

Usage Guideline

CBPRPlus-pacs.009.001.08_Internal Transfers_FinancialInstitutionCreditTransf er

OneClearstream - CBPR+ (SR2024) - Customers

This document describes a usage guideline restricting the base message pacs.009.001.08. You can also consult this [information online](#).

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Message Functionality

Collection Description

OneClearstream - CBPR+ (SR2024) - Customers ([link](#))

This is the Cross-Border Payment and Reporting Collection part of Standards Release November 2024 for Clearstream.

It contains 14 Usage guidelines that will go live in November 2024.

Usage Guideline Description

CBPRPlus-pacs.009.001.08_Internal Transfers_FinancialInstitutionCreditTransfer ([link](#))

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.

Note: "Instructing/ Instructed Agents" must be identified with a BICFI - Clearing System Members Identification and LEI are optional.

2. Single transactions only are allowed.

3. 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 >

4. CBPR_Agent_PointToPointOnSWIFT:

If the transaction is exchanged on the SWIFT network (ie if the instructing agent/sender and instruted agent/receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI

Outline

In the Collection OneClearstream - CBPR+ (SR2024) - Customers, the message CBPRPlus-pacs.009.001.08_Internal Transfers_FinancialInstitutionCreditTransfer 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 - Financial Institution Credit Transfer V08 (pacs.009.001.08)

The Document - Financial Institution Credit Transfer V08 (pacs.009.001.08) is composed of 11 elements.

a - Group Header

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

b - Credit Transfer Transaction Information

Set of elements providing information specific to the individual credit transfer(s).

c - Supplementary Data

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

d - CrossElementComplexRule : InstructedAgentRule

If GroupHeader/InstructedAgent is present, then

CreditTransferTransactionInformation/InstructedAgent is not allowed.

e - CrossElementComplexRule : InstructingAgentRule

If GroupHeader/InstructingAgent is present, then

CreditTransferTransactionInformation/InstructingAgent is not allowed.

f - CrossElementComplexRule : TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

g - CrossElementComplexRule : TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

h - CrossElementComplexRule : GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then

CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

i - CrossElementComplexRule : TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then

CreditTransferTransactionInformation/InterbankSettlementDate must be present.

j - CrossElementComplexRule : PaymentTypeInfoRule

If GroupHeader/PaymentTypeInformation is present, then
CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

k - Textual : 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.

About this document

Legend

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

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

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

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	0	Full Message		[1..1]			Rules: R1, R2, R3
	1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]			
	2	Character Set	<CharSet>	[0..1]	text		Rules: R4
	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]	Rules: R2, R3
	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
	7	Code	<Cd>	[1..1]	text{1,5}		
	6	Member Identification	<Mmbld>	[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, "To" 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	Rest r	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]	Rules: R2, R3
	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
	7	Code	<Cd>	[1..1]	text{1,5}		
	6	Member Identification	<Mmbld>	[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: R5 ----- Comment: The field must be populated with the Message identification (present at the level of the group header).
	2	Message Definition Identifier	<MsgDefIdr>	[1..1]	text{1,35}		Rules: R6
	2	Business Service	<BizSvc>	[0..1]	text{1,35}	[1..1] T/C	Rules: R7, R8 ----- Type Changed: text{6,35} [a-z0-9]{1,10}\.([a-z0-9]{1,10}\.)*\d
	2	Market Practice	<MktPrctc>	[0..1]			Rules: R9 ----- Comment:
	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 .*(\+ -)(([0-9]) (1[0-3])):[0-5][0-9]
	2	Copy Duplicate	<CpyDplct>	[0..1]	text		Rules: R2, R3

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	3	Copy Duplicate			CODU		
	3	Copy			COPY		
	3	Duplicate			DUPL		
	2	Possible Duplicate	<PssblDplct>	[0..1]	boolean		
	2	Priority	<Prty>	[0..1]	text	T/C	Rules: R1 ----- 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: R10
	3	Character Set	<CharSet>	[0..1]	text		Rules: R4
	3	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.
	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	<ClrSysMmbld>	[0..1]			
	7	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
	8	Code	<Cd>	[1..1]	text{1,5}		
	7	Member Identification	<Mmbld>	[1..1]	text{1,35}	T/C	Type Changed: text{1,28} [0-9a-zA-Z/\-!\?:(\)\.,\'+]+

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	3	To	<To>	[1..1]	Choice		Comment: Usage Rule: 1. When exchanged on SWIFT, "To" 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.
	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	<ClrSysMmbld>	[0..1]			
	7	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
	8	Code	<Cd>	[1..1]	text{1,5}		
	7	Member Identification	<Mmbld>	[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: R5
	3	Message Definition Identifier	<MsgDefIdr>	[1..1]	text{1,35}		Rules: R6
	3	Business Service	<BizSvc>	[0..1]	text{1,35}		Rules: R7, R11
	3	Creation Date	<CreDt>	[1..1]	dateTime	T/C	Type Changed: dateTime .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]
	3	Copy Duplicate	<CpyDplct>	[0..1]	text		
	4	Copy Duplicate			CODU		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	4	Copy			COPY		
	4	Duplicate			DUPL		
	3	Priority	<Prty>	[0..1]	text		
	1	Document		[1..1]			
	2	Financial Institution Credit Transfer V08 (pacs.009.001.08)	<FICdtTrf>				
	3	Group Header	<GrpHdr>	[1..1]			
	4	Message Identification	<MsgId>	[1..1]	text{1,35}	T/C	Comment: If no unique MessageIdentification can be generated, then the element is recommended to be populated with a copy of InstructionIdentification. ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+]+
	4	Creation Date Time	<CreDtTm>	[1..1]	dateTime	T/C	Type Changed: dateTime .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]
	4	Number Of Transactions	<NbOfTxS>	[1..1]	text [0-9]{1,15}	FV	FixedValue: 1
	4	Settlement Information	<SttlmInf>	[1..1]			
	5	Settlement Method	<SttlmMtd>	[1..1]	text		
	6	Instructed Agent			INDA		
	6	Instructing Agent			INGA		
	5	Settlement Account	<SttlmAcct>	[0..1]		[1..1]	Comment: This field is recommended for CBL customers. ----- Synonym: 53B (in context : Sender's Correspondent (option 53B - account to be debited))
	6	Identification	<Id>	[1..1]	Choice		
	7	Other	<Othr>	[1..1]			
	8	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\-\!?:\(\)\.,\'+])?)*
	6	Type	<Tp>	[0..1]	Choice		
	7	Code	<Cd>	[1..1]	text{1,4}		

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+]+
	6	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
	6	Name	<Nm>	[0..1]	text{1,70}	T/C	Type Changed: text{1,70} [0-9a-zA-Z\-\!?:\(\)\.,\'+]+
	6	Proxy	<Prxy>	[0..1]			
	7	Type	<Tp>	[0..1]	Choice		
	8	Code	<Cd>	[1..1]	text{1,4}		
	8	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+]+
	7	Identification	<Id>	[1..1]	text{1,2048}	T/C	Type Changed: text{1,320} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\]]+
	3	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]		[1..1]	Rules: R12
	4	Payment Identification	<PmtId>	[1..1]			
	5	Instruction Identification	<InstrId>	[0..1]	text{1,35}	[1..1] T/C	Rules: R13 ----- Synonym: 20 (in context : Transaction Reference Number) ----- Type Changed: text{1,16} [0-9a-zA-Z\-\!?:\(\)\.,\'+]+
	5	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	T/C	Rules: R14, R15, R16 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+]+
	5	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}	[1..1]	Rules: R17
	4	Payment Type Information	<PmtTpInf>	[0..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Clearing Channel	<ClrChanl>	[0..1]	text		
	6	Real Time Gross Settlement System			RTGS		
	6	Real Time Net Settlement System			RTNS		
	6	Mass Payment Net System			MPNS		
	6	Book Transfer			BOOK		
	5	Local Instrument	<LclInstrm>	[0..1]	Choice	[1..1]	Rules: R18 ----- Comment: This field is recommended for CBL customers.
	6	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Comment: Please include "CRED" in this field ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!\@\#\%\&'*\+]+
	4	Interbank Settlement Amount	<IntrBkSttlmAmt >	[1..1]	0 <= decimal td = 18 fd = 5	T/C	Rules: R19 ----- Type Changed: 0 <= decimal td = 14 fd = 5
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		Rules: R19
	4	Interbank Settlement Date	<IntrBkSttlmDt>	[0..1]	date	[1..1]	
	4	Instructing Agent	<InstgAgt>	[0..1]		[1..1]	Comment: In CBPR+ usage guidelines, the restrictions for Agents Identification are stricter than in HVPS+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space (CBPR+) when applicable.
	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]	Rules: R2, R3

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	6	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	7	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
	8	Code	<Cd>	[1..1]	text{1,5}		
	7	Member Identification	<Mmbld>	[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}		
	4	Instructed Agent	<InstdAgt>	[0..1]		[1..1]	Comment: In CBPR+ usage guidelines, the restrictions for Agents Identification are stricter than in HVPS+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space (CBPR+) when applicable.
	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]	Rules: R2, R3
	6	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	7	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
	8	Code	<Cd>	[1..1]	text{1,5}		
	7	Member Identification	<Mmbld>	[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}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	4	Debtor	<Dbtr>	[1..1]			Rules: R20, R21, R22, R23, R24 ----- Comment: In CBPR+ usage guidelines, the restrictions for Agents Identification are stricter than in HVPS+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space (CBPR+) when applicable.
	5	Financial Institution Identification	<FinInstnId>	[1..1]			Rules: R25
	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	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	6	Name	<Nm>	[0..1]	text{1,140}	T/C	Rules: R25 ----- Type Changed: text{1,140} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`\/\ }~";<>@\[\ \]]+
	6	Postal Address	<PstlAdr>	[0..1]			Rules: R25, R26, R27
	7	Department	<Dept>	[0..1]	text{1,70}	T/C	Rules: R26 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`\/\ }~";<>@\[\ \]]+
	7	Sub Department	<SubDept>	[0..1]	text{1,70}	T/C	Rules: R26 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`\/\ }~";<>@\[\ \]]+
	7	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules: R26 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`\/\ }~";<>@\[\ \]]+

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Building Number	<BldgNb>	[0..1]	text{1,16}	T/C	Rules: R26 ----- Type Changed: text{1,16} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`{ }~"-;<>@\[\ \]]+
	7	Building Name	<BldgNm>	[0..1]	text{1,35}	T/C	Rules: R26 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`{ }~"-;<>@\[\ \]]+
	7	Floor	<Flr>	[0..1]	text{1,70}	T/C	Rules: R26 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`{ }~"-;<>@\[\ \]]+
	7	Post Box	<PstBx>	[0..1]	text{1,16}	T/C	Rules: R26 ----- Type Changed: text{1,16} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`{ }~"-;<>@\[\ \]]+
	7	Room	<Room>	[0..1]	text{1,70}	T/C	Rules: R26 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`{ }~"-;<>@\[\ \]]+
	7	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Rules: R26 ----- Comment: If Postal address is used, it is recommended to add Post Code when available. ----- Type Changed: text{1,16} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`{ }~"-;<>@\[\ \]]+
	7	Town Name	<TwnNm>	[0..1]	text{1,35}	T/C	Rules: R26, R27 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!\?:\(\)\.,\'+ !#\$%&!*=\^_`{ }~"-;<>@\[\ \]]+

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}	T/C	Rules: R26 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\'{}~"-;<>@\ \\\]]+
	7	District Name	<DstrctNm>	[0..1]	text{1,35}	T/C	Rules: R26 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\'{}~"-;<>@\ \\\]]+
	7	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Rules: R26 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\'{}~"-;<>@\ \\\]]+
	7	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		Rules: R26, R27
	7	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..3] T/C	Rules: R26, R27 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\'{}~"-;<>@\ \\\]]+
	4	Debtor Account	<DbtrAcct>	[0..1]			
	5	Identification	<Id>	[1..1]	Choice		
	6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	6	Other	<Othr>	[1..1]			
	7	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\-\!?:\(\)\.,\'+])?)*
	7	Scheme Name	<SchmeNm>	[0..1]	Choice		
	8	Code	<Cd>	[1..1]	text{1,4}		
	8	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+]+
	7	Issuer	<Issr>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+]+

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	5	Type	<Tp>	[0..1]	Choice		
	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	Creditor	<Cdtr>	[1..1]			Rules: R20, R21, R22, R28, R29 ----- Comment: In CBPR+ usage guidelines, the restrictions for Agents Identification are stricter than in HVPS+ Usage guidelines. It is the responsibility of the banks to make sure they comply with the restrictions defined for the many-to-many space (CBPR+) when applicable.
	5	Financial Institution Identification	<FinInstnId>	[1..1]			Rules: R30
	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	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	Name	<Nm>	[0..1]	text{1,140}	T/C	Rules: R30 ----- Type Changed: text{1,140} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\ \]]+
	6	Postal Address	<PstAdr>	[0..1]			Rules: R30, R31, R32
	7	Department	<Dept>	[0..1]	text{1,70}	T/C	Rules: R31 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\ \]]+
	7	Sub Department	<SubDept>	[0..1]	text{1,70}	T/C	Rules: R31 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\ \]]+
	7	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules: R31 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\ \]]+
	7	Building Number	<BldgNb>	[0..1]	text{1,16}	T/C	Rules: R31 ----- Type Changed: text{1,16} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\ \]]+
	7	Building Name	<BldgNm>	[0..1]	text{1,35}	T/C	Rules: R31 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\ \]]+
	7	Floor	<Flr>	[0..1]	text{1,70}	T/C	Rules: R31 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\ \]]+
	7	Post Box	<PstBx>	[0..1]	text{1,16}	T/C	Rules: R31 ----- Type Changed: text{1,16} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*^=_`\/\ }~";<>@\[\ \]]+

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Room	<Room>	[0..1]	text{1,70}	T/C	Rules: R31 ----- Type Changed: text{1,70} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*=\^_`{ }\~";<>@\ \\\]+
	7	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Rules: R31 ----- Type Changed: text{1,16} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*=\^_`{ }\~";<>@\ \\\]+
	7	Town Name	<TwnNm>	[0..1]	text{1,35}	T/C	Rules: R31, R32 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*=\^_`{ }\~";<>@\ \\\]+
	7	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}	T/C	Rules: R31 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*=\^_`{ }\~";<>@\ \\\]+
	7	District Name	<DstrctNm>	[0..1]	text{1,35}	T/C	Rules: R31 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*=\^_`{ }\~";<>@\ \\\]+
	7	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Rules: R31 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*=\^_`{ }\~";<>@\ \\\]+
	7	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		Rules: R31, R32
	7	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..3] T/C	Rules: R31, R32 ----- Type Changed: text{1,35} [0-9a-zA-Z\-\!?:\(\)\.,\'+ !#\$%&!*=\^_`{ }\~";<>@\ \\\]+
	4	Creditor Account	<CdtrAcct>	[0..1]			
	5	Identification	<Id>	[1..1]	Choice		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	6	Other	<Othr>	[1..1]			
	7	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\-\?\:\(\)\.\,\'+])?)*
	7	Scheme Name	<SchmeNm>	[0..1]	Choice		
	8	Code	<Cd>	[1..1]	text{1,4}		
	8	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z\-\?\:\(\)\.\,\'+]+
	7	Issuer	<Issr>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z\-\?\:\(\)\.\,\'+]+
	5	Type	<Tp>	[0..1]	Choice		
	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\-\?\:\(\)\.\,\'+ !#\$%&!*=\^_`{ }~";<>@\ \\\]+

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	4	Remittance Information	<RmtInf>	[0..1]			Comment: In the case of a COV scenario, pacs.008 remittance information will be available under the underlying transaction Information.
	5	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..1] T/C	Type Changed: text{1,140} [0-9a-zA-Z\-\!\@\#\%\&*\^_\`\ \}\~";<>@\ \]+

Rule Definitions

Index	Name	Description	Formal Rule Definition
R1	Rule "CBPR_Priority_Instruction_Priority_FormalRule"	If "Priority" is used in the BAH for pacs messages, the value should be identical to the one in the "Payment Type Information/InstructionPriority" if present.	For each [Full Message], if at least one occurrence of the following element(s) [Full Message/BusinessApplicationHeaderV02/Priority] and [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/PaymentTypeInformation/InstructionPriority] is (are) present, then every occurrence of [Full Message/BusinessApplicationHeaderV02/Priority] must have the same value than every occurrence of [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/PaymentTypeInformation/InstructionPriority]
R2	Rule "CBPR_From_To_Inst ructing_Instructed_Ag ent_BIC_1_FormalRule"	BAH "From" BIC must match "Instructing Agent" BIC, except where BAH CopyDuplicate = COPY or = CODU BAH "To" BIC must match "Instructed Agent" BIC, except where BAH CopyDuplicate = COPY or = CODU	For each [Full Message], if every occurrence of [Full Message/BusinessApplicationHeaderV02/CopyDuplicate] has value not included in the following list 'COPY' or 'CODU', then every occurrence of [Full Message/BusinessApplicationHeaderV02/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI] must have the same value than every occurrence of [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/BICFI] and every occurrence of [Full Message/BusinessApplicationHeaderV02/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI] must have the same value than every occurrence of [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/BICFI]

R3	Rule "CBPR_From_To_Inst ructing_Instructed_Ag ent_BIC_2_FormaRule" e"	BAH "From" BIC must match "Instructing Agent" BIC if CopyDuplicate is absent. BAH "To" BIC must match "Instructed Agent" BIC if CopyDuplicate is absent.	For each [Full Message], if the following element(s) [Full Message/BusinessApplicationHeaderV02/CopyDuplicate] is (are) absent, then every occurrence of [Full Message/BusinessApplicationHeaderV02/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI] must have the same value than every occurrence of [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/BICFI] and every occurrence of [Full Message/BusinessApplicationHeaderV02/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI] must have the same value than every occurrence of [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/BICFI]
R4	Rule "CBPR_Character_Set_Usage_TextualRule"	For further description on the usage of the field, pls refer to the CBPR Plus UHB.	
R5	Rule "CBPR_Business_Message_Identifier_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.	

R6	Rule "CBPR_Message_Definition_Identifier_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.	
R7	Rule "CBPR_Business_Service_TextualRule"	<p>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.</p> <p>To support differentiated processing on CBPRPlus, for example, SWIFT reserves a set of values that conform to a specific format.</p> <p>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.</p>	
R8	Rule "CBPR_Business_Service_Usage_TextualRule"	The value "swift.cbprplus.02" must be used.	
R9	Rule "CBPR_Market_Practice_TextualRule"	<p>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.</p> <p>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.</p>	
R10	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.	
R11	Rule "CBPR_Related_BAH_Business_Service_TextualRule"	If related BAH is present, it should transport the element Business Service.	

R12	Rule "CBPR_Instruction_For_Creditor_Presence_Code_FormalRule"	Each code can only be used once for element "Instruction For Creditor Agent".	For each [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation], if at least one occurrence of the following element(s) [CreditTransferTransactionInformation/InstructionForCreditorAgent/Code] is (are) present, then every occurrence of [CreditTransferTransactionInformation/InstructionForCreditorAgent/Code] must have the same value than between '1' and '1' occurrences of [CreditTransferTransactionInformation/InstructionForCreditorAgent/Code]
R13	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/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/PaymentIdentification/InstructionIdentification], the value of every occurrence of [InstructionIdentification] must not comply with the following XML pattern : '(/.*)((.*) (./.*))'
R14	Rule "CBPR_E2E_CORE_TextualRule"	In the pacs.009 CORE, the E2E identification is provided by the Debtor (Agent).	
R15	Rule "CBPR_End_To_End_Identification_FormalRule"	For the E2E identification, the below restrictions apply to the first 16 characters: - The first one and the 16th one cannot be "/" and - The string of 16 characters cannot contain "//"	For each [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification], the value of every occurrence of [EndToEndIdentification] must not comply with the following XML pattern : '/.*' and the value of every occurrence of [EndToEndIdentification] must not comply with the following XML pattern : '.{15}/.*' and the value of every occurrence of [EndToEndIdentification] must not comply with the following XML pattern : '.{0,14}//.*'
R16	Rule "CBPR_E2E_CORE_ADV_TextualRule"	If pacs.009CORE is used to cover pacs.009ADV, the E2E identification should transport the instruction identification of the underlying pacs.009 ADV.	

R17	Rule "CBPR_UETR_TextualRule"	If the pacs.009 is used to settle a pacs.009 Advice, the UETR should transport the UETR of the underlying pacs.009 Advice.	
R18	Rule "CBPR_Local_Instrument_Guideline"	The preferred option is coded information.	
R19	Rule "CBPR_Interbank_Settlement_Currency_FormalRule"	The codes XAU, XAG, XPD and XPT are not allowed, as these are codes are only used for commodities.	For each [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/InterbankSettlementAmount], every occurrence of [InterbankSettlementAmount/Currency] must have value not included in the following list 'XAU' or 'XAG' or 'XPD' or 'XPT'
R20	Rule "CBPR_Agent_National_only_TextualRule"	Whenever Debtor Agent, Creditor Agent and all agents in between are located within the same country, the clearing code only may be used.	
R21	Rule "CBPR_Agent_Option_1_TextualRule"	BICFI, complemented optionally with a LEI (preferred option)	
R22	Rule "CBPR_Agent_Option_2_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.	
R23	Rule "CBPR_Agent_Option_3_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.	

R24	Rule "CBPR_Co-existence_Postal_Address_TextualRule"	<p>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 preferred option.</p> <p>Therefore:</p> <ul style="list-style-type: none"> - 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. 	
R25	Rule "CBPR_Agent_Name_Postal_Address_FormalRule"	Name and Address must always be present together.	<p>For each [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/Debtor/FinancialInstitutionIdentification],</p> <p>if</p> <ul style="list-style-type: none"> at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present <p>then</p> <ul style="list-style-type: none"> at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present <p>and if</p> <ul style="list-style-type: none"> at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present <p>then</p> <ul style="list-style-type: none"> at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present

R26	Rule "CBPR_Structured_vs_Unstructured_Formal Rule"	If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.	For each [Full Message/Document/FinancialInstitutionCreditTransferV08 /CreditTransferTransactionInformation/Debtor/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
R27	Rule "CBPR_Town_Name_And_Country_Formal Rule"	If "PostalAddress" is used, and if AddressLine is absent, then Country and Town name must be present.	For each [Full Message/Document/FinancialInstitutionCreditTransferV08 /CreditTransferTransactionInformation/Debtor/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
R28	Rule "CBPR_Agent_Option_3_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.	

R29	Rule "CBPR_Co-existence_Postal_Address_TextualRule"	<p>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 preferred option.</p> <p>Therefore:</p> <ul style="list-style-type: none"> - 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. 	
R30	Rule "CBPR_Agent_Name_Postal_Address_FormalRule"	Name and Address must always be present together.	<p>For each [Full Message/Document/FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/Creditor/FinancialInstitutionIdentification],</p> <p>if</p> <ul style="list-style-type: none"> at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present <p>then</p> <ul style="list-style-type: none"> at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present <p>and if</p> <ul style="list-style-type: none"> at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present <p>then</p> <ul style="list-style-type: none"> at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present

R31	Rule "CBPR_Structured_vs _Unstructured_Forma l Rule"	If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.	For each [Full Message/Document/FinancialInstitutionCreditTransferV08 /CreditTransferTransactionInformation/Creditor/FinancialIn stitutionIdentification/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
R32	Rule "CBPR_Town_Name_ And_Country_Forma l Rule"	If "PostalAddress" is used, and if AddressLine is absent, then Country and Town name must be present.	For each [Full Message/Document/FinancialInstitutionCreditTransferV08 /CreditTransferTransactionInformation/Creditor/FinancialIn stitutionIdentification/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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