Usage Guideline

CBPRPlus-camt.105.001.02_ChargesPaymentNotification

OneClearstream - CBPR+ Customers (SR2025)

This document describes a usage guideline restricting the base message camt.105.001.02.You can also consult this information online.

Published by Clearstream and generated by MyStandards.

26 November 2025

Message Functionality

Collection Description

OneClearstream - CBPR+ Customers (SR2025) (link)

This is the Cross-Border Payment and Reporting Collection part of Standards Release November 2025 for Clearstream.

Usage Guideline Description

CBPRPlus-camt.105.001.02_ChargesPaymentNotification (link)

Usage:
This camt.105 message is used to advise a single transaction charge, interest or other adjustments which have been debited or credited to the account owner's account. It provides details of charges which are previously unknown to the Receiver.

Principles:

1) AGENTS IDENTIFICATION - Textual Rules

-> If BICFI is present, then (Name & Postal Address) is NOT allowed (ClearingSystemMemberIdentification and LEI may complement) – However, in case of conflicting information, the BICFI will always take precedence.

-> If BICFI is absent, (Name & Postal Address) OR [(Name & Postal Address) and ClearingSystemMemberIdentification] must be present.
Exception: If BICFI is absent, whenever Debtor Agent, Creditor Agent and all agents in between are located within the same country, the clearing code only may be used.

2) Character Set:

All proprietary and Text fields EXCLUDING Name and Address for all actors and Related Remittance Information and Remittance are limited to the FIN-X-Character set.

All Name and Address for all actors, Related Remittance Information and Remittance Information (structured and unstructured), Email Address where included as part of a proxy element are extended to support the following additional characters:

!#$%&*=^_`{|}~";<>@[\]

< is replaced with <
> is replaced with >

Outline

In the Collection OneClearstream - CBPR+ Customers (SR2025), the message CBPRPlus-camt.105.001.02_ChargesPaymentNotification is composed of a mandatory Business Application Header V02 (head.001.001.02) and a Document.

Business Application Header V02 (head.001.001.02)

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

a - Character Set

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

b - From

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

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

c - To

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

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

d - Business Message Identifier

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

e - Message Definition Identifier

Contains the MessageIdentifier that defines the BusinessMessage.
It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

f - Business Service

Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.
To be used when there is a choice of processing services or processing service levels.
Example: E&I.

g - Market Practice

Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.
A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

h - Creation Date

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

i - Business Processing Date

Processing date and time indicated by the sender for the receiver of the business message. This date may be different from the date and time provided in the CreationDate.

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

j - Copy Duplicate

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

k - Possible Duplicate

Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.
If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

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

This will guarantee business idempotent behaviour.

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

l - Priority

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

m - Signature

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

n - Related

Specifies the Business Application Header(s) of the Business Message(s) to which this Business Message relates.
Can be used when replying to a query; can also be used when canceling or amending.

o - CrossElementComplexRule : RelatedPresentWhenCopyDupl

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

If CopyDuplicate is present, then Related MUST be present.

Document - Charges Payment Notification V02 (camt.105.001.02)

The Document - Charges Payment Notification V02 (camt.105.001.02) is composed of 9 elements.

a - Group Header

Unique identification of the charges message.

b - Charges

Provides information on the charges to be paid by the charge bearer(s) related to the processing of the underlying transaction.

c - Supplementary Data

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

d - CrossElementComplexRule : ChargesAccountHeaderOrSingle2Rule

When Charges/Single/ChargesAccount is present or Charges/Single/ChargesAccountOwner is present then GroupHeader/ChargesAccount must be absent and GroupHeader/ChargesAccountOwner must be absent.

e - CrossElementComplexRule : ChargesAccountHeaderOrSingle1Rule

When GroupHeader/ChargesAccount is present or GroupHeader/ChargesAccountOwner is present then Charges/Single/ChargesAccount must be absent and Charges/Single/ChargesAccountOwner must be absent.

f - CrossElementComplexRule : ChargesAccountHeaderOrTransaction2Rule

When Charges/PerTransaction/ChargesAccount is present or Charges/PerTransaction/ChargesAccountOwner is present or Charges/PerTransaction/Record/ChargesAccount is present or Charges/PerTransaction/Record/ChargesAccountOwner then GroupHeader/ChargesAccount must be absent and GroupHeader/ChargesAccountOwner must be absent.

g - CrossElementComplexRule : ChargesAccountHeaderOrTransaction1Rule

When GroupHeader/ChargesAccount is present or GroupHeader/ChargesAccountOwner is present then Charges/PerTransaction/ChargesAccount must be absent and Charges/PerTransaction/ChargesAccountOwner must be absent and Charges/PerTransaction/Record/ChargesAccount must be absent and Charges/PerTransaction/Record/ChargesAccountOwner must be absent.

h - CrossElementComplexRule : ChargesAccountHeaderOrType2Rule

When Charges/PerType/ChargesAccount is present or Charges/PerType/ChargesAccountOwner is present or Charges/PerType/Record/ChargesAccount is present or Charges/PerType/Record/ChargesAccountOwner then GroupHeader/ChargesAccount must be absent and GroupHeader/ChargesAccountOwner must be absent.

i - CrossElementComplexRule : ChargesAccountHeaderOrType1Rule

When GroupHeader/ChargesAccount is present or GroupHeader/ChargesAccountOwner is present then Charges/PerType/ChargesAccount must be absent and Charges/PerType/ChargesAccountOwner must be absent and Charges/PerType/Record/ChargesAccount must be absent and

Charges/PerType/Record/ChargesAccountOwner must be absent.

About this document

Legend

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

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

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

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	0	Full Message		[1..1]			
	1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]			
	2	Character Set	<CharSet>	[0..1]	text		Rules: R1
	2	From	<Fr>	[1..1]	Choice		Comment: Usage Rule: 1. When exchanged on SWIFT, "From" must contain either a BIC8 or a BIC11 2. Additional Information may be used optionally 3. If there is an inconsistency, the BIC will take precedence.
	3	Financial Institution Identification	<FIId>	[1..1]			
	4	Financial Institution Identification	<FinInstnId>	[1..1]			
	5	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	[1..1]	
	5	Clearing System Member Identification	<ClrSysMmbId>	[0..1]			
	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice		
	7	Code	<Cd>	[1..1]	text{1,5}		
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
	6	Member Identification	<MmbId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,28} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	2	To	<To>	[1..1]	Choice		Comment: Usage Rule: 1. When exchanged on SWIFT, "From" must contain either a BIC8 or a BIC11 2. Additional Information may be used optionally 3. If there is an inconsistency, the BIC will take precedence.
	3	Financial Institution Identification	<FIId>	[1..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	4	Financial Institution Identification	<FinInstnId>	[1..1]			
	5	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	[1..1]	
	5	Clearing System Member Identification	<ClrSysMmbId>	[0..1]			
	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice		
	7	Code	<Cd>	[1..1]	text{1,5}		
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
	6	Member Identification	<MmbId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,28} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	2	Business Message Identifier	<BizMsgIdr>	[1..1]	text{1,35}		Rules: R2
	2	Message Definition Identifier	<MsgDefIdr>	[1..1]	text{1,35}		Rules: R3
	2	Business Service	<BizSvc>	[0..1]	text{1,35}	FV [1..1]	Rules: R4, R5 --------------- FixedValue: swift.cbprplus.01
	2	Market Practice	<MktPrctc>	[0..1]			Rules: R6
	3	Registry	<Regy>	[1..1]	text{1,350}		
	3	Identification	<Id>	[1..1]	text{1,2048}		
	2	Creation Date	<CreDt>	[1..1]	dateTime	T/C	Type Changed: dateTime .*(\+|-)((0[0-9])|(1[0-4])):[0-5][0-9]
	2	Copy Duplicate	<CpyDplct>	[0..1]	text		
	3	Copy Duplicate			CODU		
	3	Copy			COPY		
	3	Duplicate			DUPL		
	2	Possible Duplicate	<PssblDplct>	[0..1]	boolean		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	2	Priority	<Prty>	[0..1]	text	T/C	Type Changed: One of the following code values must be used: HIGH (High) NORM (Normal)
	3	High			HIGH		
	3	Normal			NORM		
	2	Related	<Rltd>	[0..*]		[0..1]	Rules: R7
	3	Character Set	<CharSet>	[0..1]	text		Rules: R1
	3	From	<Fr>	[1..1]	Choice		
	4	Financial Institution Identification	<FIId>	[1..1]			
	5	Financial Institution Identification	<FinInstnId>	[1..1]			
	6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	[1..1]	
	6	Clearing System Member Identification	<ClrSysMmbId>	[0..1]			
	7	Clearing System Identification	<ClrSysId>	[0..1]	Choice		
	8	Code	<Cd>	[1..1]	text{1,5}		
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		
	7	Member Identification	<MmbId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,28} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	6	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	3	To	<To>	[1..1]	Choice		
	4	Financial Institution Identification	<FIId>	[1..1]			
	5	Financial Institution Identification	<FinInstnId>	[1..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	[1..1]	
	6	Clearing System Member Identification	<ClrSysMmbId>	[0..1]			
	7	Clearing System Identification	<ClrSysId>	[0..1]	Choice		
	8	Code	<Cd>	[1..1]	text{1,5}		
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		
	7	Member Identification	<MmbId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,28} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	6	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	3	Business Message Identifier	<BizMsgIdr>	[1..1]	text{1,35}		Rules: R2
	3	Message Definition Identifier	<MsgDefIdr>	[1..1]	text{1,35}		Rules: R3
	3	Business Service	<BizSvc>	[0..1]	text{1,35}		Rules: R8, R9
	3	Creation Date	<CreDt>	[1..1]	dateTime	T/C	Type Changed: dateTime .*(\+|-)((0[0-9])|(1[0-4])):[0-5][0-9]
	3	Copy Duplicate	<CpyDplct>	[0..1]	text		
	4	Copy Duplicate			CODU		
	4	Copy			COPY		
	4	Duplicate			DUPL		
	3	Priority	<Prty>	[0..1]	text		
	1	Document		[1..1]			
	2	Charges Payment Notification V02 (camt.105.001.02)	<ChrgsPmtNtfctn>				
	3	Group Header	<GrpHdr>	[1..1]			
	4	Message Identification	<MsgId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+

<table>
<tr><th>Index</th><th>Lvl</th><th>Name</th><th>XML Tag</th><th>Mult</th><th>Type / Code</th><th>Restr</th><th>Additional details</th></tr>
<tr><td></td><td>4</td><td>Creation Date Time</td><td><CreDtTm></td><td>[1..1]</td><td>dateTime</td><td>T/C</td><td>Type Changed:
dateTime
.*(\+|-)((0[0-9])|(1[0-4])):[0-5][0-9]</td></tr>
<tr><td></td><td>4</td><td>Charges Requestor</td><td><ChrgsRqstr></td><td>[0..1]</td><td></td><td>[1..1]</td><td>Rules: R10, R11, R12, R13, R14</td></tr>
<tr><td></td><td>5</td><td>Financial Institution Identification</td><td><FinInstnId></td><td>[1..1]</td><td></td><td></td><td>Rules: R15</td></tr>
<tr><td></td><td>6</td><td>BICFI</td><td><BICFI></td><td>[0..1]</td><td>text
[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}</td><td></td><td></td></tr>
<tr><td></td><td>6</td><td>Clearing System Member Identification</td><td><ClrSysMmbId></td><td>[0..1]</td><td></td><td></td><td></td></tr>
<tr><td></td><td>7</td><td>Clearing System Identification</td><td><ClrSysId></td><td>[0..1]</td><td>Choice</td><td>[1..1]</td><td></td></tr>
<tr><td></td><td>8</td><td>Code</td><td><Cd></td><td>[1..1]</td><td>text{1,5}</td><td></td><td></td></tr>
<tr><td></td><td>7</td><td>Member Identification</td><td><MmbId></td><td>[1..1]</td><td>text{1,35}</td><td>T/C</td><td>Type Changed:
text{1,28}
[0-9a-zA-Z/\-\?:\(\)\.,'\+]+</td></tr>
<tr><td></td><td>6</td><td>LEI</td><td><LEI></td><td>[0..1]</td><td>text
[A-Z0-9]{18,18}[0-9]{2,2}</td><td></td><td></td></tr>
<tr><td></td><td>6</td><td>Name</td><td><Nm></td><td>[0..1]</td><td>text{1,140}</td><td>T/C</td><td>Rules: R15

Type Changed:
text{1,140}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>6</td><td>Postal Address</td><td><PstlAdr></td><td>[0..1]</td><td></td><td></td><td>Rules: R16, R17, R15</td></tr>
<tr><td></td><td>7</td><td>Department</td><td><Dept></td><td>[0..1]</td><td>text{1,70}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,70}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Sub Department</td><td><SubDept></td><td>[0..1]</td><td>text{1,70}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,70}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
</table>

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<tr><th>Index</th><th>Lvl</th><th>Name</th><th>XML Tag</th><th>Mult</th><th>Type / Code</th><th>Restr</th><th>Additional details</th></tr>
<tr><td></td><td>7</td><td>Street Name</td><td><StrtNm></td><td>[0..1]</td><td>text{1,140}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,70}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Building Number</td><td><BldgNb></td><td>[0..1]</td><td>text{1,16}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,16}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Building Name</td><td><BldgNm></td><td>[0..1]</td><td>text{1,140}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,35}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Floor</td><td><Flr></td><td>[0..1]</td><td>text{1,70}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,70}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Post Box</td><td><PstBx></td><td>[0..1]</td><td>text{1,16}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,16}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Room</td><td><Room></td><td>[0..1]</td><td>text{1,70}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,70}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Post Code</td><td><PstCd></td><td>[0..1]</td><td>text{1,16}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,16}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Town Name</td><td><TwnNm></td><td>[0..1]</td><td>text{1,140}</td><td>T/C</td><td>Rules: R16, R17

Type Changed:
text{1,35}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
</table>

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<tr><th>Index</th><th>Lvl</th><th>Name</th><th>XML Tag</th><th>Mult</th><th>Type / Code</th><th>Restr</th><th>Additional details</th></tr>
<tr><td></td><td>7</td><td>Town Location Name</td><td><TwnLctnNm></td><td>[0..1]</td><td>text{1,140}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,35}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>District Name</td><td><DstrctNm></td><td>[0..1]</td><td>text{1,140}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,35}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Country Sub Division</td><td><CtrySubDvsn></td><td>[0..1]</td><td>text{1,35}</td><td>T/C</td><td>Rules: R16

Type Changed:
text{1,35}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>7</td><td>Country</td><td><Ctry></td><td>[0..1]</td><td>text
[A-Z]{2,2}</td><td></td><td>Rules: R16, R17</td></tr>
<tr><td></td><td>7</td><td>Address Line</td><td><AdrLine></td><td>[0..7]</td><td>text{1,70}</td><td>[0..3]
T/C</td><td>Rules: R16, R17

Type Changed:
text{1,35}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
<tr><td></td><td>4</td><td>Charges Account</td><td><ChrgsAcct></td><td>[0..1]</td><td></td><td>[1..1]</td><td></td></tr>
<tr><td></td><td>5</td><td>Identification</td><td><Id></td><td>[0..1]</td><td>Choice</td><td>[1..1]</td><td></td></tr>
<tr><td></td><td>6</td><td>IBAN</td><td><IBAN></td><td>[1..1]</td><td>text
[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</td><td></td><td></td></tr>
<tr><td></td><td>6</td><td>Other</td><td><Othr></td><td>[1..1]</td><td></td><td></td><td></td></tr>
<tr><td></td><td>7</td><td>Identification</td><td><Id></td><td>[1..1]</td><td>text{1,34}</td><td>T/C</td><td>Type Changed:
text{1,34}
([0-9a-zA-Z\-\?:\(\)\.,'\+]([0-9a-zA-Z\-\?:\(\)\.,'\+]*(/[0-9a-zA-Z\-\?:\(\)\.,'\+])?)*)</td></tr>
<tr><td></td><td>7</td><td>Scheme Name</td><td><SchmeNm></td><td>[0..1]</td><td>Choice</td><td></td><td></td></tr>
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<tr><td></td><td>8</td><td>Proprietary</td><td><Prtry></td><td>[1..1]</td><td>text{1,35}</td><td>T/C</td><td>Type Changed:
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Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	6	Code	<Cd>	[1..1]	text{1,4}		
	6	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	5	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
	5	Name	<Nm>	[0..1]	text{1,70}	T/C	Type Changed: text{1,70} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	5	Proxy	<Prxy>	[0..1]			
	6	Type	<Tp>	[0..1]	Choice		
	7	Code	<Cd>	[1..1]	text{1,4}		
	7	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	6	Identification	<Id>	[1..1]	text{1,2048}	T/C	Type Changed: text{1,320} [0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\\|\}~";<>@\[\\\]]+
	4	Charges Account Owner	<ChrgsAcctOwnr>	[0..1]			Rules: R14, R10, R11, R12, R13
	5	Financial Institution Identification	<FinInstnId>	[1..1]			Rules: R18
	6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	6	Clearing System Member Identification	<ClrSysMmbId>	[0..1]			
	7	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
	8	Code	<Cd>	[1..1]	text{1,5}		
	7	Member Identification	<MmbId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,28} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+

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<tr><td></td><td>7</td><td>Department</td><td><Dept></td><td>[0..1]</td><td>text{1,70}</td><td>T/C</td><td>Rules: R20

Type Changed:
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Type Changed:
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T/C</td><td>Rules: R19, R20

Type Changed:
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Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	4	Per Transaction	<PerTx>	[1..1]			
	5	Charges Identification	<ChrgsId>	[0..1]	text{1,35}	[1..1] T/C	Rules: R21 --------------- Comment: --------------- Type Changed: text{1,16} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	5	Record	<Rcrd>	[1..*]		[1..1]	Rules: R22, R23, R24, R25, R26
	6	Underlying Transaction	<UndrlygTx>	[1..1]			Rules: R27
	7	Message Identification	<MsgId>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Message Name Identification	<MsgNmId>	[0..1]	text{1,35}	T/C	Rules: R27, R24, R25 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Payment Information Identification	<PmtInfId>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Instruction Identification	<InstrId>	[0..1]	text{1,35}	T/C	Rules: R27, R24, R28 --------------- Type Changed: text{1,16} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	End To End Identification	<EndToEndId>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	7	UETR	<UETR>	[0..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}		Rules: R27, R25
	7	Transaction Identification	<TxId>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Mandate Identification	<MndtId>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Cheque Number	<ChqNb>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Account Owner Transaction Identification	<AcctOwnrTxId>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Account Servicer Transaction Identification	<AcctSvcrTxId>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	7	Processing Identification	<PrcgId>	[0..1]	text{1,35}	T/C	Rules: R27 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+]+
	6	Total Charges Per Record	<TtlChrgsPerRcrd>	[0..1]		[1..1]	
	7	Number Of Charges Breakdown Items	<NbOfChrgsBrkdwnItms>	[1..1]	text [0-9]{1,15}		Rules: R22

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	7	Total Charges Amount	<TtlChrgsAmt>	[0..1]	0 <= decimal td = 18 fd = 5	[1..1] T/C	Rules: R26 --------------- Type Changed: 0 <= decimal td = 14 fd = 5
	8	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		Rules: R23
	7	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text	[1..1]	
	8	Debit			DBIT		
	6	Charges Breakdown	<ChrgsBrkdwn>	[1..*]			Rules: R22
	7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5	T/C	Rules: R26 --------------- Type Changed: 0 <= decimal td = 14 fd = 5
	8	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		Rules: R23
	7	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text	[1..1]	
	8	Debit			DBIT		
	7	Type	<Tp>	[0..1]	Choice	[1..1]	
	8	Code	<Cd>	[1..1]	text{1,4}		
	6	Value Date	<ValDt>	[0..1]	Choice	[1..1]	
	7	Date	<Dt>	[1..1]	date		
	6	Debtor Agent	<DbtrAgt>	[0..1]			Rules: R11, R13, R14, R12, R10
	7	Financial Institution Identification	<FinInstnId>	[1..1]			Rules: R29
	8	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	8	Clearing System Member Identification	<ClrSysMmbId>	[0..1]			
	9	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
	10	Code	<Cd>	[1..1]	text{1,5}		

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text{1,28}
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[A-Z0-9]{18,18}[0-9]{2,2}</td><td></td><td></td></tr>
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Type Changed:
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<tr><td></td><td>9</td><td>Department</td><td><Dept></td><td>[0..1]</td><td>text{1,70}</td><td>T/C</td><td>Rules: R30

Type Changed:
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Type Changed:
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Type Changed:
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Type Changed:
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Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	9	Post Box	<PstBx>	[0..1]	text{1,16}	T/C	Rules: R30 --------------- Type Changed: text{1,16} [0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\\|\}~";<>@\[\\\]]+
	9	Room	<Room>	[0..1]	text{1,70}	T/C	Rules: R30 --------------- Type Changed: text{1,70} [0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\\|\}~";<>@\[\\\]]+
	9	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Rules: R30 --------------- Type Changed: text{1,16} [0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\\|\}~";<>@\[\\\]]+
	9	Town Name	<TwnNm>	[0..1]	text{1,140}	T/C	Rules: R30, R31 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\\|\}~";<>@\[\\\]]+
	9	Town Location Name	<TwnLctnNm>	[0..1]	text{1,140}	T/C	Rules: R30 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\\|\}~";<>@\[\\\]]+
	9	District Name	<DstrctNm>	[0..1]	text{1,140}	T/C	Rules: R30 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\\|\}~";<>@\[\\\]]+
	9	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Rules: R30 --------------- Type Changed: text{1,35} [0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\\|\}~";<>@\[\\\]]+
	9	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		Rules: R30, R31

<table>
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<tr><td></td><td>9</td><td>Address Line</td><td><AdrLine></td><td>[0..7]</td><td>text{1,70}</td><td>[0..3]
T/C</td><td>Rules: R30, R31

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<tr><td></td><td>10</td><td>Code</td><td><Cd></td><td>[1..1]</td><td>text{1,4}</td><td></td><td></td></tr>
<tr><td></td><td>10</td><td>Proprietary</td><td><Prtry></td><td>[1..1]</td><td>text{1,35}</td><td>T/C</td><td>Type Changed:
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<tr><td></td><td>9</td><td>Issuer</td><td><Issr></td><td>[0..1]</td><td>text{1,35}</td><td>T/C</td><td>Type Changed:
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<tr><td></td><td>7</td><td>Currency</td><td><Ccy></td><td>[0..1]</td><td>text
[A-Z]{3,3}</td><td></td><td></td></tr>
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text{1,70}
[0-9a-zA-Z/\-\?:\(\)\.,'\+]+</td></tr>
<tr><td></td><td>7</td><td>Proxy</td><td><Prxy></td><td>[0..1]</td><td></td><td></td><td></td></tr>
<tr><td></td><td>8</td><td>Type</td><td><Tp></td><td>[0..1]</td><td>Choice</td><td></td><td></td></tr>
<tr><td></td><td>9</td><td>Code</td><td><Cd></td><td>[1..1]</td><td>text{1,4}</td><td></td><td></td></tr>
</table>

<table>
<tr><th>Index</th><th>Lvl</th><th>Name</th><th>XML Tag</th><th>Mult</th><th>Type / Code</th><th>Restr</th><th>Additional details</th></tr>
<tr><td></td><td>9</td><td>Proprietary</td><td><Prtry></td><td>[1..1]</td><td>text{1,35}</td><td>T/C</td><td>Type Changed:
text{1,35}
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text{1,320}
[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{\|\}~";<>@\[\\\]]+</td></tr>
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Rule Definitions

Index	Name	Description	Formal Rule Definition
R1	Rule "CBPR_CharacterSet_Usage_TextualRule"	For further description on the usage of the field, pls refer to the CBPR Plus UHB.	
R2	Rule "CBPR_BusinessMessageIdentifier_TextualRule"	The Business Message Identifier is the unique identifier of the Business Message instance that is being transported with this header, as defined by the sending application or system. Must contain the Message Identification element from the Group Header of the underlying message, where available (as is typically the case with pacs, pain, and camt messages, for example). If Message Identification is not available in the underlying message, then this field must contain the unique identifier of the Business Message instance.	
R3	Rule "CBPR_MessageDefinitionIdentifier_TextualRule"	The Message Definition Identifier of the Business Message instance that is being transported with this header. In general, it must be formatted exactly as it appears in the namespace of the Business Message instance.	
R4	Rule "CBPR_BusinessService_Usage_TextualRule"	The value "swift.cbprplus.02" must be used.	

R5	Rule "CBPR_BusinessService_TextualRule"	This field may be used by SWIFT to support differentiated processing on SWIFT-administered services such as FINplus. For a description of reserved values, please refer to the Service Description for your service. To support differentiated processing on CBPRPlus, for example, SWIFT reserves a set of values that conform to a specific format. A user-specific value may be used, but please contact your Service Administrator before doing so to ensure alignment with general practice on your service.	
R6	Rule "CBPR_MarketPractice_TextualRule"	This field may be used by SWIFT on SWIFT-administered services. For a description of reserved values, please refer to the Service Description for your service. Contact your Service Administrator for further clarification, if necessary. A user-specific value may be used, but please contact your Service Administrator before doing so to ensure alignment with general practice on your service.	
R7	Rule "CBPR_Related_Business_Application_Header_TextualRule"	If used, the Related BAH must transport the exact same information as in the BAH of the related message.	
R8	Rule "CBPR_BusinessService_TextualRule"	This field may be used by SWIFT to support differentiated processing on SWIFT-administered services such as FINplus. For a description of reserved values, please refer to the Service Description for your service. To support differentiated processing on CBPRPlus, for example, SWIFT reserves a set of values that conform to a specific format. Examples include: swift.cbprplus.cov.01, swift.cbprplus.core.01, and swift.cbprplus.stp.01. A user-specific value may be used, but please contact your Service Administrator before doing so to ensure alignment with general practice on your service.	

R9	Rule "CBPR_RelatedBAHBusinessService_TextualRule"	If related BAH is present, then it is recommended to transport the element Business Service.	
R10	Rule "CBPR_Agent_Option2_TextualRule"	(Clearing Code OR LEI) AND (Name AND (Unstructured postal address OR [Structured postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.	
R11	Rule "CBPR_Agent_National_only_TextualRule"	Whenever all agents in the chain are located within the same country, the clearing code only may be used.	
R12	Rule "CBPR_Agent_Option3_TextualRule"	Name AND (Unstructured OR [Structured postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.	
R13	Rule "CBPR_Co-existence_PostalAddress_TextualRule"	Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured PostalAddress remains the prefered option. Therefore: - If a payment is initiated on FIN, or by an MI, and the postal address is unstructured, the outgoing ISO 20022 message will transport unstructured postal address, up to the Creditor Agent. - If a payment is initiated in ISO 20022, postal address must be structured.	
R14	Rule "CBPR_Agent_Option1_TextualRule"	BICFI, complemented optionally with a LEI (preferred option)	

R15	Rule "CBPR_AgentNamePostalAddress_FormalRule"	Name and Address must always be present together.	For each [Full Message/Document/ChargesPaymentNotificationV02/GroupHeader/ChargesRequestor/FinancialInstitutionIdentification], for each [FinancialInstitutionIdentification], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present and for each [FinancialInstitutionIdentification], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present
R16	Rule "CBPR_StructuredvsUnstructured_FormalRule"	If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.	For each [Full Message/Document/ChargesPaymentNotificationV02/GroupHeader/ChargesRequestor/FinancialInstitutionIdentification/PostalAddress], if at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present , then the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] must be absent

R17	Rule "CBPR_TownNameAndCountry_FormalRule"	If “PostalAddress” is used, and if AddressLine is absent, then Country and Town name must be present.	For each [Full Message/Document/ChargesPaymentNotificationV02/GroupHeader/ChargesRequestor/FinancialInstitutionIdentification/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent , then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present
R18	Rule "CBPR_AgentNamePostalAddress_FormalRule"	Name and Address must always be present together.	For each [Full Message/Document/ChargesPaymentNotificationV02/GroupHeader/ChargesAccountOwner/FinancialInstitutionIdentification], for each [FinancialInstitutionIdentification], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present and for each [FinancialInstitutionIdentification], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present
R19	Rule "CBPR_TownNameAndCountry_FormalRule"	If “PostalAddress” is used, and if AddressLine is absent, then Country and Town name must be present.	For each [Full Message/Document/ChargesPaymentNotificationV02/GroupHeader/ChargesAccountOwner/FinancialInstitutionIdentification/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent , then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

R20	Rule "CBPR_StructuredvsUnstructured_FormalRule"	If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.	For each [Full Message/Document/ChargesPaymentNotificationV02/GroupHeader/ChargesAccountOwner/FinancialInstitutionIdentification/PostalAddress], if at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present , then the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] must be absent
R21	Rule "CBPR_ChargeIdentification_FormalRule"	This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/ChargesIdentification], the value of every occurrence of [ChargesIdentification] must not comply with the following XML pattern : '(/.*)|(.*/)|(.*//.*)'
R22	Rule "CBPR_Record_NumberOfChargesBreakdownItems_FormalRule"	Charges/PerTransaction/Record/TotalChargesPerRecord/NumberOfChargesBreakdownItems must equal the number of occurences of Charges/PerTransaction/Record/ChargesBreakdown.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record], every occurrence of [Record/TotalChargesPerRecord/NumberOfChargesBreakdownItems] value must be equal to the number of occurrences of [Record/ChargesBreakdown]
R23	Rule "CBPR_Record_ChargesBreakdownAmount_Currency_FormalRule"	The currency used in every occurrence of Record/TotalChargesPerRecord/TotalChargesAmount must be equal to the currency used in every occurrence of Record/ChargesBreakdown/Amount.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record], every occurrence of [Record/TotalChargesPerRecord/TotalChargesAmount/Currency] value must be equal to every occurrence of [Record/ChargesBreakdown/Amount/Currency] value

R24	Rule "CBPR_Record_MessageNameIdentification_InstructionIdentification_FormalRule"	If “Message Name Identification” is populated with pacs.008 or pacs.009 or MT103/202/205, then InstructionIdentification is mandatory.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record], if the value of every occurrence of [Record/UnderlyingTransaction/MessageNameIdentification] complies with the following XML pattern : 'pacs\.00[89]\.001\.[0-9]{2}|MT103|MT202|MT205' , then at least one occurrence of the following element(s) [Record/UnderlyingTransaction/InstructionIdentification] must be present
R25	Rule "CBPR_Record_MessageNameIdentification_UETR_FormalRule"	If “Message Name Identification” is populated with pacs.008 or pacs.009 or MT103/202/205, then UETR is mandatory.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record], if the value of every occurrence of [Record/UnderlyingTransaction/MessageNameIdentification] complies with the following XML pattern : 'pacs\.00[89]\.001\.[0-9]{2}|MT103|MT202|MT205' , then at least one occurrence of the following element(s) [Record/UnderlyingTransaction/UETR] must be present
R26	Rule "CBPR_Record_TotalChargeAmount_Sum_FormalRule"	TotalChargesAmount present in Record/TotalChargesPerRecord must equal the sum of all occurences of Record/ChargesBreakdown/Amount.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record], every occurrence of [Record/TotalChargesPerRecord/TotalChargesAmount] value must be equal to the sum of all occurences of the following element(s) [Record/ChargesBreakdown/Amount]

R27	Rule "CBPR_Record_UnderlyingTransaction_Presence_FormalRule"	In Underlying Transaction, at least one identification must be provided.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record/UnderlyingTransaction], if the following element(s) [UnderlyingTransaction/MessageIdentification] and [UnderlyingTransaction/MessageNameIdentification] and [UnderlyingTransaction/AccountServicerReference] and [UnderlyingTransaction/PaymentInformationIdentification] and [UnderlyingTransaction/InstructionIdentification] and [UnderlyingTransaction/EndToEndIdentification] and [UnderlyingTransaction/UETR] and [UnderlyingTransaction/TransactionIdentification] and [UnderlyingTransaction/MandateIdentification] and [UnderlyingTransaction/ChequeNumber] and [UnderlyingTransaction/AccountOwnerTransactionIdentification] and [UnderlyingTransaction/AccountServicerTransactionIdentification] is (are) absent , then at least one occurrence of the following element(s) [UnderlyingTransaction/ProcessingIdentification] must be present
R28	Rule "CBPR_Instruction_Identification_FormalRule"	This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record/UnderlyingTransaction/InstructionIdentification], the value of every occurrence of [InstructionIdentification] must not comply with the following XML pattern : '(/.*)|(.*/)|(.*//.*)'

R29	Rule "CBPR_AgentNamePostalAddress_FormalRule"	Name and Address must always be present together.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record/DebtorAgent/FinancialInstitutionIdentification], for each [FinancialInstitutionIdentification], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present and for each [FinancialInstitutionIdentification], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present
R30	Rule "CBPR_StructuredvsUnstructured_FormalRule"	If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record/DebtorAgent/FinancialInstitutionIdentification/PostalAddress], if at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present , then the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] must be absent

R31	Rule "CBPR_TownNameAndCountry_FormalRule"	If “PostalAddress” is used, and if AddressLine is absent, then Country and Town name must be present.	For each [Full Message/Document/ChargesPaymentNotificationV02/Charges/PerTransaction/Record/DebtorAgent/FinancialInstitutionIdentification/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

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