ອແຈ້ງລາຍການຊຳລະ, ຝາກ ຫຼື ຖອນ ທີ່ໄດ້ມີການບັນທຶກລົງໃນບັນຊີໄປແລ້ວ ແລະ ຍອດເງິນທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ ຊຶ່ງຂໍ້ຄວາມດັ່ງກ່າວສາມາດນຳໃຊ້ ເທື່ອລະຂໍ້ຄວາມ ຫຼື ຫຼາຍຂໍ້ຄວາມພ້ອມກັນ (ເປັນຊຸດຂໍ້ຄວາມ).

6. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ (camt.053.001.02)

ຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

1) **GroupHeader** ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກຳການຊຳລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກຳການຊຳລະ (CreationDateTime);
- ຜູ້ຮັບຂໍ້ຄວາມ (MessageRecipient);
- (MessagePagination);
- (OriginalBusinessQuery);
- ຂໍ້ມູນເພີ່ມເຕີມ (AdditionalInformation) ເປັນຕົ້ນ.

2) **Statement** ຂໍ້ມູນເນື້ອໃນລະອຽດຂອງຂໍ້ຄວາມທີ່ແຈ້ງຍອດຍັງເຫຼືອໃນບັນຊີເງິນຝາກ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດ (Identification);
- ລະຫັດກຳນົດລຳດັບທຸລະກຳແບບອັດຕະໂນມັດ (ElectronicSequenceNumber);
- ຈາກວັນທີ (FromToDate);
- ບັນຊີ (Account);
- ຍອດເງິນໃນບັນຊີ (Balance);
- ລະບຸເນື້ອໃນລາຍລະອຽດຂອງທຸລະກຳ (Entry):

(1) ສະຖານະ (Status);

(2) ລະຫັດທຸລະກຳທະນາຄານ (BankTransactionCode) ເປັນຕົ້ນ.

3) **SupplementaryData** ຂໍ້ມູນເພີ່ມເຕີມທີ່ບໍ່ໄດ້ລະບຸໃນ 02 ອົງປະກອບຂ້າງ.

ລາຍລະອຽດຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ (camt.053) ໄດ້ກຳນົດໃນເອກະສານ

ຄັດຕິດ 26.

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Additional details | Description |
|-----|--------------------------------|------------------|--------|-----|-------------|---|--|
| 0 | Bank To Customer Statement V07 | <BkToCstmrStmnt> | | | | | |
| 1 | Group Header | <GrpHdr> | [1..1] | M | | | |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | Comment: Unique Message ID generated by the System ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+]{1,35} | Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period. |

| | | | | | | | |
|---|------------------------------|---------------|--------|---|------------------------------|---|--|
| 2 | CreationDateTi me | <CreDtTm> | [1..1] | M | dateTime | Comment: Message creation date/time | Date and time at which the message was created. |
| 2 | MessageRecipi ent | <MsgRcpt> | [0..1] | O | | | |
| 2 | MessagePagina tion | <MsgPgntn> | [0..1] | O | | Comment: Message number of the reports | Provides details on the page number of the message. Usage: The pagination of the message is only allowed when agreed between the parties. |
| 3 | PageNumber | <PgNb> | [1..1] | M | text [0- 9]{1,5} | Comment: Page number (for multipart statements). Option for field 60a: either 60F or 60M | Page number. |
| 3 | LastPageIndica tor | <LastPgInd> | [1..1] | M | boolean | Comment: Last Page indicator | Indicates the last page. |
| 2 | OriginalBusine ssQuery | <OrgnlBizQry> | [0..1] | O | | | |
| 2 | AdditionalInfor mation | <AddtlInf> | [0..1] | O | text{1,50 0} | Comment: STMT – Statement message | Further details of the message. |
| 1 | Statement | <Stmt> | [1..*] | M | | | Reports on booked entries and balances for a cash account. |
| 2 | Identification | <Id> | [1..1] | M | text{1,35 } | Comment: Unique Report ID generated by the System ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,^+]{1,35} | Unique identification, as assigned by the account servicer, to unambiguously identify the account statement. |
| 2 | StatementPagin ation | <StmtPgntn> | [0..1] | O | | | |
| 2 | ElectronicSequ enceNumber | <ElctrcSeqNb> | [0..1] | O | decimal td = 18 fd = 0 | Comment: Statement number | Sequential number of the statement, as assigned by the account servicer. Usage: The sequential number is increased incrementally for each statement sent electronically. |
| 2 | ReportingSequ ence | <RptgSeq> | [0..1] | O | Choice | | |

| | | | | | | | |
|---|-------------------------|---------------|--------|---|---|---|---|
| 2 | LegalSequence Number | <LglSeqNb> | [0..1] | O | decimal td = 18 fd = 0 | | |
| 2 | CreationDateTi me | <CreDtTm> | [0..1] | O | dateTime | Comment: Date/time of the report | Date and time at which the statement was created. |
| 2 | FromToDate | <FrToDt> | [0..1] | O | | | Range of time between a start date and an end date for which the account statement is issued. |
| 3 | FromDateTime | <FrDtTm> | [1..1] | M | dateTime | | Date and time at which the period starts. |
| 3 | ToDateTime | <ToDtTm> | [1..1] | M | dateTime | | Date and time at which the period ends. |
| 2 | CopyDuplicate Indicator | <CpyDplctInd> | [0..1] | O | text | | |
| 2 | ReportingSource | <RptgSrc> | [0..1] | O | Choice | | Specifies the application used to generate the reporting. |
| 3 | Code | <Cd> | [1..1] | M | text{1,4} | | Reporting source, as published in an external reporting source code list. |
| 3 | Proprietary | <Prtry> | [1..1] | M | text{1,35} } | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+]{1,35} | Reporting source, in a proprietary form. |
| 2 | Account | <Acct> | [1..1] | M | | | Unambiguous identification of the account to which credit and debit entries are made. |
| 3 | Identification | <Id> | [1..1] | M | Choice | Comment: Field 25 | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 4 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 4 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |

| | | | | | | | |
|---|----------------------------|-----------|--------|---|---|---|---|
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | Comment: Account related to the report ----- Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'+]([0-9a-zA-Z\-\?:(\)\.,'+])*([0-9a-zA-Z\-\?:(\)\.,'+])?)* | Identification assigned by an institution. |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | Type | <Tp> | [0..1] | O | Choice | | Specifies the nature, or use of the account. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | Account type, in a coded form. |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,'+]{1,35} | Nature or use of the account in a proprietary form. |
| 3 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 3 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | Owner | <Ownr> | [0..1] | O | | Comment: Owner of the account related to the report | Party that legally owns the account. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 5 | OrganisationIdentification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 6 | AnyBIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 6 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |

| | | | | | | | |
|---|-----------------------|-------------|--------|---|------------------------|---|--|
| 7 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Identification assigned by an institution. |
| 7 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 7 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | PrivateIdentification | <PrvtId> | [1..1] | M | | | |
| 4 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A- Z]{2,2} | | |
| 4 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 3 | Servicer | <Svcr> | [0..1] | O | | | |
| 2 | RelatedAccount | <RltdAcct> | [0..1] | O | | | |
| 3 | Currency | <Ccy> | [0..1] | O | text [A- Z]{3,3} | | |
| 3 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 2 | Interest | <Intrst> | [0..*] | O | | | |
| 2 | Balance | <Bal> | [1..*] | M | | | Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time. |
| 3 | Type | <Tp> | [1..1] | M | | | Specifies the nature of a balance. |
| 4 | CodeOrProprietary | <CdOrPrtry> | [1..1] | M | Choice | | Coded or proprietary format balance type. |
| 5 | Code | <Cd> | [1..1] | M | text{1,4} | Comment: PRCD — opening booked balance (Field :60F:) ITBD — interim booked balance (balance (Field :60M: or :62M:)) CLBD — closing booked balance (Field :62F:) | Balance type, in a coded format. |
| 5 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | |
| 4 | SubType | <SubTp> | [0..1] | O | Choice | | |
| 3 | CreditLine | <CdtLine> | [0..*] | O | | | |

| | | | | | | | |
|---|----------------------|-------------|--------|---|-----------------------------------|---|--|
| 3 | Amount | <Amt> | [1..1] | M | 0 <= decimal td = 18 fd = 5 | Comment: Balance amount and currency | Amount of money of the cash balance. |
| 4 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 3 | CreditDebitIndicator | <CdtDbtInd> | [1..1] | M | text | Comment: Debit/Credit from Field 60F | Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance. |
| 4 | Credit | | | | CRDT | | Operation is an increase. |
| 4 | Debit | | | | DBIT | | Operation is a decrease. |
| 3 | Date | <Dt> | [1..1] | M | Choice | Comment: Date of the ITBD balance from Field 60F | Indicates the date (and time) of the balance. |
| 4 | Date | <Dt> | [1..1] | M | date | | Specified date. |
| 4 | DateTime | <DtTm> | [1..1] | M | dateTime | | Specified date and time. |
| 3 | Availability | <Avlby> | [0..*] | O | | | |
| 2 | TransactionsSummary | <TxSummary> | [0..1] | O | | | |
| 2 | Entry | <Ntry> | [0..*] | O | | | Specify an entry in the statement. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s). Usage Rule: In case of a Payments R-transaction the creditor / debtor referenced of the original payment initiation messages is also used for reporting of the R-transaction. The original debtor/creditor in the reporting of R- Transactions is not inverted. Following elements all defined in the TransactionDetails in RelatedParties or RelatedAgents are impacted by this usage |

| | | | | | | | |
|---|--------------------------|-------------|--------|---|--------------------------------------|---|---|
| | | | | | | | rule: Creditor, UltimateCreditor, CreditorAccount, CreditorAgent, Debtor, UltimateDebtor, DebtorAccount and DebtorAgent. |
| 3 | EntryReference | <NtryRef> | [0..1] | O | text{1,35 } | | |
| 3 | Amount | <Amt> | [1..1] | M | 0 <= decimal td = 18 fd = 5 | Comment: Debited or credited amount | Amount of money in the cash entry. |
| 4 | XmlAttributeC urrency | <Ccy> | | | text [A- Z]{3,3} | Comment: Currency code from field :60F: | Medium of exchange of currency. |
| 3 | CreditDebitIndi cator | <CdtDbtInd> | [1..1] | M | text | Comment: Flag debited/credit | Indicates whether the entry is a credit or a debit entry. |
| 4 | Credit | | | | CRDT | | Operation is an increase. |
| 4 | Debit | | | | DBIT | | Operation is a decrease. |
| 3 | ReversalIndicat or | <RvslInd> | [0..1] | O | boolean | Comment: Reversal Indicator in Subfield 3 | Indicates whether or not the entry is the result of a reversal. Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry. |

| | | | | | | | |
|---|-------------|-----------|--------|---|------------|---|--|
| 3 | Status | <Sts> | [1..1] | M | Choice | Comment: Fixed value | Status of an entry on the books of the account servicer. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | Comment: BOOK — booked | Entry status, in a coded form. |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | |
| 3 | BookingDate | <BookgDt> | [0..1] | O | Choice | Comment: Date and time of settlement in the RTGS system | Date and time when an entry is posted to an account on the account servicer's books. Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date. |
| 4 | Date | <Dt> | [1..1] | M | date | | |
| 4 | DateTime | <DtTm> | [1..1] | M | dateTime | Comment: | Specified date and time. |
| 3 | ValueDate | <ValDt> | [0..1] | O | Choice | Comment: Requested Value date of the payment | Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days. |
| 4 | Date | <Dt> | [1..1] | M | date | Comment: EN: Field 61 Subfield 1 – Value date FR: Champ secondaire 1 du champ :61: Date de valeur (AAMMJJ)- 6 caractères numériques | Specified date. |
| 4 | DateTime | <DtTm> | [1..1] | M | dateTime | | |

| | | | | | | | |
|---|--------------------------------|-----------------|--------|---|------------|--|--|
| 3 | AccountServiceReference | <AcctSvrRef> | [0..1] | O | text{1,35} | Comment: Field 61 Subfield 8 – Reference of the Account Servicing Institution Reference of NT900 or MT910 (camt.054) sent to the participant ----- Type Changed: text{1,16} ([0-9a-zA-Z\-\?:(\)\.,\'+]([0-9a-zA-Z\-\?:(\)\.,\'+])*([0-9a-zA-Z\-\?:(\)\.,\'+])?)* | |
| 3 | Availability | <Avlbtty> | [0..*] | O | | | |
| 3 | BankTransactionCode | <BkTxCd> | [1..1] | M | | Comment: NOTPROVIDED fixed value | Set of elements used to fully identify the type of underlying transaction resulting in an entry. |
| 4 | Domain | <Domn> | [0..1] | O | | | |
| 4 | Proprietary | <Prtry> | [0..1] | O | | | Bank transaction code in a proprietary form, as defined by the issuer. |
| 5 | Code | <Cd> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,\'+]{1,35} | Proprietary bank transaction code to identify the underlying transaction. |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | CommissionIndicator | <ComssnWvrInd> | [0..1] | O | boolean | | |
| 3 | AdditionalInformationIndicator | <AddtlInfInd> | [0..1] | O | | | |
| 3 | AmountDetails | <AmtDtls> | [0..1] | O | | | |
| 3 | Charges | <Chrgs> | [0..1] | O | | | |
| 3 | TechnicalInputChannel | <TechInptChanl> | [0..1] | O | Choice | | |
| 3 | Interest | <Intrst> | [0..1] | O | | | |
| 3 | CardTransaction | <CardTx> | [0..1] | O | | | |
| 3 | EntryDetails | <NtryDtls> | [0..*] | O | | Comment: Set of reference of original payment | Provides details on the entry. |
| 4 | Batch | <Btch> | [0..1] | O | | | Provides details on batched transactions. |

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|---|----------------------------------|---------------|--------|---|--------------------------------------|--|--|
| 5 | MessageIdentification | <MsgId> | [0..1] | O | text{1,35} | Comment: Reference of the original message. ----- Type Changed: text{1,35} [0-9a-zA-Z\-\?:\(\)\.,\'+]{1,35} | Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions. |
| 5 | PaymentInformationIdentification | <PmtInflId> | [0..1] | O | text{1,35} | | |
| 5 | NumberOfTransactions | <NbOfTxs> | [0..1] | O | text [0-9]{1,15} | | Number of individual transactions included in the batch. |
| 5 | TotalAmount | <TtlAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | Total amount of money reported in the batch entry. |
| 6 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 5 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | O | text | | Indicates whether the batch entry is a credit or a debit entry. |
| 6 | Credit | | | | CRDT | | Operation is an increase. |
| 6 | Debit | | | | DBIT | | Operation is a decrease. |
| 4 | TransactionDetails | <TxDtls> | [0..*] | O | | | Provides information on the underlying transaction(s). |
| 5 | References | <Refs> | [0..1] | O | | | Provides the identification of the underlying transaction. |
| 6 | MessageIdentification | <MsgId> | [0..1] | O | text{1,35} | Type Changed: text{1,16} ([0-9a-zA-Z\-\?:\(\)\.,\'+]([0-9a-zA-Z\-\?:\(\)\.,\'+]*(/[0-9a-zA-Z\-\?:\(\)\.,\'+])?)* | |
| 6 | AccountServiceReference | <AcctSvcrRef> | [0..1] | O | text{1,35} | Comment: ----- Type Changed: text{1,16} ([0-9a-zA-Z\-\?:\(\)\.,\'+]([0-9a-zA-Z\-\?:\(\)\.,\'+]*(/[0-9a-zA-Z\-\?:\(\)\.,\'+])?)* | |
| 6 | PaymentInformationIdentification | <PmtInflId> | [0..1] | O | text{1,35} | | |

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|---|---------------------------|--------------|--------|---|------------|--|--|
| 6 | InstructionIdentification | <InstrId> | [0..1] | O | text{1,35} | <p>Comment: Instruction identifier.</p> <p>-----</p> <p>Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+]{1,35}</p> | <p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> |
| 6 | EndToEndIdentification | <EndToEndId> | [0..1] | O | text{1,35} | <p>Comment: End-to-End reference.</p> <p>-----</p> <p>Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+]{1,35}</p> | <p>Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> |
| 6 | TransactionIdentification | <TxId> | [0..1] | O | text{1,35} | <p>Comment: Unique transaction identifier</p> <p>-----</p> <p>Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+]{1,35}</p> | <p>Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> |

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| | | | | | | | Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period. |
| 6 | MandateIdentification | <MndtId> | [0..1] | O | text{1,35} | | |
| 6 | ChequeNumber | <ChqNb> | [0..1] | O | text{1,35} | | |
| 6 | ClearingSystemReference | <ClrSysRef> | [0..1] | O | text{1,35} | Comment: Reference assigned by the RTGS system ----- Type Changed: text{1,16} ([0-9a-zA-Z\-\?:(\)\.,\^+]([0-9a-zA-Z\-\?:(\)\.,\^+])*([0-9a-zA-Z\-\?:(\)\.,\^+])?)* | Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. |
| 6 | AccountOwnerTransactionIdentification | <AcctOwntxId> | [0..1] | O | text{1,35} | | |
| 6 | AccountServiceTransactionIdentification | <AcctSvcrTxId> | [0..1] | O | text{1,35} | | |
| 6 | MarketInfrastructureTransactionIdentification | <MktInfstrctrTxId> | [0..1] | O | text{1,35} | | |
| 6 | ProcessingIdentification | <PrcgId> | [0..1] | O | text{1,35} | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |
| 5 | Amount | <Amt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | Comment: Payment amount and currency code | Amount of money in the cash transaction. |
| 6 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 5 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | O | text | | |
| 5 | AmountDetails | <AmtDtls> | [0..1] | O | | | |
| 5 | Availability | <Avlbty> | [0..*] | O | | | |

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|---|---------------------|-------------|--------|---|-----------------|--|---|
| 5 | BankTransactionCode | <BkTxCd> | [0..1] | O | | Comment: Category purpose of the original payment message | Set of elements used to fully identify the type of underlying transaction resulting in an entry. |
| 6 | Domain | <Domn> | [0..1] | O | | | |
| 6 | Proprietary | <Prtry> | [0..1] | O | | | Bank transaction code in a proprietary form, as defined by the issuer. |
| 7 | Code | <Cd> | [1..1] | M | text{1,35 } | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,^+]{1,35} | Proprietary bank transaction code to identify the underlying transaction. |
| 7 | Issuer | <Issr> | [0..1] | O | text{1,35 } | | |
| 5 | Charges | <Chrgs> | [0..1] | O | | | |
| 5 | Interest | <Intrst> | [0..1] | O | | | |
| 5 | RelatedParties | <RltdPties> | [0..1] | O | | | Set of elements used to identify the parties related to the underlying transaction. |
| 6 | InitiatingParty | <InitgPty> | [0..1] | O | Choice | | |
| 7 | Party | <Pty> | [1..1] | M | | | |
| 6 | Debtor | <Dbtr> | [0..1] | O | Choice | Comment: Debtor client information | Party that owes an amount of money to the (ultimate) creditor. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,14 0} | Comment: Debtor client name | Name by which a party is known and which is usually used to identify that party. |
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | Comment: Debtor client postal address | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70 } | | |
| 9 | SubDepartment | <SubDept> | [0..1] | O | text{1,70 } | | |
| 9 | StreetName | <StrtNm> | [0..1] | O | text{1,70 } | | |
| 9 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16 } | | |
| 9 | PostCode | <PstCd> | [0..1] | O | text{1,16 } | | |
| 9 | TownName | <TwnNm> | [0..1] | O | text{1,35 } | | |

| | | | | | | | |
|---|--------------------|---------------|--------|---|--|--------------------------------|--|
| 9 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | |
| 8 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agnt> | [1..1] | M | | | |
| 6 | DebtorAccount | <DbtrAcct> | [0..1] | O | | Comment: Debtor client account | Unambiguous identification of the account of the debtor. |
| 7 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 8 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| 8 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |

| | | | | | | | |
|---|--------------------|---------------|--------|---|--------------------|--|--|
| 9 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,\'+]([0-9a-zA-Z\-\?:(\)\.,\'+])*([0-9a-zA-Z\-\?:(\)\.,\'+])?)* | Identification assigned by an institution. |
| 9 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Type | <Tp> | [0..1] | O | Choice | | |
| 7 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 7 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 6 | UltimateDebtor | <UltmtDbtr> | [0..1] | O | Choice | | Ultimate party that owes an amount of money to the (ultimate) creditor. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 8 | PostalAddress | <PstAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | StreetName | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, |

| | | | | | | | |
|----|----------------------------|-------------------|--------|---|--|--|--|
| | | | | | | | presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 9 | OrganisationIdentification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 10 | Any BIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification assigned by an institution. |
| 11 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 9 | PrivateIdentification | <PrvtId> | [1..1] | M | | | |
| 10 | DateAndPlaceOfBirth | <DtAndPlcOfBirth> | [0..1] | O | | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification assigned by an institution. |
| 11 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 8 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | |

| | | | | | | | |
|---|--------------------|---------------|--------|---|------------------------|---|---|
| 6 | Creditor | <Cdtr> | [0..1] | O | Choice | Comment: Creditor client information | Party to which an amount of money is due. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,14 0} | Comment: Creditor client name | Name by which a party is known and which is usually used to identify that party. |
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | Comment: Creditor client postal address | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | Address type | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70 } | | |
| 9 | SubDepartment | <SubDept> | [0..1] | O | text{1,70 } | | |
| 9 | StreetName | <StrtNm> | [0..1] | O | text{1,70 } | | |
| 9 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16 } | | |
| 9 | PostCode | <PstCd> | [0..1] | O | text{1,16 } | | |
| 9 | TownName | <TwnNm> | [0..1] | O | text{1,35 } | | |
| 9 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35 } | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A- Z]{2,2} | | |
| 9 | AddressLine | <AdrLine> | [0..7] | O | text{1,70 } | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text |
| 8 | Identification | <Id> | [0..1] | O | Choice | | |
| 8 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A- Z]{2,2} | | |
| 8 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | |
| 6 | CreditorAccount | <CdtrAcct> | [0..1] | O | | Comment: Creditor client account | Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction. |

| | | | | | | | |
|---|-------------------|-------------|--------|---|---|---|--|
| 7 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 8 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| 8 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 9 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'+]([0-9a-zA-Z\-\?:(\)\.,'+])*([0-9a-zA-Z\-\?:(\)\.,'+])?)* | Identification assigned by an institution. |
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Type | <Tp> | [0..1] | O | Choice | | |
| 7 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 7 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 6 | UltimateCredit or | <UltmtCdtr> | [0..1] | O | Choice | | Ultimate party to which an amount of money is due. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |

| | | | | | | | |
|----|----------------------------|---------------|--------|---|--|--|---|
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | SubDepartment | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | StreetName | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | BuildingNumber | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | PostCode | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 9 | OrganisationIdentification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 10 | AnyBIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\^+]{1,35} | Identification assigned by an institution. |

| | | | | | | | |
|----|------------------------------------|-------------------|--------|---|-----------------|---|--|
| 11 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 9 | PrivateIdentification | <PrvtId> | [1..1] | M | | | Unique and unambiguous identification of a person, for example a passport. |
| 10 | DateAndPlaceOfBirth | <DtAndPlcOfBirth> | [0..1] | O | | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\()\.,\^+]{1,35} | Unique and unambiguous identification of a person. |
| 11 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 8 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | |
| 6 | TradingParty | <TradgPty> | [0..1] | O | Choice | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |
| 5 | RelatedAgents | <RltdAgt> | [0..1] | O | | | Set of elements used to identify the agents related to the underlying transaction. |
| 6 | InstructingAgent | <InstgAgt> | [0..1] | O | | Comment: Instructing agent. Participant who sent the payment to the system BICFI for swift-registered BICs. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) | Agent that instructs the next party in the chain to carry out the (set of) instruction(s). |
| 7 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally |

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| | | | | | | | recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | | |
| 7 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 6 | InstructedAgent | <InstdAgt> | [0..1] | O | | Comment: Instructed agent. Participant who received the payment. BICFI for swift-registered BICs. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)- | Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). |
| 7 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A- | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO |

| | | | | | | | |
|---|------------------------------------|---------------|--------|---|--|---|--|
| | | | | | NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | | |
| 7 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 6 | DebtorAgent | <DbtrAg> | [0..1] | O | | | Financial institution servicing an account for the debtor. |
| 7 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | Comment: Debtor agent. Participant who is debited in the RTGS system. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |

| | | | | | | | |
|----|------------------------------------|--------------|--------|---|-------------|---|--|
| 9 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | Comment: Debtor agent account. Account of participant debited in the RTGS system | Unique identification of an agent, as assigned by an institution, using an identification scheme. |
| 9 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique and unambiguous identification of a person. |
| 9 | SchemeName | <SchmeNm> | [0..1] | O | Choice | Comment: ACNT - For Account Identification. | Name of the identification scheme. |
| 10 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 10 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 6 | CreditorAgent | <CctrAg> | [0..1] | O | | Comment: Creditor agent. Participant who is credited in the RTGS system. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)--> | Name of the identification scheme, in a free text form. |
| 7 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |

| | | | | | | | |
|----|------------------------------------|---------------|--------|---|---|---|---|
| 8 | | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2- 9][A- NP-Z0- 9]([A- Z0- 9]{3,3}) {0,1} | Comment: Creditor agent account. Account of participant credited in the RTGS system. | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | BICFI | | | | | | |
| 8 | ClearingSystemMemberIdentification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35 } | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,14 0} | | |
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | | |
| 9 | Identification | <Id> | [1..1] | M | text{1,35 } | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique and unambiguous identification of a person. |
| 9 | SchemeName | <SchmeNm> | [0..1] | O | Choice | Comment: ACNT - For Account Identification. | Name of the identification scheme. |
| 10 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 10 | Proprietary | <Prtry> | [1..1] | M | text{1,35 } | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Name of the identification scheme, in a free text form. |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35 } | | |
| 7 | BranchIdentification | <BrnchId> | [0..1] | O | | | |
| 6 | IntermediaryAgent 1 | <IntrmyAgt1> | [0..1] | O | | | |
| 6 | IntermediaryAgent 2 | <IntrmyAgt2> | [0..1] | O | | | |
| 6 | IntermediaryAgent 3 | <IntrmyAgt3> | [0..1] | O | | | |
| 6 | ReceivingAgent | <RcvgAgt> | [0..1] | O | | | |

| | | | | | | | |
|---|------------------------------|--------------|---------|---|------------|---|--|
| 6 | DeliveringAgent | <DlvrgAgt> | [0..1] | O | | | |
| 6 | IssuingAgent | <IssgAgt> | [0..1] | O | | | |
| 6 | SettlementPlace | <SttlmPlc> | [0..1] | O | | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |
| 5 | LocalInstrument | <LclInstrm> | [0..1] | O | Choice | Comment: Local instrument | User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. |
| 6 | Code | <Cd> | [1..1] | M | text{1,35} | | |
| 6 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Specifies the local instrument, as a proprietary code. |
| 5 | Purpose | <Purp> | [0..1] | O | Choice | | Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. |
| 6 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 6 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Purpose, in a proprietary form. |
| 5 | RelatedRemittanceInformation | <RltdRmtInf> | [0..10] | O | | | |
| 5 | RemittanceInformation | <RmtInf> | [0..1] | O | | | |
| 5 | RelatedDates | <RltdDts> | [0..1] | O | | | |
| 5 | RelatedPrice | <RltdPric> | [0..1] | O | Choice | | |

| | | | | | | | |
|---|-----------------------------------|-----------------|--------|---|-------------|---|-------------------------------------|
| 5 | RelatedQuantities | <RltdQties> | [0..*] | O | Choice | | |
| 5 | FinancialInstrumentIdentification | <FinInstrmId> | [0..1] | O | | | |
| 5 | Tax | <Tax> | [0..1] | O | | | |
| 5 | ReturnInformation | <RtrInf> | [0..1] | O | | | |
| 5 | CorporateAction | <CorpActn> | [0..1] | O | | | |
| 5 | SafekeepingAccount | <SfkpgAcct> | [0..1] | O | | | |
| 5 | CashDeposit | <CshDpst> | [0..*] | O | | | |
| 5 | CardTransaction | <CardTx> | [0..1] | O | | | |
| 5 | AdditionalTransactionInformation | <AddtlTxInf> | [0..1] | O | text{1,500} | Comment: Additional information about payment | Further details of the transaction. |
| 5 | Supplementary Data | <SplmtryData> | [0..*] | O | | | |
| 3 | AdditionalEntryInformation | <AddtlNtryInf> | [0..1] | O | text{1,500} | | |
| 2 | AdditionalStatementInformation | <AddtlStmntInf> | [0..1] | O | text{1,500} | | |
| 1 | Supplementary Data | <SplmtryData> | [0..*] | O | | | |

7. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ (camt.053.001.02)

1) ການນຳໃຊ້ຂໍ້ມູນ ໂດຍອີງຕາມມາດຕະຖານຂອງສາກົນ ISO 20022

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C25 ລາຍລະອຽດການນຳໃຊ້ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 27.

ເອກະສານຄັດຕິດ 27: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມສຳລັບລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນພາສາອັງກິດ |
|-------|-------|----------------|---|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the |

| | | | |
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| | | | currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 4 | C4 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 5 | C5 | Country | The code is checked against the list of country names obtained from the United Nations (ISO3166, Alpha-2 code). |
| 6 | C6 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 7 | C7 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 8 | C8 | DescriptionPresenceRule | If Description is not present then either ISIN or at least one occurrence of OtherIdentification must be present. |
| 9 | C9 | DescriptionUsageRule | Description must be used alone as the last resort. |
| 10 | C10 | DomainOrProprietaryRule | Either Proprietary or Domain or both must be present. |
| 11 | C11 | FamilyAndSubFamilyRule | If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed. |
| 12 | C12 | ForwardBalanceAndAvailabilityRule | If Type is equal to ForwardAvailable, Availability is not allowed. |
| 13 | C13 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. |

| | | | |
|----|-----|-----------------------------------|--|
| 14 | C14 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 15 | C15 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 16 | C16 | IdentificationOrProxyPresenceRule | Identification must be present or proxy must be present. |
| 17 | C17 | IdentificationOrProxyPresenceRule | Identification must be present or Proxy must be present. Both may be present. |
| 18 | C18 | ISINGuideline | When an ISIN code exists, it is strongly recommended that the ISIN be used. |
| 19 | C19 | ISINPresenceRule | If ISIN is not present then either Description or at least one occurrence of OtherIdentification must be present. |
| 20 | C20 | MessageOrReportPaginationRule | MessagePagination may be present or ReportPagination may be present, but not both. Following Must be True /GroupHeader/MessagePagination Must be absent Or /Report[*]/ReportPagination Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 21 | C21 | OtherIdentificationPresenceRule | If OtherIdentification is not present then either ISIN or Description must be present. |
| 22 | C22 | ReferenceGuideline | At least one reference should be present to identify the underlying transaction(s). |
| 23 | C23 | ReturnReasonRule | If Reason/Code is equal to NARR, then AdditionalInformation must be present. |
| 24 | C24 | SupplementaryData Rule | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 25 | C25 | SupplementaryData Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |

ນອກຈາກນີ້, ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນບັນຊີເງິນຝາກ ຕ້ອງປະຕິບັດ ການນຳໃຊ້ຂໍ້ມູນຂອງລະບົບການຊຳລະ ແລະ ຫັກບັນຊີ ຂອງ ສປປ ລາວ ເພີ່ມຕື່ມດັ່ງນີ້:

- ການນຳໃຊ້ສະຖານະ (Status)

ການນຳໃຊ້ສະຖານະ (Status<Sts>) ໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກບັນຊີ ແບບອັດຕະໂນມັດ ປະກອບມີ:

| ລະຫັດ | ຊື່ | ຄຳອະທິບາຍ |
|-------|-------------|--|
| BOOK | Booked | ໝາຍເຖິງສະຖາບັນການເງິນໄດ້ຢັ້ງຢືນໃຫ້ແກ່ຜູ້ໃຊ້ບໍລິການວ່າ ລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີລະຫວ່າງ ລຸກຫີ້ ແລະ ເຈົ້າຫີ້ ແມ່ນສຳເລັດການຫັກບັນຊີແລ້ວ |
| INFO | Information | ໝາຍເຖິງລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີ ຫວ່າງ ລຸກຫີ້ ແລະ ເຈົ້າຫີ້ ບໍ່ສາມາດດຳເນີນການຫັກບັນຊີ ຊຶ່ງໃນນັ້ນສະຖາບັນການເງິນສາມາດແຈ້ງເຫດຜົນຂອງທຸລະກຳໄດ້. |
| PDNG | Pending | ໝາຍເຖິງລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີ ຫວ່າງ ລຸກຫີ້ ແລະ ເຈົ້າຫີ້ ທີ່ຢູ່ໃນລະຫວ່າງການດຳເນີນການຫັກບັນຊີ. |

ຕົວຢ່າງ:

```
<Sts>
  <Cd> BOOK </Cd> <!-- Status of an entry on the books of the
  account servicer. BOOK - booked -->
</Sts>
```

- **ການນຳໃຊ້ລະຫັດທຸລະກຳທະນາຄານ (BankTransactionCode)**

ການນຳໃຊ້ລະຫັດທຸລະກຳທະນາຄານ (BankTransactionCode<BkTxCd>) ແມ່ນນຳໃຊ້ ກັບທຸລະກຳປະເພດ Batch Payment ຫຼື Bulk Payment ໃນຂໍ້ຄວາມລາຍງານຍອດທີ່ຍັງເຫຼືອໃນ ບັນຊີເງິນຝາກ ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຊ້ອນທ້າຍ 06.

ຕົວຢ່າງ:

- **ສຳລັບທຸລະກຳລະບົບ ACH:**

```
<BkTxCd>
  <Prtry>
    <Cd> pacs.003.001.08 </Cd> <!--ປະເພດຂໍ້ຄວາມ;
(Message type) -->
  </Prtry>
</BkTxCd>
```

- **ສໍາລັບທຸລະກໍາ ລະບົບ RTGS ແລະ P2P:**

```
<BkTxCd>
  <Prtry>
    <Cd>001</Cd>
  </Prtry>
</BkTxCd>
```

8. ຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ (camt.054.001.02)

ຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ ແມ່ນຂໍ້ຄວາມທີ່ລະບົບການຊໍາລະ ສິ່ງຫາ ສະຖາບັນ ການເງິນ ແລະ ສະຖາບັນການເງິນສົ່ງຕໍ່ຫາຜູ້ໃຊ້ບໍລິການ ເພື່ອແຈ້ງລາຍລະອຽດຂອງລາຍການໂອນເງິນ ຫຼື ຫັກເງິນ ທີ່ເກີດຂຶ້ນໃນບັນຊີ ໃຫ້ເຈົ້າຂອງບັນຊີຮັບຮູ້ລາຍການຝາກ ຫຼື ຖອນ ຊຶ່ງຂໍ້ຄວາມດັ່ງກ່າວສາມາດນໍາໃຊ້ເທື່ອລະ ຂໍ້ຄວາມ ຫຼື ຫຼາຍຂໍ້ຄວາມພ້ອມກັນ.

9. ໂຄງສ້າງຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ (camt.054.001.02)

ຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ ປະກອບມີ 03 ອົງປະກອບ ດັ່ງນີ້:

1) GroupHeader ຂໍ້ມູນທົ່ວໄປ ຂອງຂໍ້ຄວາມງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ ປະກອບມີຂໍ້ ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດປະເພດທຸລະກໍາການຊໍາລະ (MessageIdentification);
- ລະຫັດວັນເດືອນປີ ແລະ ເວລາ ສ້າງຂໍ້ຄວາມທຸລະກໍາການຊໍາລະ (CreationDateTime) ເປັນຕົ້ນ.

2) Notification ຂໍ້ມູນເນື້ອໃນລະອຽດຂອງຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ ລາຍ ງານການໂອນເງິນ ຫຼື ຫັກບັນຊີເງິນຝາກ ປະກອບມີຂໍ້ມູນປະເພດລຸ່ມນີ້:

- ລະຫັດ (Identification);
- ບັນຊີ (Account);
- ຍອດເງິນໃນບັນຊີ (Balance);
- ລະບຸເນື້ອໃນລາຍລະອຽດຂອງທຸລະກໍາ (Entry):
 - (1) ສະຖານະ (Status);
 - (2) ລະຫັດທຸລະກໍາທະນາຄານ (BankTransactionCode) ເປັນຕົ້ນ;

3) SupplementaryData ຂໍ້ມູນເພີ່ມຕື່ມທີ່ບໍ່ໄດ້ລະບຸໃນ 02 ອົງປະກອບ ຂ້າງ.

ລາຍລະອຽດຂໍ້ຄວາມສໍາລັບຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ (camt.054) ໄດ້ກຳນົດໃນເອກະສານຄັດຕິດ 28.

ເອກະສານຄັດຕິດ 28: ຂໍ້ຄວາມລາຍງານການໂອນເງິນ ຫຼື ຫັກເງິນອັດຕະໂນມັດ

| Lvl | Name | XML Tag | Mult | M/O | Type / Code | Additional details | Description |
|-----|--|-----------------------------|------|-----|-------------|--------------------|-------------|
| 0 | BankToCustomerDebit CreditNotificationV07 | <BkToCstmrDb tCdtNtfctn> | | | | | |

| | | | | | | | |
|---|--------------------------|----------------|--------|---|------------------------------|--|---|
| 1 | Group Header | <GrpHdr> | [1..1] | M | | | |
| 2 | MessageIdentification | <MsgId> | [1..1] | M | text{1,35} | Comment: Unique message identifier generated by SGMT2 ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period. |
| 2 | CreationDateTime | <CreDfTm> | [1..1] | M | dateTime | Comment: Message creation date time | Date and time at which the message was created. |
| 2 | MessageRecipient | <MsgRcpt> | [0..1] | O | | | |
| 2 | MessagePagination | <MsgPgntn> | [0..1] | O | | | |
| 2 | OriginalBusinessQuery | <OrgnlBizQry> | [0..1] | O | | | |
| 2 | AdditionalInformation | <AddtlInf> | [0..1] | O | text{1,500} | | |
| 1 | Notification | <Ntfcn> | [1..*] | M | | | Notifies debit and credit entries for the account. |
| 2 | Identification | <Id> | [1..1] | M | text{1,35} | Comment: Unique notification identifier generated by the RTGS system ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'\+]{1,35} | Unique identification, as assigned by the account servicer, to unambiguously identify the account notification. |
| 2 | NotificationPagination | <NtfcnPgntn> | [0..1] | O | | | |
| 2 | ElectronicSequenceNumber | <ElctrcSeqNb > | [0..1] | O | decimal td = 18 fd = 0 | | |

| | | | | | | | |
|---|------------------------|---------------|--------|---|---|--|--|
| 2 | ReportingSequence | <RptgSeq> | [0..1] | O | Choice | | |
| 2 | LegalSequenceNumber | <LglSeqNb> | [0..1] | O | decimal td = 18 fd = 0 | | |
| 2 | CreationDateTime | <CreDfTm> | [0..1] | O | dateTime | | |
| 2 | FromToDate | <FrToDt> | [0..1] | O | | | |
| 2 | CopyDuplicateIndicator | <CpyDpletInd> | [0..1] | O | text | | |
| 2 | ReportingSource | <RptgSrc> | [0..1] | O | Choice | | |
| 2 | Account | <Acct> | [1..1] | M | | Comment: Debited or credited account | Unambiguous identification of the account to which credit and debit entries are made. |
| 3 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 4 | IBAN | <IBAN> | [1..1] | M | text [A- Z]{2,2}[0- 9]{2,2}[a- zA-Z0- 9]{1,30} | | |
| 4 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 5 | Identification | <Id> | [1..1] | M | text{1,34} | Type Changed: text{1,35} [0-9a-zA- Z/\- \\?:\(\)\.,\'+]{1,35} | /Document/BkToCstmrDbtC dtNtfctn/Ntfctn/Acct/Id/Othr/ Id |
| 5 | SchemeName | <SchmeNm> | [0..1] | O | Choice | | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | Type | <Tp> | [0..1] | O | Choice | Comment: Reserve at the account | Specifies the nature, or use of the account. |
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | | |

| | | | | | | | |
|---|----------------------------|-----------|--------|---|---|--|---|
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Comment: For future use (reservation code) ----- Type Changed: text{1,35} [0-9a-zA- Z^- \\?:\\(\\)\\.,\\'+]{1,35} | Nature or use of the account in a proprietary form. |
| 3 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 3 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 3 | Owner | <Ownr> | [0..1] | O | | Comment: Account owner | Party that legally owns the account. |
| 4 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 4 | Identification | <Id> | [0..1] | O | Choice | Comment: BIC of Account owner | Unique and unambiguous identification of a party. |
| 5 | OrganisationIdentification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 6 | Any BIC | <AnyBIC> | [0..1] | O | text [A- Z]{6,6}[A- Z2-9][A- NP-Z0- 9]([A-Z0- 9]{3,3}){0, 1} | | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 6 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 7 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA- Z^- \\?:\\(\\)\\.,\\'+]{1,35} | Identification assigned by an institution. |

| | | | | | | | |
|---|-----------------------|-------------|--------|---|--------------------|--|--|
| 7 | SchemeName | <SchmeNm> | [0..1] | O | Choice | Comment: CLSM - Clearing system member for non-SWIFT registered participant | Name of the identification scheme. |
| 8 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 8 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA- Z^\- \\?:\(\)\.,'+]{1,35} | Name of the identification scheme, in a free text form. |
| 7 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | PrivateIdentification | <PrvtId> | [1..1] | M | | | |
| 4 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 4 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 3 | Servicer | <Svcr> | [0..1] | O | | | |
| 2 | RelatedAccount | <RltdAcct> | [0..1] | O | | | |
| 2 | Interest | <Intrst> | [0..*] | O | | | |
| 2 | TransactionsSummary | <Txssummry> | [0..1] | O | | | |

| | | | | | | | |
|---|----------------------|-------------|--------|---|-----------------------------------|--|---|
| 2 | Entry | <Ntry> | [0..*] | O | | | <p>Specifies an entry in the debit credit notification.</p> <p>Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).</p> <p>Usage Rule: In case of a Payments R-transaction the creditor / debtor referenced of the original payment initiation messages is also used for reporting of the R-transaction. The original debtor/creditor in the reporting of R-Transactions is not inverted.</p> <p>Following elements all defined in the TransactionDetails in RelatedParties or RelatedAgents are impacted by this usage rule: Creditor, UltimateCreditor, CreditorAccount, CreditorAgent, Debtor, UltimateDebtor, DebtorAccount and DebtorAgent.</p> |
| 3 | EntryReference | <NtryRef> | [0..1] | O | text{1,35} | | |
| 3 | Amount | <Amt> | [1..1] | M | 0 <= decimal td = 18 fd = 5 | Comment: Debited or credited amount | Amount of money in the cash entry. |
| 4 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 3 | CreditDebitIndicator | <CdtDbtInd> | [1..1] | M | text | Comment: Flag debited/cred it | Indicates whether the entry is a credit or a debit entry. |
| 4 | Credit | | | | CRDT | Comment: Credit for MT910 | Operation is an increase. |
| 4 | Debit | | | | DBIT | Comment: Debit for MT900 | Operation is a decrease. |
| 3 | ReversalIndicator | <RvslInd> | [0..1] | O | boolean | | |
| 3 | Status | <Sts> | [1..1] | M | Choice | Comment: Fixed value | Status of an entry on the books of the account servicer. |

| | | | | | | | |
|---|--------------------------|---------------|--------|---|------------|--|---|
| 4 | Code | <Cd> | [1..1] | M | text{1,4} | Comment: BOOK - Booked. | Entry status, in a coded form. |
| 4 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | | |
| 3 | BookingDate | <BookgDt> | [0..1] | O | Choice | Comment: Date of settlement in the RTGS system | Date and time when an entry is posted to an account on the account servicer's books. Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date. |
| 4 | Date | <Dt> | [1..1] | M | date | | |
| 4 | DateTime | <DtTm> | [1..1] | M | dateTime | | Specified date and time. |
| 3 | ValueDate | <ValDt> | [0..1] | O | Choice | Comment: Requested Value date of the payment | Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days. |
| 4 | Date | <Dt> | [1..1] | M | date | | Specified date. |
| 4 | DateTime | <DtTm> | [1..1] | M | dateTime | | |
| 3 | AccountServicerReference | <AcctSvcrRef> | [0..1] | O | text{1,35} | | |
| 3 | Availability | <AvlbtY> | [0..*] | O | | | |
| 3 | BankTransactionCode | <BkTxCd> | [1..1] | M | | | Set of elements used to fully identify the type of underlying transaction resulting in an entry. |
| 4 | Domain | <Domn> | [0..1] | O | | | |
| 4 | Proprietary | <Prtry> | [0..1] | O | | | Bank transaction code in a proprietary form, as defined by the issuer. |

| | | | | | | | |
|---|--------------------------------------|---------------------|--------|---|------------|--|--|
| 5 | | <Cd> | [1..1] | M | text{1,35} | Comment: Constant value NOTPROVI DED ----- Type Changed: text{1,35} [0-9a-zA- Z/\- \?:\(\)\.,'+]{1,35} | Proprietary bank transaction code to identify the underlying transaction. |
| 5 | Code | | | | | | |
| 5 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 3 | CommissionWaiverInd icator | <ComssnWvrIn d> | [0..1] | O | boolean | | |
| 3 | AdditionalInformationI ndicator | <AddtlInfInd> | [0..1] | O | | | |
| 3 | AmountDetails | <AmtDtls> | [0..1] | O | | | |
| 3 | Charges | <Chrgs> | [0..1] | O | | | |
| 3 | TechnicalInputChannel | <TechInptChanl > | [0..1] | O | Choice | | |
| 3 | Interest | <Intrst> | [0..1] | O | | | |
| 3 | CardTransaction | <CardTx> | [0..1] | O | | | |
| 3 | EntryDetails | <NtryDtls> | [0..*] | O | | Comment: Set of reference of original payment | Provides details on the entry. |
| 4 | Batch | <Btch> | [0..1] | O | | | Provides details on batched transactions. |
| 5 | MessageIdentification | <MsgId> | [0..1] | O | text{1,35} | Comment: Reference of the original message. ----- Type Changed: text{1,35} [0-9a-zA- Z/\- \?:\(\)\.,'+]{1,35} | Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions. |
| 5 | PaymentInformationIde ntification | <PmtInfId> | [0..1] | O | text{1,35} | | |

| | | | | | | | |
|---|----------------------------------|--------------|--------|---|-----------------------------------|---|---|
| 5 | NumberOfTransactions | <NbOfTxS> | [0..1] | O | text [0-9]{1,15} | | Number of individual transactions included in the batch. |
| 5 | TotalAmount | <TtlAmt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | | Total amount of money reported in the batch entry. |
| 6 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 5 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | O | text | | Indicates whether the batch entry is a credit or a debit entry. |
| 6 | Credit | | | | CRDT | | Operation is an increase. |
| 6 | Debit | | | | DBIT | | Operation is a decrease. |
| 4 | TransactionDetails | <TxDtls> | [0..*] | O | | | Provides information on the underlying transaction(s). |
| 5 | References | <Refs> | [0..1] | O | | | Provides the identification of the underlying transaction. |
| 6 | MessageIdentification | <MsgId> | [0..1] | O | text{1,35} | Type Changed: text{1,16} ([0-9a-zA-Z- \\?:\\(\\)\\.,\\'+][0-9a-zA-Z- Z\\- \\?:\\(\\)\\.,\\'+]*(/[0-9a- zA-Z\\- \\?:\\(\\)\\.,\\'+])?)* | |
| 6 | AccountServicerReference | <AcctSvrRef> | [0..1] | O | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\\- \\?:\\(\\)\\.,\\'+]{1,35} | |
| 6 | PaymentInformationIdentification | <PmtInfId> | [0..1] | O | text{1,35} | | |

| | | | | | | | |
|---|----------------------------|--------------|--------|---|------------|--|--|
| 6 | InstructionIdentification | <InstrId> | [0..1] | O | text{1,35} | <p>Comment: Instruction identifier.</p> <p>-----</p> <p>Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35}</p> | <p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> |
| 6 | EndToEndIdentification | <EndToEndId> | [0..1] | O | text{1,35} | <p>Comment: End-to-End reference. If no related reference, must be filled with NOTPROVIDED</p> <p>-----</p> <p>Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35}</p> | <p>Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> |
| 6 | Transaction Identification | <TxId> | [0..1] | O | text{1,35} | <p>Comment: Unique transaction identifier.</p> <p>-----</p> <p>Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35}</p> | <p>Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p> |
| 6 | Mandate Identification | <MndtId> | [0..1] | O | text{1,35} | | |
| 6 | ChequeNumber | <ChqNb> | [0..1] | O | text{1,35} | | |

| | | | | | | | |
|---|---|---------------------|--------|---|-----------------------------------|--|--|
| 6 | ClearingSystemReference | <ClrSysRef> | [0..1] | O | text{1,35} | Comment: Reference assigned by the RTGS system ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. |
| 6 | AccountOwnerTransactionIdentification | <AcctOwnrTxId> | [0..1] | O | text{1,35} | | |
| 6 | AccountServicerTransactionIdentification | <AcctSvcrTxId> | [0..1] | O | text{1,35} | | |
| 6 | MarketInfrastructureTransactionIdentification | <MktInfrstrctrTxId> | [0..1] | O | text{1,35} | | |
| 6 | ProcessingIdentification | <PrcgId> | [0..1] | O | text{1,35} | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |
| 5 | Amount | <Amt> | [0..1] | O | 0 <= decimal td = 18 fd = 5 | Comment: Payment amount and currency code | Amount of money in the cash transaction. |
| 6 | XmlAttributeCurrency | <Ccy> | | | text [A-Z]{3,3} | | Medium of exchange of currency. |
| 5 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | O | text | Comment: "Credit" for MT910 "Debit" for MT900 | |
| 5 | AmountDetails | <AmtDtls> | [0..1] | O | | | |
| 5 | Availability | <Avlbtty> | [0..*] | O | | | |

| | | | | | | | |
|---|---------------------|-------------|--------|---|-------------|--|---|
| 5 | BankTransactionCode | <BkTxCd> | [0..1] | O | | Comment: Category purpose (Transaction Type code) of the original payment message | Set of elements used to fully identify the type of underlying transaction resulting in an entry. |
| 6 | Domain | <Domn> | [0..1] | O | | | |
| 6 | Proprietary | <Prtry> | [0..1] | O | | | Bank transaction code in a proprietary form, as defined by the issuer. |
| 7 | Code | <Cd> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA- Z/\- \?:\(\)\.,'+]{1,35} | Proprietary bank transaction code to identify the underlying transaction. |
| 7 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 5 | Charges | <Chrgs> | [0..1] | O | | | |
| 5 | Interest | <Intrst> | [0..1] | O | | | |
| 5 | RelatedParties | <RltdPties> | [0..1] | O | | | Set of elements used to identify the parties related to the underlying transaction. |
| 6 | InitiatingParty | <InitgPty> | [0..1] | O | Choice | | |
| 7 | Party | <Pty> | [1..1] | M | | | |
| 6 | Debtor | <Dbtr> | [0..1] | O | Choice | Comment: Debtor: participant who is debited in the RTGS system BICFI for SWIFT- registered participants. ClrSysMmb Id/MmbId – for pseudo- BIC codes (non-swift registered) | Party that owes an amount of money to the (ultimate) creditor. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | Comment: Debtor client name | Name by which a party is known and which is usually used to identify that party. |
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | Comment: Debtor client postal address | Information that locates and identifies a specific address, as defined by postal services. |

| | | | | | | | |
|---|-------------------------------------|----------------|--------|---|---|--|--|
| 9 | AddressType | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | TownName | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | CountrySubDivision | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | AddressLine | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | |
| 8 | CountryOfResidence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | ContactDetails | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | Identification of a financial institution. |
| 8 | FinancialInstitution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 9 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | Comment: Receiver of MT900. Field 52A in MT900 | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 9 | ClearingSystemMemberIdentification | <ClrSysMmbld > | [0..1] | O | | | Information used to identify a member within a clearing system. |

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|----|------------------------------|------------|--------|---|--|--|---|
| 10 | ClearingSystemIdentification | <ClrSysId> | [0..1] | O | Choice | | |
| 10 | MemberIdentification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\^-\?:(\)\.,'+]{1,35} | Identification of a member of a clearing system. |
| 9 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 9 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 9 | Other | <Othr> | [0..1] | O | | | |
| 8 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 9 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 9 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 6 | Debtor Account | <DbtrAcct> | [0..1] | O | | Comment: Debtor client account | Unambiguous identification of the account of the debtor. |
| 7 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 8 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| 8 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |

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|----|-----------------|-------------|--------|---|--------------------|--|--|
| 9 | Identification | <Id> | [1..1] | M | text{1,34} | Comment: Field 52a Account ----- Type Changed: text{1,34} ([0-9a-zA-Z- \\?:\\(\\)\\.,\\'+][0-9a-zA-Z- Z\\- \\?:\\(\\)\\.,\\'+]*([0-9a- zA-Z\\- \\?:\\(\\)\\.,\\'+])?)* | Identification assigned by an institution. |
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 10 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 10 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\\- \\?:\\(\\)\\.,\\'+]{1,35} | Name of the identification scheme, in a free text form. |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Type | <Tp> | [0..1] | O | Choice | Comment: Reserve at Debtor account | Specifies the nature, or use of the account. |
| 8 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 8 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\\- \\?:\\(\\)\\.,\\'+]{1,35} | Nature or use of the account in a proprietary form. |
| 7 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 7 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 6 | Ultimate Debtor | <UltmtDbtr> | [0..1] | O | Choice | | Ultimate party that owes an amount of money to the (ultimate) creditor. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |

| | | | | | | | |
|----|-----------------------------|---------------|--------|---|---|---|---|
| 8 | Postal Address | <PstAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | Town Name | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | Country Sub Division | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | Address Line | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 9 | Organisation Identification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |
| 10 | Any BIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,'+]{1,35} | Identification assigned by an institution. |
| 11 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |

| | | | | | | | |
|----|-------------------------|-------------------|--------|---|--------------------|--|---|
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 9 | Private Identification | <PrvtId> | [1..1] | M | | | Unique and unambiguous identification of a person, for example a passport. |
| 10 | Date And Place Of Birth | <DtAndPlcOfBirth> | [0..1] | O | | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z^-\?:(\)\.,\'+]{1,35} | Unique and unambiguous identification of a person. |
| 11 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 8 | Country Of Residence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | Contact Details | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | |
| 6 | Creditor | <Cdtr> | [0..1] | O | Choice | Comment: Creditor: participant who is debited in the RTGS system BICFI for SWIFT- registered participants. ClrSysMmb Id/MmbId – for pseudo- BIC codes (non-swift registered) | Party to which an amount of money is due. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | Comment: Creditor client name | Name by which a party is known and which is usually used to identify that party. |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | Comment: Creditor | Information that locates and identifies a specific address, as defined by postal services. |

| | | | | | | client postal address | |
|---|--------------------------------------|---------------|--------|---|---|-----------------------|--|
| 9 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | Town Name | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | Country Sub Division | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | Address Line | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | |
| 8 | Country Of Residence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | Contact Details | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | Identification of a financial institution. |
| 8 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 9 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} | Comment: | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |

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|----|---------------------------------------|---------------|--------|---|--|--|---|
| 9 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 10 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 11 | Code | <Cd> | [1..1] | M | text{1,5} | | |
| 10 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 9 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 9 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 9 | Other | <Othr> | [0..1] | O | | | |
| 8 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 9 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 9 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 6 | Creditor Account | <CdtrAcct> | [0..1] | O | | Comment: Creditor client account | Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction. |
| 7 | Identification | <Id> | [1..1] | M | Choice | | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| 8 | IBAN | <IBAN> | [1..1] | M | text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version |

| | | | | | | | |
|----|----------------|-----------|--------|---|------------|--|---|
| | | | | | | | 1997-10-01, or later revisions. |
| 8 | Other | <Othr> | [1..1] | M | | | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| 9 | Identification | <Id> | [1..1] | M | text{1,34} | <p>Comment: Field 56D (Account) of MT910 (in this project only).</p> <p>----- Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.,'+]([0-9a-zA-Z\-\?:(\)\.,'+]*/[0-9a-zA-Z\-\?:(\)\.,'+])?*)</p> | Identification assigned by an institution. |
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 10 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 10 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,'+]{1,35} | Name of the identification scheme, in a free text form. |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Type | <Tp> | [0..1] | O | Choice | Comment: Reserve at Creditor account | Specifies the nature, or use of the account. |
| 8 | Code | <Cd> | [1..1] | M | text{1,4} | | |

| | | | | | | | |
|---|-----------------------------|---------------|--------|---|-----------------|--|---|
| 8 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,'\+]{1,35} | Nature or use of the account in a proprietary form. |
| 7 | Currency | <Ccy> | [0..1] | O | text [A-Z]{3,3} | | |
| 7 | Name | <Nm> | [0..1] | O | text{1,70} | | |
| 6 | Creditor Ultimate | <UltmtCdtr> | [0..1] | O | Choice | | Ultimate party to which an amount of money is due. |
| 7 | Party | <Pty> | [1..1] | M | | | Identification of a person or an organisation. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | Name by which a party is known and which is usually used to identify that party. |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | Information that locates and identifies a specific address, as defined by postal services. |
| 9 | Address Type | <AdrTp> | [0..1] | O | text | | |
| 9 | Department | <Dept> | [0..1] | O | text{1,70} | | |
| 9 | Sub Department | <SubDept> | [0..1] | O | text{1,70} | | |
| 9 | Street Name | <StrtNm> | [0..1] | O | text{1,70} | | |
| 9 | Building Number | <BldgNb> | [0..1] | O | text{1,16} | | |
| 9 | Post Code | <PstCd> | [0..1] | O | text{1,16} | | |
| 9 | Town Name | <TwnNm> | [0..1] | O | text{1,35} | | |
| 9 | Country Sub Division | <CtrySubDvsn> | [0..1] | O | text{1,35} | | |
| 9 | Country | <Ctry> | [0..1] | O | text [A-Z]{2,2} | | |
| 9 | Address Line | <AdrLine> | [0..7] | O | text{1,70} | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. |
| 8 | Identification | <Id> | [0..1] | O | Choice | | Unique and unambiguous identification of a party. |
| 9 | Organisation Identification | <OrgId> | [1..1] | M | | | Unique and unambiguous way to identify an organisation. |

| | | | | | | | |
|----|-------------------------|-------------------|--------|---|---|--|--|
| 10 | Any BIC | <AnyBIC> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z^\- \?:(\)\.,'+]{1,35} | Identification assigned by an institution. |
| 11 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 12 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 9 | Private Identification | <PrvtId> | [1..1] | M | | | Unique and unambiguous identification of a person, for example a passport. |
| 10 | Date And Place Of Birth | <DtAndPlcOfBirth> | [0..1] | O | | | |
| 10 | Other | <Othr> | [0..*] | O | | | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| 11 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z^\- \?:(\)\.,'+]{1,35} | Unique and unambiguous identification of a person. |
| 11 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | |
| 11 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 8 | Country Of Residence | <CtryOfRes> | [0..1] | O | text [A-Z]{2,2} | | |
| 8 | Contact Details | <CtctDtls> | [0..1] | O | | | |
| 7 | Agent | <Agt> | [1..1] | M | | | |

| | | | | | | | |
|---|---------------------------------------|---------------|--------|---|---|--|--|
| 6 | Trading Party | <TradgPty> | [0..1] | O | Choice | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |
| 5 | Related Agents | <RltdAgts> | [0..1] | O | | | Set of elements used to identify the agents related to the underlying transaction. |
| 6 | Instructing Agent | <InstgAgt> | [0..1] | O | | Comment: Instructing agent. Participant who sent the payment to the system BICFI for swift-registered BICs. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) | Agent that instructs the next party in the chain to carry out the (set of) instruction(s). |
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |

| | | | | | | | |
|---|---------------------------------------|---------------|--------|---|--|---|---|
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 6 | Instructed Agent | <InstdAg> | [0..1] | O | | Comment: Instructed agent. Participant who received the payment. BICFI for swift-registered BICs. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) | Agent that instructs the next party in the chain to carry out the (set of) instruction(s). |
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)" |
| 8 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,\'+]{1,35} | Identification of a member of a clearing system. |

| | | | | | | | |
|---|---------------------------------------|---------------|--------|---|--|---|--|
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 6 | Agent Debtor | <DbtrAgt> | [0..1] | O | | Comment: Debtor agent. Participant who is debited in the RTGS system. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) | Financial institution servicing an account for the debtor. |
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |

| | | | | | | | |
|----|-----------------------|-----------|--------|---|-------------|---|---|
| 9 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |
| 8 | Other | <Othr> | [0..1] | O | | Comment: Debtor agent account. Account of participant debited in the RTGS system. | Unique identification of an agent, as assigned by an institution, using an identification scheme. |
| 9 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35} | Unique and unambiguous identification of a person. |
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 10 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 10 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Comment: ACNT - For Account Identification. ----- Type Changed: text{1,35} [0-9a-zA-Z/\- \?:\(\)\.,'+]{1,35} | Name of the identification scheme, in a free text form. |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |

| | | | | | | | |
|---|---------------------------------------|---------------|--------|---|--|--|--|
| 6 | Agent Creditor | <CdrAgt> | [0..1] | O | | Comment: Creditor agent. Participant who is credited in the RTGS system. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) | Financial institution servicing an account for the creditor. |
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | M | | | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| 8 | BICFI | <BICFI> | [0..1] | O | text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | | Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". |
| 8 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | O | | | Information used to identify a member within a clearing system. |
| 9 | Clearing System Identification | <ClrSysId> | [0..1] | O | Choice | | |
| 9 | Member Identification | <MmbId> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z\-\?:(\)\.,'+]{1,35} | Identification of a member of a clearing system. |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | Postal Address | <PstlAdr> | [0..1] | O | | | |

| | | | | | | | |
|----|-----------------------|--------------|--------|---|-------------|--|--|
| 8 | Other | <Othr> | [0..1] | O | | Comment: Creditor agent account. Account of participant credited in the RTGS system | Unique identification of an agent, as assigned by an institution, using an identification scheme. |
| 9 | Identification | <Id> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA- Z/ \?:\(\)\.,\'+]{1,35} | Unique and unambiguous identification of a person. |
| 9 | Scheme Name | <SchmeNm> | [0..1] | O | Choice | | Name of the identification scheme. |
| 10 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 10 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Comment: ACNT - For Account Identificatio n. ----- Type Changed: text{1,35} [0-9a-zA- Z/ \?:\(\)\.,\'+]{1,35} | Name of the identification scheme, in a free text form. |
| 9 | Issuer | <Issr> | [0..1] | O | text{1,35} | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 6 | Intermediary Agent 1 | <IntrmyAgt1> | [0..1] | O | | | |
| 6 | IntermediaryAgent 2 | <IntrmyAgt2> | [0..1] | O | | | |
| 6 | IntermediaryAgent 3 | <IntrmyAgt3> | [0..1] | O | | | |
| 6 | ReceivingAgent | <RcvgAgt> | [0..1] | O | | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |

| | | | | | | | |
|---|-----------------------|-------------|--------|---|-------------|--|--|
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 6 | DeliveringAgent | <DlvrAg> | [0..1] | O | | | |
| 7 | Branch Identification | <BrnchId> | [0..1] | O | | | |
| 8 | Name | <Nm> | [0..1] | O | text{1,140} | | |
| 8 | PostalAddress | <PstlAdr> | [0..1] | O | | | |
| 6 | IssuingAgent | <IssgAg> | [0..1] | O | | | |
| 6 | Settlement Place | <StlmPlc> | [0..1] | O | | | |
| 6 | Proprietary | <Prtry> | [0..*] | O | | | |
| 5 | LocalInstrument | <LclInstrm> | [0..1] | O | Choice | Comment: Local instrument | User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. |
| 6 | Code | <Cd> | [1..1] | M | text{1,35} | | |
| 6 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \\?:\(\)\.,'\+\] {1,35} | Specifies the local instrument, as a proprietary code. |
| 5 | Purpose | <Purp> | [0..1] | O | Choice | | Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. |
| 6 | Code | <Cd> | [1..1] | M | text{1,4} | | |
| 6 | Proprietary | <Prtry> | [1..1] | M | text{1,35} | Type Changed: text{1,35} [0-9a-zA-Z/\- \\?:\(\)\.,'\+\] {1,35} | Purpose, in a proprietary form. |

| | | | | | | | |
|---|-----------------------------------|---------------|---------|---|-------------|---|---|
| 5 | RelatedRemittanceInformation | <RltdRmtInf> | [0..10] | O | | | |
| 5 | RemittanceInformation | <RmtInf> | [0..1] | O | | | Structured information that enables the matching, that is reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system. |
| 6 | Unstructured | <Ustrd> | [0..*] | O | text{1,140} | | Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. |
| 6 | Structured | <Strd> | [0..*] | O | | | |
| 5 | RelatedDates | <RltdDts> | [0..1] | O | | | |
| 5 | RelatedPrice | <RltdPric> | [0..1] | O | Choice | | |
| 5 | RelatedQuantities | <RltdQties> | [0..*] | O | Choice | | |
| 5 | FinancialInstrumentIdentification | <FinInstrmId> | [0..1] | O | | | |
| 5 | Tax | <Tax> | [0..1] | O | | | |
| 5 | ReturnInformation | <RtrInf> | [0..1] | O | | | |
| 5 | CorporateAction | <CorpActn> | [0..1] | O | | | |
| 5 | Safekeeping Account | <SfkgAcct> | [0..1] | O | | | |
| 5 | CashDeposit | <CshDpst> | [0..*] | O | | | |
| 5 | CardTransaction | <CardTx> | [0..1] | O | | | |
| 5 | AdditionalTransactionInformation | <AddtlTxInf> | [0..1] | O | text{1,500} | Comment: Additional information about payment | Further details of the transaction. |
| 5 | Supplementary Data | <SplmtryData> | [0..*] | O | | | |

| | | | | | | |
|---|-----------------------------------|------------------|--------|---|-------------|--|
| 3 | AdditionalEntryInformation | <AddtlNtryInf> | [0..1] | O | text{1,500} | |
| 2 | AdditionalNotificationInformation | <AddtlNtfctnInf> | [0..1] | O | text{1,500} | |
| 1 | Supplementary Data | <SplmtryData> | [0..*] | O | | |

10. ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ

(camt.054.001.02)

ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ ແມ່ນການນຳໃຊ້ຂໍ້ມູນ ຫຼື ສັນຍາລັກເຂົ້າໃນການສ້າງຂໍ້ຄວາມ ຕາມມາດຕະຖານ ISO 20022 ຊຶ່ງນຳໃຊ້ຂໍ້ມູນແຕ່ C1 ຫາ C24 ລາຍລະອຽດການນຳໃຊ້ໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 29.

ເອກະສານຄັດຕິດ 29: ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ

| ລຳດັບ | ລະຫັດ | ຫົວຂໍ້ | ເນື້ອໃນພາສາອັງກິດ |
|-------|-------|--------------------------|--|
| 1 | C1 | ActiveCurrency | The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged |
| 2 | C2 | ActiveOrHistoricCurrency | The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged. |
| 3 | C3 | AnyBIC | Only a valid Business identifier code is allowed. Business identifier codes for financial or non- financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. |
| 4 | C4 | BICFI | Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters |
| 5 | C5 | Country | The code is checked against the list of country names obtained from the United Nations (ISO3166, Alpha-2 code). |
| 6 | C6 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. |

| | | | |
|----|-----|-------------------------------------|---|
| | | | Note: The decimal separator is a dot. |
| 7 | C7 | CurrencyAmount | The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. |
| 8 | C8 | DescriptionPresenceRule | If Description is not present then either ISIN or at least one occurrence of OtherIdentification must be present. |
| 9 | C9 | DescriptionUsageRule | Description must be used alone as the last resort. |
| 10 | C10 | DomainOrProprietaryRule | Either Proprietary or Domain or both must be present. |
| 11 | C11 | FamilyAndSubFamilyRule | If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed. |
| 12 | C12 | IBAN | A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. |
| 13 | C13 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 14 | C14 | IdentificationAndProxyGuideline | If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account. |
| 15 | C15 | IdentificationOrProxyPresenceRule | Identification must be present or proxy must be present. |
| 16 | C16 | IdentificationOrProxyPresenceRule | Identification must be present or Proxy must be present. Both may be present. |
| 17 | C17 | ISINGuideline | When an ISIN code exists, it is strongly recommended that the ISIN be used. |
| 18 | C18 | ISINPresenceRule | If ISIN is not present then either Description or at least one occurrence of OtherIdentification must be present. |
| 19 | C19 | MessageOrNotificationPaginationRule | MessagePagination may be present or NotificationPagination may be present, but not both. Following Must be True /GroupHeader/MessagePagination Must be absent Or /Notification[*]/NotificationPagination Must be absent <i>This constraint is defined at the MessageDefinition level.</i> |
| 20 | C20 | OtherIdentificationPresenceRule | If OtherIdentification is not present then either ISIN or Description must be present. |
| 21 | C21 | ReferenceGuideline | At least one reference should be present to identify the underlying transaction(s). |
| 22 | C22 | ReturnReasonRule | If Reason/Code is equal to NARR, then AdditionalInformation must be present. |

| | | | |
|----|-----|------------------------|--|
| 23 | C23 | SupplementaryData Rule | 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. <i>This constraint is defined at the MessageDefinition level.</i> |
| 24 | C24 | SupplementaryData Rule | This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element. |

ນອກຈາກນີ້, ການນຳໃຊ້ຂໍ້ມູນໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກເງິນແບບອັດຕະໂນມັດ ຕ້ອງປະຕິບັດການນຳໃຊ້ຂໍ້ມູນຂອງລະບົບການຊຳລະ ແລະ ຫັກບັນຊີ ຂອງ ສປປ ລາວ ເພີ່ມຕື່ມດັ່ງນີ້:

1) ການນຳໃຊ້ສະຖານະ (Status)

ການນຳໃຊ້ສະຖານະ (Status<Sts>) ໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກບັນຊີແບບອັດຕະໂນມັດ ປະກອບມີ:

| ລະຫັດ | ຊື່ | ຄຳອະທິບາຍ |
|-------|-------------|--|
| BOOK | Booked | ໝາຍເຖິງສະຖາບັນການເງິນໄດ້ຢັ້ງຢືນໃຫ້ແກ່ຜູ້ໃຊ້ບໍລິການວ່າລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີລະຫວ່າງ ລູກໜີ້ ແລະ ເຈົ້າໜີ້ ແມ່ນສຳເລັດການຫັກບັນຊີແລ້ວ |
| INFO | Information | ໝາຍເຖິງລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີ ຫວ່າງ ລູກໜີ້ ແລະ ເຈົ້າໜີ້ ບໍ່ສາມາດດຳເນີນການຫັກບັນຊີ ຊຶ່ງໃນນັ້ນສະຖາບັນການເງິນສາມາດແຈ້ງເຫດຜົນຂອງທຸລະກຳໄດ້. |
| PDNG | Pending | ໝາຍເຖິງລາຍການໂອນເງິນ ຫຼື ຫັກບັນຊີ ຫວ່າງ ລູກໜີ້ ແລະ ເຈົ້າໜີ້ ທີ່ຢູ່ໃນລະຫວ່າງການດຳເນີນການຫັກບັນຊີ. |

ຕົວຢ່າງ:

```
<Sts>
  <Cd> BOOK </Cd> <!-- Status of an entry on the books of the
  account servicer. BOOK - booked -->
</Sts>
```

2) ການນຳໃຊ້ລະຫັດທຸລະກຳທະນາຄານ (BankTransactionCode)

ການນຳໃຊ້ລະຫັດທຸລະກຳທະນາຄານ (BankTransactionCode<BkTxCd>) ແມ່ນນຳໃຊ້ກັບທຸລະກຳປະເພດ Batch Payment ຫຼື Bulk Payment ໃນຂໍ້ຄວາມລາຍງານສະຖານະການໂອນເງິນ ຫຼື ຫັກບັນຊີແບບອັດຕະໂນມັດ ລາຍລະອຽດໄດ້ກຳນົດໄວ້ໃນເອກະສານຄັດຕິດ 06.

ຕົວຢ່າງ:

- ສໍາລັບທຸລະກໍາລະບົບ ACH

```
<BkTxCd>
  <Prtry>
    <Cd>pac.003.001.08</Cd> <!--ປະເພດຂໍ້ຄວາມ; (Message
type) -->
  </Prtry>
</BkTxCd>
```

- ສໍາລັບທຸລະກໍາລະບົບ RTGS ແລະ P2P

```
<BkTxCd>
  <Prtry>
    <Cd>001</Cd>
  </Prtry>
</BkTxCd>
```

VI. ເອກະສານອ້າງອີງ

ເອກະສານທີ່ນໍາໃຊ້ໃນການຄົ້ນຄວ້າ ຈາກເວບໄຊ ສາກົນ ແລະ ປະເທດໄທ ທີ່ກໍານົດອອກ (ຄັ້ງວັນທີ: 03 ສິງຫາ 2021)

1. ເວບໄຊ: <https://www.iso20022.org/iso-20022-message-definitions?business-domain=1>;
2. ເວບໄຊ: https://standard.etda.or.th/?page_id=138.