TBG 5
Team Finance

UN/CEFACT

UN/CEFACT United Nations Centre for Trade Facilitation and Electronic Business

TBG International Trade & Business Processes Group

Team 5 Finance Domain

Maintenance Task Force

PAYMUL

Message Implementation Guideline

Recommendation of UN/CEFACT TBG Team 5 Finance Domain

Version 1.2.5 from July 21st 2005

A Important Remarks

The numeric entries and the subsequent annex in the table of contents are all taken from the PAYMUL message description of Directory 96A and are inserted **unchanged** (except the detailed segment list of chapter 4.1, these information are shifted to the each segment in the chapter "Segment Description"). This is made for completeness and transparency of present documentation.

The alphabetic entries in the table of contents are the recommendation of TBG Team 5 Finance Domain. They sometimes overrule the ideas contained in the message description of the directory. This is based on experience made during various implementations of the message.

B Associated documents

This document is not a stand alone documentation as it needs to be read along with supplementary documents. Implementers must observe information, limitations and recommendations from:

ISO 9735 Amendment 1992	Electronic data interchange for administration, commerce and transport (EDIFACT) – Application level syntax rules	http://www.iso.ch/cate/cat.html
ISO 646	Information processing – ISO 7-bit coded character set for information interchange	http://www.iso.ch/cate/cat.html
UNTDID	UNITED NATIONS TRADE DATA INTERCHANGE DIRECTORY	http://www.unece.org/trade/untdid
UN/EDIFACT Directories and code lists	See UNTDID	http://www.unece.org/trade/untdid
UN/LOCODE	United Nations Code for Trade and Transport Locations	http://www.unece.org/cefact/locode
TBG 5 Service Segments	Service Segments for the use in all UN/EDIFACT messages of the Finance Domain	http://www.unece.org/trade/untdid http://www.tbg5-finance.org
TBG 5 Codes and Code lists	Codes and Code lists for the use in all UN/EDIFACT messages of the Finance Domain	http://www.unece.org/trade/untdid http://www.tbg5-finance.org
TBG 5 Cardinalities	Methods and techniques for message enhancement	http://www.unece.org/trade/untdid http://www.tbg5-finance.org
D6 Recommended Practices	Recommended practice for message flow and security for EDIFACT payments	http://www.unece.org/trade/untdid http://www.tbg5-finance.org
D6 Referencing Rules	D6 Referencing Rules & Recommendations	http://www.unece.org/trade/untdid http://www.tbg5-finance.org

each at the most update version available.

C Table of contents

0. INTRODUCTION

This specification provides the definition of the Multiple payment order message (PAYMUL) to be used in Electronic Data Interchange (EDI) between trading partners involved in administration, commerce and transport.

1. SCOPE

1.1 Functional Definition

A Multiple Payment order is sent by the Ordering Customer (or Payor or Agent on behalf of the Ordering Customer) to the Ordered Bank, to instruct the Ordered Bank to debit an account it services for the Ordering Customer, and to arrange for the payment of specified amounts to several Beneficiaries (or Payees) in settlement of the referenced business transaction(s).

Throughout this document, the term 'Ordering Customer' refers to either an Ordering Customer, or a Payor or Agent acting (sending) on behalf of the Ordering Customer; likewise the term 'Beneficiary' refers to either a Beneficiary, or a Payee or Agent acting on behalf of the Beneficiary.

1.2 Field of Application

This message may be applied for both national and international settlements. It is based on universal practice and is not dependent on the type of business or industry.

1.3 Principles

- A Multiple Payment Order may cover the financial settlement of one or more commercial trade transactions such as invoices credit notes, debit notes etc. It is not intended for use in securities trading.
- Charges may be borne on account(s) different of the account(s) held by the Ordering Customer.
- Several debit accounts, execution dates and currencies may be specified.
- The Ordered Bank may need a confirmation/authorization (e.g. AUTHOR message) to be allowed to process the Multiple Payment Order message.
- The only way to modify a Multiple Payment Order message is to cancel the whole message or part thereof (e.g. by the use of the FINCAN message). In that respect, one to many order(s) could be cancelled within the message, avoiding to be obliged to cancel the whole message.

2. REFERENCES

See UNTDID, Part 4, Chapter 2.6 UN/ECE UNSM - General Introduction, Section 1.

3. TERMS AND DEFINITIONS

See UNTDID, Part 4, Chapter 2.6 UN/ECE UNSM - General Introduction, Section 2.

4. MESSAGE DEFINITION

4.1 Data Segment Clarification

This section should be read in conjunction with the Branching Diagram and the Segment Table which indicate mandatory, conditional and repeating requirements.

The following semantic principles applying to the message are intended to facilitate the understanding of the message:

The Multiple Payment Order message is structured in three levels:

A, B, and C. In the Branching Diagram, level A corresponds to page 1, level B corresponds to page 2, and level C corresponds to pages 3 and 4.

- A level contains data related to the whole message and is contained in Segment Group 1 and Segment Group 2 and the Heading section.
- B level contains data from the debit side (one debit account, one currency, one execution date) and data which applies to all further details of C level(s) and is contained in Segment Group 3 through Segment Group 9.
- C level contains mainly data related to the credit side, and this data is considered as unique for each payment transaction and is contained in Segment Group 10 through Segment Group 21.
- The structure of the message is designed to allow several B levels, each B level being followed by its related C levels.

Where a choice of code or text is given only the code element should be used wherever possible.

Editors remark: Wrong segment group numbering from directory is left unchanged !

4.2 Data segment index (Alphabetical sequence by tag)

AJT Adjustment details
AUT Authentication result
BGM Beginning of message
BUS Business function
CNT Control total
COM Communication contact
CTA Contact information
CUX Currencies
DLI Document line identification
DOC Document/message details
DTM Date/time/period
FCA Financial charges allocation
FII Financial institution information
FTX Free text
GIS General indicator
INP Parties to instruction
LIN Line item
LOC Place/location identification
MOA Monetary amount
NAD Name and address
PAI Payment instructions
PIA Additional product id
PRC Process identification
RCS Requirements and conditions
RFF Reference
SEQ Sequence details
UNH Message header
UNT Message trailer

4.3 Message structure

4.3.1 Segment table

```
Pos    Tag Name                                         S    R

0010   UNH Message header                               M    1
0020   BGM Beginning of message                         M    1
0030   DTM Date/time/period                             M    1
0040   BUS Business function                            C    1

0050       ——— Segment group 1 ———————————             C    2
0060   RFF Reference                                    M    1
0070   DTM Date/time/period                             C    1

0080       ——— Segment group 2 ———————————             C    5
0090   FII Financial institution information            M    1
0100   CTA Contact information                          C    1
0110   COM Communication contact                        C    5

0120       ——— Segment group 3 ———————————             C    3
0130   NAD Name and address                             M    1
0140   CTA Contact information                          C    1
0150   COM Communication contact                        C    5

0160       ——— Segment group 4 ———————————             M    9999
0170   LIN Line item                                    M    1
0180   DTM Date/time/period                             C    1
0190   RFF Reference                                    C    2
0200   BUS Business function                            C    1
0210   FCA Financial charges allocation                 C    1

0220       ——— Segment group 5 ———————————             C    1
0230   MOA Monetary amount                              M    1
0240   CUX Currencies                                   C    1
0250   DTM Date/time/period                             C    2
0260   RFF Reference                                    C    1

0270       ——— Segment group 6 ———————————             M    1
0280   FII Financial institution information            M    1
0290   CTA Contact information                          C    1
0300   COM Communication contact                        C    5

0310       ——— Segment group 7 ———————————             C    3
0320   NAD Name and address                             M    1
0330   CTA Contact information                          C    1
0340   COM Communication contact                        C    5

0350       ——— Segment group 8 ———————————             C    1
0360   INP Parties to instruction                       M    1
0370   FTX Free text                                    C    1
0380   DTM Date/time/period                             C    2

0390       ——— Segment group 9 ———————————             C    10
0400   GIS General indicator                            M    1
0410   MOA Monetary amount                              C    1
0420   LOC Place/location identification                C    2
0430   NAD Name and address                             C    1
0440   RCS Requirements and conditions                  C    1
0450   FTX Free text                                    C    10
```

```
0460            ──────── Segment group 10 ──────────────────  C   1──────────┐
0470      PRC  Process identification                          M   1          │
0480      FTX  Free text                                       M   1──────────┘

0490            ──────── Segment group 11 ──────────────────  M   9999───────┐
0500      SEQ  Sequence details                                M   1          │
0510      MOA  Monetary amount                                 M   1          │
0520      DTM  Date/time/period                                C   1          │
0530      RFF  Reference                                       C   3          │
0540      PAI  Payment instructions                            C   1          │
0550      FCA  Financial charges allocation                    C   1          │

0560            ──────── Segment group 12 ──────────────────  C   3──────────┐│
0570      FII  Financial institution information               M   1          ││
0580      CTA  Contact information                             C   1          ││
0590      COM  Communication contact                           C   5──────────┘│

0600            ──────── Segment group 13 ──────────────────  C   3──────────┐│
0610      NAD  Name and address                                M   1          ││
0620      CTA  Contact information                             C   1          ││
0630      COM  Communication contact                           C   5──────────┘│

0640            ──────── Segment group 14 ──────────────────  C   3──────────┐│
0650      INP  Parties to instruction                          M   1          ││
0660      FTX  Free text                                       C   1          ││
0670      DTM  Date/time/period                                C   2──────────┘│

0680            ──────── Segment group 15 ──────────────────  C   10─────────┐│
0690      GIS  General indicator                               M   1          ││
0700      MOA  Monetary amount                                 C   1          ││
0710      LOC  Place/location identification                   C   2          ││
0720      NAD  Name and address                                C   1          ││
0730      RCS  Requirements and conditions                     C   1          ││
0740      FTX  Free text                                       C   10─────────┘│

0750            ──────── Segment group 16 ──────────────────  C   1──────────┐│
0760      PRC  Process identification                          M   1          ││
0770      FTX  Free text                                       C   5          ││
                                                                              ││
```

```
0780            ——— Segment group 17 ———————————    C    9999
0790    DOC Document/message details                M    1
0800    MOA Monetary amount                         C    5
0810    DTM Date/time/period                        C    5
0820    RFF Reference                               C    5
0830    NAD Name and address                        C    2

0840            ——— Segment group 18 ———————————    C    5
0850    CUX Currencies                              M    1
0860    DTM Date/time/period                        C    1

0870            ——— Segment group 19 ———————————    C    100
0880    AJT Adjustment details                      M    1
0890    MOA Monetary amount                         M    1
0900    RFF Reference                               C    1
0910    FTX Free text                               C    5

0920            ——— Segment group 20 ———————————    C    1000
0930    DLI Document line identification            M    1
0940    MOA Monetary amount                         M    5
0950    PIA Additional product id                   C    5
0960    DTM Date/time/period                        C    5

0970            ——— Segment group 21 ———————————    C    5
0980    CUX Currencies                              M    1
0990    DTM Date/time/period                        C    1

1000            ——— Segment group 22 ———————————    C    10
1010    AJT Adjustment details                      M    1
1020    MOA Monetary amount                         M    1
1030    RFF Reference                               C    1
1040    FTX Free text                               C    5

1050            ——— Segment group 23 ———————————    C    1
1060    GIS General indicator                       M    1
1070    MOA Monetary amount                         C    5

1080    CNT Control total                           C    5

1090            ——— Segment group 24 ———————————    C    5
1100    AUT Authentication result                   M    1
1110    DTM Date/time/period                        C    1

1120    UNT Message trailer                         M    1
```

Annex

Syntactical Notes

The BUS segment of the A level or part thereof may have default values for the BUS segments of the B level(s).

The NAD segment in group 2 identifies the Ordering Customer for the B level(s). If present, no Ordering Customer NAD segment should appear in the message (Segment Groups 6 and 12).

If the FCA segment of level B is present, the FCA segment of the subsequent C level(s) must not be present in the dependent C level(s). The corresponding information applies to the dependent C level(s).

In group 4 -MOA-CUX-DTM-RFF, one occurrence of DTM is related to the CUX segment and the other one to the RFF segment.

If Group 8 GIS-NAD-FTX is present, Group 14 GIS-NAD-FTX in the dependent C level(s) must not be present. The corresponding information applies to the dependent C level(s).

If Group 9 PRC-FTX is present, Group 15 PRC-FTX-SG16 in the dependent C level(s) must not be present. The corresponding information applies to the dependent C level(s).

In Group 15 PRC-FTX-SG16, the FTX segments and Group 16 are mutually exclusive.

Editors remark: Wrong segment group numbering from directory is left unchanged !

D Documentation notes

D.A Preliminary remarks

Each segment is presented in a separate table and in the sequence in which they appear in the message.
The upper part of each table provides information about the segment concerned, the lower part information about the data elements (simple, composite or group elements) of the segment.

D.A.A Upper part

The table's upper part provides the full path of the segment concerned followed by the segment information. Each row contains
- the Tag,
- the maximum number of occurrences and
- the name

either of the segment or the segment group. The upper part is closed with the Segment number, a sequential segment count.

D.A.B Lower part

The table's lower pert is structured in three columns named
- UN/EDIFACT Directory 96A   (UN D96A)
- TBG 5 Recommendation   (TBG 5)
- CRG Remarks   (CRG)

D.A.B.A UN/EDIFACT Directory 96A

The left column provides information extracted from the original UN/EDIFACT Directory 96A.

In the first row contains the (M)andatory / (C)onditional status indicator at segment level according to UN/EDIFACT Directory 96A. For information on indicators see **D.B Used indicators.**

The second row provides the description copied from chapter 4.1 of the PAYMUL description of UN/EDIFACT Directory 96A.

All following rows contain the data element tag (composite or simple), full name, (M)andatory / (C)onditional status indicators and data format of the elements of the segment according to UN/EDIFACT Directory 96A. For information on indicators see **D.B Used indicators.**

D.A.B.B TBG 5 Recommendation

The middle column provides the recommendations of TBG International Trade & Business Processes Group Team 5 Finance Domain.

In the first row contains the (M)andatory / (R)equired / (D)ependant / (O)ptional / (N)ot-Used status indicator at segment level as recommended by TBG 5. For information on indicators see **D.B Used indicators.**

The second row provides the description and recommendations of TBG 5.

All following rows contain the (M)andatory / (R)equired / (D)ependant / (O)ptional / (N)ot-Used status indicator, an indicator for a restricted code list, an indicator for required codes and finally codes or content description. For information on indicators see **D.B Used indicators.**

Note that if a segment group/segment/composite data element status is "N", all data elements within that segment group/segment/composite data element will have no status indicators.

D.A.B.C CRG Remarks

The right column provides the remarks and preferred use of CRG Corporate Reference Group.

The CRG is established as a forum for discussions of standardisation issues. The members of the group are predominantly companies with activities in several countries and a large resource base.

The row content follows the same rules as for TBG 5 column, whereby empty rows indicate same use as of TBG 5.

Any contend is namely a self restricting use. If additional codes (not listed by TBG 5) are given, this is specific use for some closed environments not supported by the general use as recommended by TBG 5.

D.B Used indicators

The status indicator (M)andatory / (C)onditional from UN/EDIFACT Directory 96A only ensures the technical parsing possibility. It is safely recognisable which element is populated with some data.

From an applicational view point this is often not sufficient. Information in conditional marked elements are vital in many cases. Therefore the (C)onditional status indicator is replaced by one of (R)equired / (D)ependant / (O)ptional / (N)ot-Used.

M	MANDATORY	The entity is mandatory and must be sent (according to directory, unchanged)
R	REQUIRED	The entity is required and must be sent
D	DEPENDENT	The entity must be sent in certain conditions, as defined by the relevant explanatory note
O	OPTIONAL	The entity is optional and may be sent at the discretion of the user
N	NOT USED	The entity is not used and should be omitted. Any data placed in an element marked with N will be ignored.

Often the usable codes for an element needs to be restricted in order to lower complexity and to ensure proper service.

*	Restricted code list	The element can only contain chosen codes available for use in the given context
<empty>	Open code list	The element can contain any code from available codes listed in the code list for element concerned of the most update UN/EDIFACT directory. Any given code is an example.

In many cases the use of an element with a specific code is required. Those codes are indicated with "R".

R	Required code	Codes preceded by an "R" are required and must occur in at least one repetition of the corresponding segment on use.
<empty>	Optional code	Code can occur in at least one repetition of the corresponding segment on use.

D.B.A Format descriptor

The format descriptor consists of 3 parts:
1) available characters   "a" for alpha, "n" for numeric and "an" for alphanumeric characters
2) variable length indicator   ".." indicates variable length, <empty> indicates fixed length
3) length value   the maximum (variable) length or the (fixed) length

"a" contains all letters, underscore and blank/space. "n" contains all figures, decimal sign (. or ,) and signing characters (+ and -). "an" contains all available characters of applicable character set.

D.B.B Cardinality

Status and repetition factor qualify the cardinality of the object, e.g. status 'M' or 'R' stands for minimal occurrence '1', 'O' (and similar) stands for minimal occurrence '0', the repetition factor stands for the maximum occurrence and defaults to '1'.

Cardinality: The number of elements in a set. A cardinality is thus an isomorphism class in the category of sets (The Free On-line Dictionary of Computing).

D.C Legend

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	**SEQ**-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corpo

SEQ	1	Sequence details

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corpo

Segment number	39

1245	**Status indicator, coded**	C	an..3	N							
C286	**Sequence information**	C		R							
1050	Sequence number	M	an..6	M							
1159	Sequence number source, coded	C	an..3	N							
1131	Code list qualifier	C	an..3	N							
3055	Code list responsible agency, coded	C	an..3	N							

| Example: SEQ++1'	

1 Path information specified by [7]
2 Segment Group Tag specified by [7]
3 Repetition factor/maximum occurrence of segment group specified by [7]
4 Segment group name specified by [7]
5 Segment group description rows. Occurs only on the first segment of segment group
6 Segment group description box. Contains description specified by [7]
7 Source of information for left columns
8 Status specified by [7]
9 Segment group description box. Contains description specified by [10]
10 Source of information for middle columns
11 Status specified by [10]
12 Segment group description box/ source of information for right columns. Same column and row structure as of middle columns

13 Segment description rows.
14 Segment description box. Contains description specified by [7]
15 Segment Tag specified by [7]
16 Repetition factor/maximum occurrence of segment specified by [7]
17 Segment name specified by [7]
18 Repeated information of [7]
19 Status specified by [7]
20 Segment description box. Contains description specified by [10]
21 Repeated information of [10]
22 Status specified by [10]
23 Segment description box/ source of information for right columns. Same column and row structure as of middle columns.

24 Sequential segment number
25 Segment content
26 Tags of simple, composite or group elements. Simple and composite elements are always bold and left justified, group elements (belonging to an composite element) are right justified. Specified by [7]
27 Element name specified by [7]
28 Status indicator specified by [7]
29 Format descriptor specified by [7]
30 Status indicator specified by [10]
31 Restricted code list indicator specified by [10]
32 Required code indicator specified by [10]
33 Element description specified by [10]
34 Same structure as of middle columns (30-33) specified by [23]
35 Example for this segment

E Branching Diagram

Attention:

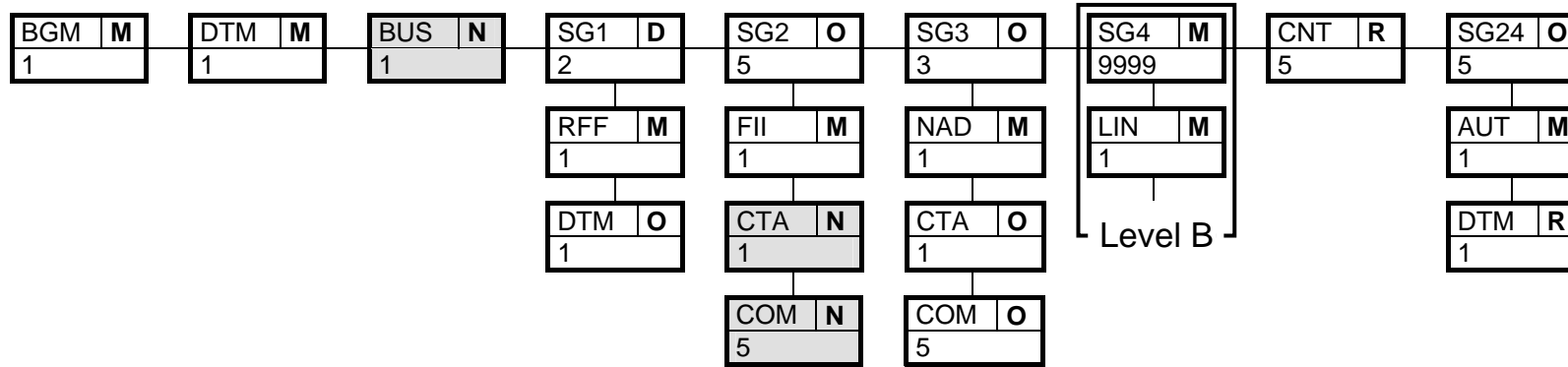**The complete message is part of an interchange. Additional information about necessary segments needs to be derived from the document TBG5-Service-Segments.**

Interchange
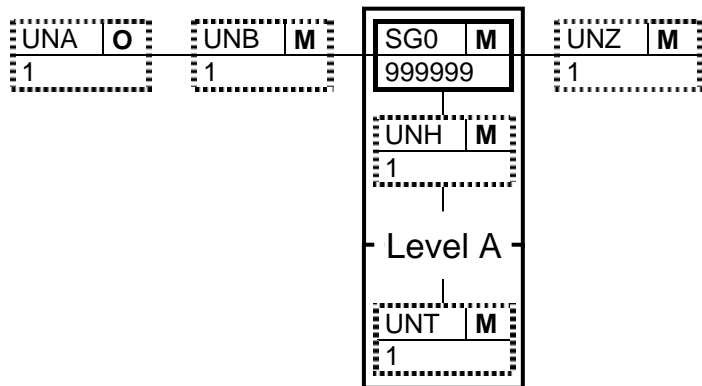
Level A (a whole message)

The use of the greyed segments is either not recommended or depends upon national requirements. These segments are marked with **N** in the chapter "Segment Layout" without further description.

Level B (a whole batch)

DTM	**O**
1	

RFF	**R**
2	

BUS	**D**
1	

FCA	**D**
1	

SG5	**R**
1	

MOA	**M**
1	

CUX	**D**
1	

DTM	**D**
2	

RFF	**D**
1	

SG6	**M**
1	

FII	**M**
1	

CTA	**N**
1	

COM	**N**
5	

SG7	**O**
3	

NAD	**M**
1	

CTA	**O**
1	

COM	**O**
5	

SG8	**O**
1	

INP	**M**
1	

FTX	**O**
1	

DTM	**O**
2	

SG9	**D**
10	

GIS	**M**
1	

MOA	**O**
1	

LOC	**O**
2	

NAD	**O**
1	

RCS	**O**
1	

FTX	**O**
10	

SG10	**D**
1	

PRC	**M**
1	

FTX	**M**
1	

SG11	**M**
9999	

SEQ	**M**
1	
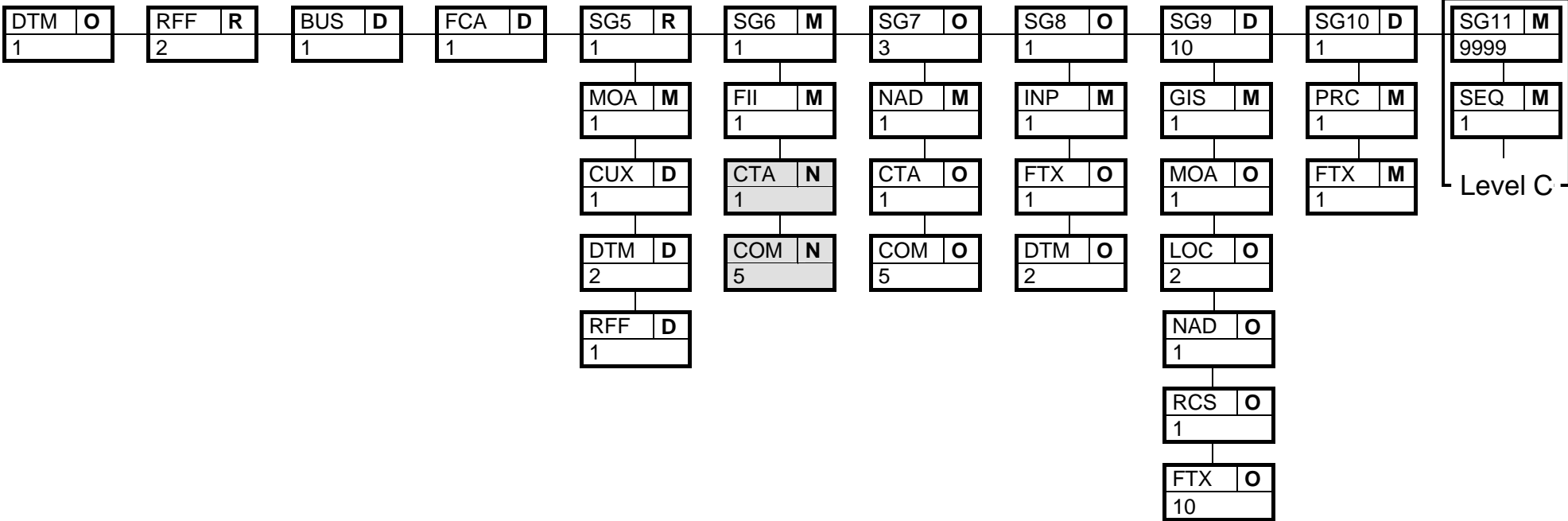
Level C

Level C (a whole single transaction)

```
MOA   M     DTM   O     RFF   R     PAI   O     FCA   D     SG12  D     SG13  O     SG14  O     SG15  D     SG16  D
1           1           3           1           1           3           3           3           10          1

                                                            FII   M     NAD   M     INP   M     GIS   M     PRC   M
                                                            1           1           1           1           1

                                                            CTA   N     CTA   O     FTX   D     MOA   O
                                                            1           1           1           1

                                                            COM   N     COM   O     DTM   O     LOC   O
                                                            5           5           2           2

                                                                                                NAD   O
                                                                                                1

                                                                                                RCS   O
                                                                                                1

                                                                                                FTX   O
                                                                                                10
```

Remittance Information
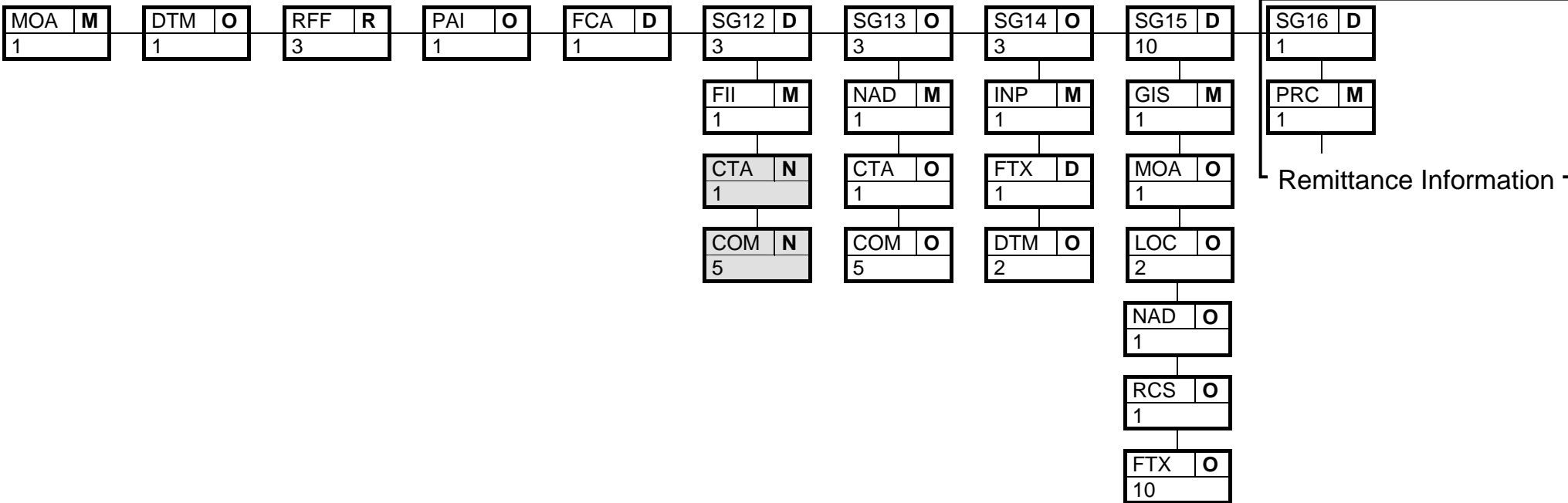
Remittance Information (the whole attached information)

```
FTX    D        SG17   D                                                                    SG23   O
5               9999                                                                        1

                DOC    M                                                                    GIS    M
                1                                                                           1

                MOA    O                                                                    MOA    O
                5                                                                           5

                DTM    O
                5

                RFF    O
                5

                NAD    O
                2

                SG18   O        CUX    M        DTM    O
                5               1               1

                SG19   O        AJT    M        MOA    M        RFF    O        FTX    O
                100             1               1               1               5

                SG20   O        DLI    M        MOA    M        PIA    O        DTM    O        SG21   O        SG22   O
                1000            1               5               5               5               5               10

                                                                                                CUX    M        AJT    M
                                                                                                1               1

                                                                                                DTM    O        MOA    M
                                                                                                1               1

                                                                                                                RFF    O
                                                                                                                1

                                                                                                                FTX    O
                                                                                                                5
```
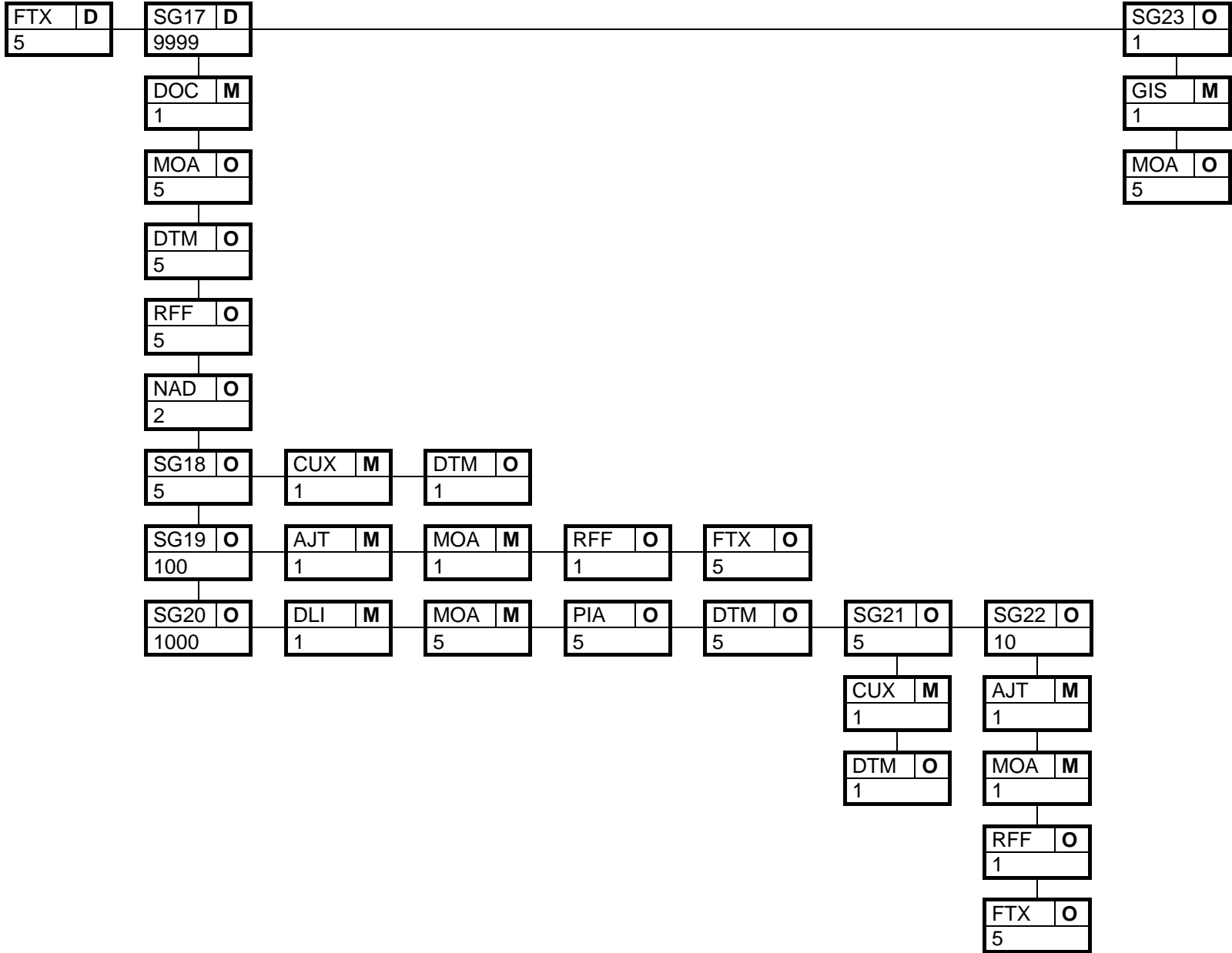
F Segment Description

Page reference

Attention:

The first segment in a message is an UNH segment. Moreover the complete message is part of an interchange. Additional information about these segments needs to be derived from the document TBG5-Service-Segments.

The data elements for this message type in the UNH segment needs to contain following data:

S009:0065	PAYMUL
S009:0052	D
S009:0054	96A
S009:0051	UN
S009:0057	FUN01G

Example:
UNH+19970630MJRF+PAYMUL:D:96A:UN:FUN01G

UN/EDIFACT Directory 96A Segment description:
A service segment starting and uniquely identifying a message. The message type code for the Multiple payment order message is PAYMUL.

Note: Multiple payment order messages conforming to this document must contain the following data in segment UNH, composite S009:
Data element   0065 PAYMUL
                          0052 D
                          0054 96A
                          0051 UN

BGM	1	Beginning of message								
UN/EDIFACT Directory 96A			M		TBG 5 Finance Domain		M	CRG Corporate Reference Group		M
A segment by means of which the sender must uniquely identify the PAYMUL message using its type and number and when necessary its function. Note: The identification will be passed back to the ordering customer for reconciliation purposes, if a reference is not quoted in the B- level.										
Segment number	2									
C002	**Document/message name**		C		R					
1001	Document/message name, coded		C	an..3	R	*	452 = Multiple payment order 303 = Request for transfer	R	*	452 = Multiple payment order
1131	Code list qualifier		C	an..3	N					
3055	Code list responsible agency, coded		C	an..3	N					
1000	Document/message name		C	an..3	N					
1004	**Document/message number**		C	an..35	R		Must be unique within the legally binding time of archiving EDI documents. A second PAYMUL message with the same document number but without the code 7 in DE 1225 will be rejected.			
1225	**Message function, coded**		C	an..3	R	*	9 = Original 7 = Duplicate If code 7 is used, then SG1 is required.	R	*	9 = Original
4343	**Response type, coded**		C	an..3	O	* R	AB = Message acknowledgement If DE is missing, the acknowledgement of the message together with the responsibility for the receiver will happen as bilaterally agreed.	N		
Example: BGM+452+3452422040+9'										

DTM	1	Date/time/period										
UN/EDIFACT Directory 96A			M		TBG 5 Finance Domain			M		CRG Corporate Reference Group		M
A segment specifying the date and if required the time when the message is created.												
Segment number	3											
C507	**Date/time/period**		M		M							
2005	Date/time/period qualifier		M	an..3	M	*	R	137 = Document/message date/time				
2380	Date/time/period		C	an..35	R			A date in the future can be accepted given the creation of messages across different time zones.				
2379	Date/time/period format qualifier		C	an..3	R	*		102 = CCYYMMDD 203 = CCYYMMDDHHMM		R	*	102 = CCYYMMDD
Example: DTM+137:19970630:102'												

BUS	1	Business function										
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain			N		CRG Corporate Reference Group		N
A segment providing information to the ordered bank to route the message, or for tariffing or for the provision of some statistical information.												
Segment number	4											
C521	**Business function**		C									
4027	Business function qualifier		M	an..3								
4025	Business function, coded		M	an..3								
1131	Code list qualifier		C	an..3								
3055	Code list responsible agency, coded		C	an..3								
4022	Business description		C	an..70								
3279	**Geographic environment, coded**		C	an..3								
4487	**Type of financial transaction, coded**		C	an..3								
C551	**Bank operation**		C									
4383	Bank operation, coded		M	an..3								
1131	Code list qualifier		C	an..3								
3055	Code list responsible agency, coded		C	an..3								
4463	**Intra-company payment, coded**		C	an..3								
Example:												

SG1	2	**RFF**-DTM							
UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain		D		CRG Corporate Reference Group		N
A group of segments identifying any previously sent message.			This SG is only used when DE BGM:1225 contains code 7 (duplicate).				Not used as BGM:1225 will not be used with code 7.		
RFF	1	Reference							
UN/EDIFACT Directory 96A		M	TBG 5 Finance Domain		M		CRG Corporate Reference Group		M
A segment specifying the reference number of another message.			This segment contains the original BGM number of the previously sent message regardless of whether the two BGM numbers are the same.						
Segment number	5								

C506	**Reference**	M		M							
1153	Reference qualifier	M	an..3	M	*	R	ACW = Reference number to previous message				
1154	Reference number	C	an..35	R			BGM:1004 from the original message.				
1156	Line number	C	an..6	N							
4000	Reference version number	C	an..35	N							

Example:
RFF+ACW:3452422040'

SG1	2	RFF-**DTM**							
DTM	1	Date/time/period							
UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain		O		CRG Corporate Reference Group		N
A segment identifying the creation date of the referenced message.									
Segment number	6								

C507	**Date/time/period**	M		M							
2005	Date/time/period qualifier	M	an..3	M	*	R	171 = Reference date/time				
2380	Date/time/period	C	an..35	R			Creation date of the original message.				
2379	Date/time/period format qualifier	C	an..3	R	*		102 = CCYYMMDD				
							203 = CCYYMMDDHHMM				

Example:
DTM+171:19970630:102'

SG2	5	**FII**-CTA-COM							
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group	N
A group of segments identifying the financial institutions involved in the multiple payment order and the routing functions with their contacts.					This SG is used for routing purposes only.				
FII	1	Financial institution information							
UN/EDIFACT Directory 96A			M		TBG 5 Finance Domain		M	CRG Corporate Reference Group	M
A segment identifying the financial institutions associated with the transaction in coded or uncoded form and their function.									
Segment number	7								
3035	**Party qualifier**		M	an..3	M	*	MR = Message recipient AS = Account servicing financial institution. This code is required when code 303 (request for transfer) is used in DE 1001 of BGM.		
C078	**Account identification**		C		N				
3194	Account holder number		C	an..35					
3192	Account holder name		C	an..35					
3192	Account holder name		C	an..35					
6345	Currency, coded		C	an..3			ISO 4217 three alpha currency code		
C088	**Institution identification**		C		R		The Bank Identifier Code may only be placed in DE 3433. The national bank/branch sorting code may only be placed in DE 3434. DEs 3433 and 3434 are mutually exclusive.		
3433	Institution name identification		C	an..11	D				
1131	Code list qualifier		C	an..3	D	*	R	25 = Bank identification	
3055	Code list responsible agency, coded		C	an..3	D	*	R	5 = ISO (International Organization for Standardization).	
3434	Institution branch number		C	an..17	D				
1131	Code list qualifier		C	an..3	D	*	Additional information about this element needs to be derived from the document TBG 5 codes and code lists.		
3055	Code list responsible agency, coded		C	an..3	D	*	Additional information about this element needs to be derived from the document TBG 5 codes and code lists.		
3432	Institution name		C	an..70	N				
3436	Institution branch place		C	an..70	N				
3207	**Country, coded**		C	an..3	D		This DE is used when DE 3434 is used and no country is mentioned in its associated DE 3055. ISO 3166 two alpha country code.		
Example: FII+MR++DRESDEFF:25:5'									

SG2	5	FII-**CTA**-COM							
CTA	1	Contact information							
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		N	CRG Corporate Reference Group	N
A segment identifying a person or department for the party specified in the leading FII segment and to whom communication should be directed.									
Segment number		8							
3139	**Contact function, coded**		C	an..3					
C056	**Department or employee details**		C						
3413	Department or employee identification		C	an..17					
3412	Department or employee		C	an..35					
Example:									

SG2	5	FII-CTA-**COM**							
COM	5	Communication contact							
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		N	CRG Corporate Reference Group	N
A segment providing communication type(s) and number(s) of person(s) or department(s) specified in the associated CTA segment.									
Segment number		9							
C076	**Communication contact**		M						
3148	Communication number		M	an..512					
3155	Communication channel qualifier		M	an..3					
Example:									

SG3	3	**NAD**-CTA-COM								
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group		N
A group of segments identifying the ordering party, which is valid for all payment orders.					This SG is used for routing purposes only.					
NAD	1	Name and address								
UN/EDIFACT Directory 96A			M		TBG 5 Finance Domain		M	CRG Corporate Reference Group		M
Name and address for the ordering customer.										
Segment number		10								
3035	**Party qualifier**		M	an..3	M	*	MS = Document/message issuer/sender HQ= Account owner. The usage of this code is subject to national agreement.			
C082	**Party identification details**		C		D		Either C082 or DEs C080, C059, 3164, 3229, 3251 and 3207 are used. In this composite only bilaterally agreed codes are allowed.			
3039	Party id. identification		M	an..35	M					
1131	Code list qualifier		C	an..3	D					
3055	Code list responsible agency, coded		C	an..3	D					
C058	**Name and address**		C		N					
3124	Name and address line		M	an..35						
3124	Name and address line		C	an..35						
3124	Name and address line		C	an..35						
3124	Name and address line		C	an..35						
3124	Name and address line		C	an..35						
C080	**Party name**		C		D		Either C082 or DEs C080, C059, 3164, 3229, 3251 and 3207 are used. Use of structured name and address has to be allowed by bilateral agreement.			
3036	Party name		M	an..35	M					
3036	Party name		C	an..35	O					
3036	Party name		C	an..35	O					
3036	Party name		C	an..35	N					
3036	Party name		C	an..35	N					
3045	Party name format, coded		C	an..3	N					
C059	**Street**		C		D					
3042	Street and number/p.o. box		M	an..35	M					
3042	Street and number/p.o. box		C	an..35	O					
3042	Street and number/p.o. box		C	an..35	O					
3042	Street and number/p.o. box		C	an..35	N					
continued …										

… continuing										
3164	**City name**	C	an..35	D						
3229	**Country sub-entity identification**	C	an..9	D						
3251	**Postcode identification**	C	an..9	D						
3207	**Country, coded**	C	an..3	D			ISO 3166 two alpha country code.			

Example:
NAD+MS+2729712345832:160:9'

SG3	3	NAD-**CTA**-COM							
CTA	1	Contact information							
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group	N
A segment identifying a person or a department for the party specified in the leading NAD segment to whom communication should be directed.									
Segment number	11								
3139	**Contact function, coded**		C		R	*	R	IC = Information contact	
C056	**Department or employee details**		C	an..3	R				
3413	Department or employee identification		C	an..17	N				
3412	Department or employee		C	an..35	R			The name of the department or employee in free text form.	

Example:
CTA+IC+:JIM JOHNSON'

SG3	3	NAD-CTA-**COM**							
COM	5	Communication contact							
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group	N
A segment identifying communication type(s) and number(s) of person(s) or department(s) specified in the associated CTA segment.									
Segment number		12							
C076		**Communication contact**	M		M				
	3148	Communication number	M	an..512	M		When character sets UNOA or UNOB are used, the @ in e-mail addresses must be shown with (at) (parenthesis, at, parenthesis), e.g. <john.smith(at)abc.com>.		
	3155	Communication channel qualifier	M	an..3	M	*	FX = Telefax TE = Telephone EM = Electronic mail TL = Telex The use of other codes must be bilaterally agreed.		
Example: COM+496926050:TE'									

SG4	9999	**LIN**-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
This segment group contains information regarding the debit side of this transaction and details which are pertinent to all payments specified in the message. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both		The B-level contains sorting criteria for transactions contained in the C-level. It extracts and/or repeat particular data identical for all transactions: • any date (DTM) • the geographic environment, any business function and any bank operation (BUS) • any charge option (FCA) • the currency of the amounts to be transferred and the monetary amount type (SG5:MOA) • the account to be debited (SG6:FII) • any other data in batch level segments See segments description for more information.		All data in Level B is valid for each individual transaction of that batch. If any additional DTM information is present in SG11, it needs to be the same in each C-level of this B-level.	

LIN	1	Line item

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the line item by a current line number.				All data in Level B is valid for each individual transaction of that batch.	

Segment number	13							
1082	**Line item number**	C	n..6	R		Application generated number of the count of the lines in a multiple payment order. This number starts with 1 in ascending order without gaps.		
1229	**Action request/notification, coded**	C	an..3	O	*	106 – Advice without details 107 – Advice with details (Usually the debit advice) If DE is missing, booking and advising will happen as bilaterally agreed.		
C212	**Item number identification**	C		N				
7140	Item number	C	an..35					
7143	Item number type, coded	C	an..3					
1131	Code list qualifier	C	an..3					
3055	Code list responsible agency, coded	C	an..3					
C829	**Sub-line information**	C		N				
5495	Sub-line indicator, coded	C	an..3					
1082	Line item number	C	n..6					
1222	**Configuration level**	C	n..2	N				
7083	**Configuration, coded**	C	an..3	N				

Example: LIN+1'

SG4	9999	LIN-**DTM**-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11									
DTM	1	Date/time/period									

UN/EDIFACT Directory 96A		C		TBG 5 Finance Domain		O		CRG Corporate Reference Group			R
A segment identifying the date, at which an order has been requested to be executed or acted upon.				This segment shall be mutually exclusive with SG4:SG11:DTM and must be mutually exclusive with same code in C507:2005. Current implementations using both DTM segments shall be altered as soon as possible. If one of these segments is at least required or if none of them is used and which code is allowed or used in this segment depends on national implementation rules, national law and/or practice. If none of the DTMs is given, the processing shall start at the next available processing cycle of the ordered bank after message receipt. These segments will take precedence over this behaviour.				All data in Level B is valid for each individual transaction of that batch.			

Segment number	14

C507	Date/time/period		M		M					M		R	
2005	Date/time/period qualifier	M	an..3	M	*		203 = Execution date/time, requested Execution will only take place on a bank working day. 140 = Payment due date - not binding for the ordered bank. Preferred beneficiary's bank value date (if possible). Beneficiary's bank value date means the date on which the beneficiary's bank can dispose of the funds. 227 = Beneficiary's banks due date - binding for the ordered bank. Requested beneficiary's bank value date. The ordering bank must ensure that the funds are at the beneficiary's bank at that date. The financial institution will conform to this date on a best effort basis at their discretion. Orders containing one of the codes 140 or 227 needs to be transmitted a sufficient period before related date. Otherwise the bank may reject the order.	M	*	R	203 = Execution date/time, requested Subject to national law, execution date means: 1. Payment by cheque: date when cheque is required to be generated/printed by the bank. 2. Bank posting, e.g. payment between two accounts in the same bank: date on which the payment is posted. Value date(s) can differ from posting date. 3. Clearing house, e.g. payment through clearing (domestic or international): date on which the payment is passed on to the clearing system.
2380	Date/time/period	C	an..35	R							
2379	Date/time/period format qualifier	C	an..3	R	*		R	102 = CCYYMMDD			

Example:
DTM+203:19970630:102'

SG4	9999	LIN-DTM-**RFF**-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11							
RFF	2	Reference							
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		R	CRG Corporate Reference Group	R
A segment specifying the reference of the single debit amount on the debit side of the transaction (B level). Note: The identification will be passed back to the Ordering Customer for reconciliation purposes.								All data in Level B is valid for each individual transaction of that batch.	
Segment number	15								
C506	**Reference**		M		M				
1153	Reference qualifier		M	an..3	M	*	R	AEK = Payment order number. For more information see D6 Referencing Rules and Recommendations.	
1154	Reference number		C	an..35	R				
1156	Line number		C	an..6	N				
4000	Reference version number		C	an..35	N				
Example: RFF+AEK:12245'									

SG4	9999	LIN-DTM-RFF-**BUS**-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11						
BUS	1	Business function						

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	D
A segment identifying certain characteristics of the payment orders stored on level C, such as business function.		The absence of this segment means that all the transactions within this B-level are (domestic) clean payments. This segment combines different information: • the business function from the ordering customers view point • a processing indicator in the geographical environment to help the banks to choose the appropriate system • possibly a priority indicator in bank operation		All data in Level B is valid for each individual transaction of that batch.	

Segment number	16									
C521	**Business function**	C		O						
4027	Business function qualifier	M	an..3	M	*	R	1 = Underlying business function			
4025	Business function, coded	M	an..3	M			Example: SAL= Salary payment	M		See code list of most recent directory
1131	Code list qualifier	C	an..3	O						
3055	Code list responsible agency, coded	C	an..3	O						
4022	Business description	C	an..70	O						
3279	**Geographic environment, coded**	C	an..3	R	*		DO = Domestic IN = International DR = Domestic with regulatory information required IR = International with regulatory information required IS = European Union - ECBS Payments. See separate D6 MIG compliant with EBS-200 (ECBS). Domestic means payments in domestic currency travelling between two domestic accounts. International means payments either to or from non residential account owners or not in domestic currency or one of the accounts is cross border			
4487	**Type of financial transaction, coded**	C	an..3	O	*	R	1 = Clean payment			
continued …										

… continuing										
C551	**Bank operation**	C		O		The usage of this composite is subject to national agreement. It may be used if there are different (national) payment schemes to choose from.				
4383	Bank operation, coded	M	an..3	M		Example: UGI = Urgent giro				
1131	Code list qualifier	C	an..3	O						
3055	Code list responsible agency, coded	C	an..3	O						
4463	**Intra-company payment, coded**	C	an..3	O		1 = Intracompany payment				
Example: BUS+1:SAL+IN'										

SG4	9999	LIN-DTM-RFF-BUS-**FCA**-SG5-SG6-SG7-SG8-SG9-SG10-SG11							
FCA	1	Financial charges allocation							

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	N
A segment specifying the method for allocation of charges and allowances (e.g. charges to be borne by the ordering customer), and identifying the ordering customer's account to which such charges or allowances should be directed where it is different from the principal account. This constitutes a default specification and may be overridden at detail level.		This segment is mutually exclusive with the FCA segment in level C.		All data in Level B is valid for each individual transaction of that batch.	

Segment number	17								
4471	**Settlement, coded**	M	an..3	M	*	13 = All charges borne by payee (or beneficiary) 14 = Each pay own cost 15 = All charges borne by payer (or originator of PAYMUL)			
C878	**Charge/allowance account**	C		O		The usage of this composite is subject to bilateral agreement.			
3434	Institution branch number	M	an..17	M		National identification of the financial institution in coded form.			
1131	Code list qualifier	C	an..3	R	*	Additional information about this element needs to be derived from the document TBG 5 codes and code lists.			
3055	Code list responsible agency, coded	C	an..3	R	*	Additional information about this element needs to be derived from the document TBG 5 codes and code lists.			
3194	Account holder number	C	an..35	R					
6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code.			

Example:
FCA+14'

SG4	9999	LIN-DTM-RFF-BUS-FCA-**SG5**-SG6-SG7-SG8-SG9-SG10-SG11							
SG5	1	**MOA**-CUX-DTM-RFF							

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	R	CRG Corporate Reference Group	R
A group of segments containing the currency of the single amounts in level C, currency to be transferred, plus the total of all single amounts of level C.				All data in Level B is valid for each individual transaction of that batch.	

MOA	1	Monetary amount					

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment specifying the total amount and the currency to be transferred.		The amount specified in this segment is the (batch) amount to be debited to the account identified in SG 6, and must be equal to the sum of (individual) amounts of the MOA segments in SG 11.		All data in Level B is valid for each individual transaction of that batch.	

Segment number	18									
C516		**Monetary amount**	M		M					
	5025	Monetary amount type qualifier	M	an..3	M	*	9 = Amount due/amount payable 57 = Equivalent amount. The same code must be used in each MOA segment of SG11.	M	*	R	9 = Amount due/amount payable.
	5004	Monetary amount	C	n..18	R		The decimal separator is either a comma or a dot. No other delimiters, e.g., thousands separators, are allowed.			
	6345	Currency, coded	C	an..3	R		ISO 4217 three alpha currency code. If code 57 is used in DE 5025, this DE contains the reference currency and the following CUX segment is required and contains the currency of the equivalent amount in the first occurrence of C504 and the currency of the amount to be transferred in the second occurrence of C504.			
	6343	Currency qualifier	C	an..3	N					
	4405	Status, coded	C	an..3	N					
Example: MOA+9:23800,3:EUR'										

SG4	9999	LIN-DTM-RFF-BUS-FCA-**SG5**-SG6-SG7-SG8-SG9-SG10-SG11					
SG5	1	MOA-**CUX**-DTM-RFF					
CUX	1	Currencies					

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	N
A segment specifying the source currency and the destination currency of the transaction, when they are different. The rate of exchange is solely used when previously agreed between the ordering customer and the ordered bank.		This segment is only used, when code 57 (equivalent amount) is used in DE5025 of the preceding MOA segment to specify the currency to be transferred. Calculation formula: *Case 1) Base rate is indicated next to reference currency:* Transaction amount = MOA amount * (exchange rate/rate base) *Case 2) Base rate is indicated next to target currency:* Transaction amount = MOA amount / (exchange rate/rate base)		All data in Level B is valid for each individual transaction of that batch.	

Segment number	19						

C504	**Currency details**	C		R					
6347	Currency details qualifier	M	an..3	M	*	R	2 = Reference currency. Source currency follows in DE 6345		
6345	Currency, coded	C	an..3	R			ISO 4217 three alpha currency code.		
6343	Currency qualifier	C	an..3	N					

6348	Currency rate base	C	n..4	D	*		This DE is used only when an exchange rate is quoted in DE 5402.
							It is mutually exclusive with DE 6348 in the following C504.
							    1 = the rate base is 1
							  100 = the rate base is 100
							 1000 = the rate base is 1000		

continued …								

… continuing										
C504	**Currency details**	C		R						
6347	Currency details qualifier	M	an..3	M	*	R	3 = Target currency. This is the currency of the amount to be transferred.			
6345	Currency, coded	C	an..3	R			ISO 4217 three alpha currency code.			
6343	Currency qualifier	C	an..3	N						

6348	Currency rate base	C	n..4	D	*		This DE is used only when an exchange rate is quoted in DE 5402.
							It is mutually exclusive with DE 6348 in the previous C504.
							    1 = the rate base is 1
							  100 = the rate base is 100
							 1000 = the rate base is 1000			

5402	**Rate of exchange**	C	n..12	O						
6341	**Currency market exchange, coded**	C	an..3	N						
Example: CUX+2:EUR+3:USD'										

SG4	9999	LIN-DTM-RFF-BUS-FCA-**SG5**-SG6-SG7-SG8-SG9-SG10-SG11
SG5	1	MOA-CUX-**DTM**-RFF

DTM	2	Date/time/period				

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	N
A segment identifying the effective date and/or time the rate of exchange was fixed. The other occurrence identifies the reference date.		This segment is used when an exchange rate contract/deal number is given in the next RFF segment.		All data in Level B is valid for each individual transaction of that batch.	

Segment number	20									
C507	**Date/time/period**	M		M						
2005	Date/time/period qualifier	M	an..3	M	*	R	171 = Reference date/time. Usage of this segment requires the use of the following RFF segment.			
2380	Date/time/period	C	an..35	R						
2379	Date/time/period format qualifier	C	an..3	R	*		102 = CCYYMMDD Code 102 is recommended. 203 = CCYYMMDDHHMM			
Example: DTM+171:19970630:102'										

SG4	9999	LIN-DTM-RFF-BUS-FCA-**SG5**-SG6-SG7-SG8-SG9-SG10-SG11									
SG5	1	MOA-CUX-DTM-**RFF**									
RFF	1	Reference									

UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain		D	CRG Corporate Reference Group			N
A segment identifying the deal between ordered bank and ordering customer.				This segment is used when an exchange rate contract/deal number is to be given.			All data in Level B is valid for each individual transaction of that batch.			
Segment number	21									

C506	**Reference**		M		M						
1153	Reference qualifier		M	an..3	M	*	ACX = Banker's acceptance FX = Foreign exchange contract number				
1154	Reference number		C	an..35	R						
1156	Line number		C	an..6	N						
4000	Reference version number		C	an..35	N						

Example:
RFF+FX:407082'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-**SG6**-SG7-SG8-SG9-SG10-SG11									
SG6	1	**FII**-CTA-COM									

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A group of segments containing the account servicing bank including the account to be debited. If the ordering party is not quoted separately in the NAD-segment on level-B or level-A, then this group also contains the information of the ordering party.		A group of segments containing the ordered bank including the account to be debited. If the ordering party is not quoted separately in an NAD-segment, then this group must contain the information about the debtor.		All data in Level B is valid for each individual transaction of that batch.	

FII	1	Financial institution information

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the financial institution and relevant account number with the currency.		This segment contains the ordered bank as well as at least the payers account identification.		Bank account definition varies with countries as it sometimes includes the national bank/branching sorting code and sometimes not, often leading to errors. The ideal implementation is to have one single string. However for the time being it needs to be split on nationally basis.	

Segment number	22									
3035	**Party qualifier**		M	an..3	M	*	R	OR = Ordered bank			
C078	**Account identification**		C		R						
3194	Account holder number		C	an..35	R			The account number should be entered according to the national account number scheme. If an IBAN is used, it should be present in this DE.			
3192	Account holder name		C	an..35	D			Identifying the name and place of the account holder is mandatory in some countries. If the ordering customer is different to the account holder, the ordering customer is to be identified in the NAD segment of either B- or -C levels; the B- and C-levels are mutually exclusive in this case.			
3192	Account holder name		C	an..35	O			The account holder name (continued).			
6345	Currency, coded		C	an..3	O			The ISO 4217 three alpha currency code.			
continued …											

… continuing										
C088	**Institution identification**	C		D			This composite DE is not needed in some countries. BIC codes are to be mapped into 3433 and national codes in 3434. They are not mutually exclusive, but the following priority rule should be followed: 1.- IBAN in 3194 2.- Bank account number in 3194 and national bank identification in 3434 / 1131 / 3055 3.- Bank account number in 3194 and international bank identification (BIC) in 3433 / 1131 / 3055 In case of contradiction, the definition with highest priority will be used.			
3433	Institution name identification	C	an..11	D			International identification of the financial institution in coded form.			
1131	Code list qualifier	C	an..3	D	*	R	25 = Bank Identification			
3055	Code list responsible agency, coded	C	an..3	D	*	R	5 = ISO (International Organization for Standardization)			
3434	Institution branch number	C	an..17	D			National identification of the financial institution in coded form			
1131	Code list qualifier	C	an..3	D	*		Additional information about this element needs to be derived from the document TBG 5 codes and code lists.			
3055	Code list responsible agency, coded	C	an..3	D	*		Additional information about this element needs to be derived from the document TBG 5 codes and code lists.			
3432	Institution name	C	an..70	N						
3436	Institution branch place	C	an..70	N						
3207	**Country, coded**	C	an..3	D			ISO 3166 two alpha country code. This DE must be used unless an IBAN is included in DE3194			
Example: FII+OR+78520739:J SCHMIDT:FRANKFURT +:::50080000:25:131+DE'										

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-**SG6**-SG7-SG8-SG9-SG10-SG11										
SG6	1	FII-**CTA**-COM										
CTA	1	Contact information										
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		N		CRG Corporate Reference Group			N
A segment identifying a person or a department for the financial institution specified in the FII segment and to whom communication should be directed.									All data in Level B is valid for each individual transaction of that batch.			
Segment number		23										
3139		**Contact function, coded**	C	an..3								
C056		**DEPARTMENT OR EMPLOYEE DETAILS**	C									
3413		Department or employee identification	C	an..17								
3412		Department or employee	C	an..35								
Example:												

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-**SG6**-SG7-SG8-SG9-SG10-SG11										
SG6	1	FII-CTA-**COM**										
COM	5	Communication contact										
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		N		CRG Corporate Reference Group			N
A segment providing a communication number for the party identified in the FII segment.									All data in Level B is valid for each individual transaction of that batch.			
Segment number		24										
C076		**Communication contact**	M									
3148		Communication number	M	an..512								
3155		Communication channel qualifier	M	an..3								
Example:												

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-**SG7**-SG8-SG9-SG10-SG11						

SG7	3	**NAD**-CTA-COM						

UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain	O	CRG Corporate Reference Group		O
A group of segments identifying the ordering party mutually exclusive with NAD- segment on level-A for the ordering party (Ordering customer and payor). Furthermore, one contact party can also be quoted in this group.				This SG is to be used by bilateral agreement only.		All data in Level B is valid for each individual transaction of that batch.		

NAD	1	Name and address						

UN/EDIFACT Directory 96A			M	TBG 5 Finance Domain	M	CRG Corporate Reference Group		M
A segment identifying the name and address of the non-financial institutions associated with the PAYMUL.				This segment is mutually exclusive with the NAD segment of the same party qualifier in level C. Some countries require complete payer's name and address to fulfil the FATF rules (money laundry, terror financing, etc.). Consequently payments to beneficiaries in those countries may require complete information here or on level C.		All data in Level B is valid for each individual transaction of that batch.		

Segment number	25							

3035	**Party qualifier**		M	an..3	M	*	OY = Ordering customer (on behalf of) PL = Payer (account holder name) For more information about dependencies, refer to Section G of this MIG.			
C082	**Party identification details**		C		O					
	3039	Party id. identification	M	an..35	M		Coded identification of the identified party.	M		In some cases banks or clearing houses require an identification of the ordering party. Example of this are UK BACS ID Hong Kong Payment Set Code UK CHAPS ID (Sterling and EURO) Finland party identification. The BACS, CHAPS and Payment set codes are codes assigned to the account holder. This data element should be used to supply the ID when specifying NAD+PL..
	1131	Code list qualifier	C	an..3	O					
	3055	Code list responsible agency, coded	C	an..3	O					

continued …								

	... continuing								
C058	**Name and address**	C		D		Either C058 or DEs C080, C059, 3164, 3229, 3251 and 3207 are used. Unstructured specification of the name and address is not recommended.			
3124	Name and address line	M	an..35	M					
3124	Name and address line	C	an..35	O					
3124	Name and address line	C	an..35	O					
3124	Name and address line	C	an..35	O					
3124	Name and address line	C	an..35	O					
C080	**Party name**	C		D		Either C058 or DEs C080, C059, 3164, 3229, 3251 and 3207 are used. Structured specification of the name and address is recommended.			
3036	Party name	M	an..35	M					
3036	Party name	C	an..35	O					
3036	Party name	C	an..35	O					
3036	Party name	C	an..35	O					
3036	Party name	C	an..35	O					
3045	Party name format, coded	C	an..3	O					
C059	**Street**	C		D					
3042	Street and number/p.o. box	M	an..35	M					
3042	Street and number/p.o. box	C	an..35	O					
3042	Street and number/p.o. box	C	an..35	O					
3042	Street and number/p.o. box	C	an..35	O					
3164	**City name**	C	an..35	D					
3229	**Country sub-entity identification**	C	an..9	D					
3251	**Postcode identification**	C	an..9	D					
3207	**Country, coded**	C	an..3	D		Country of the identified party. ISO 3166 two alpha country code.			

Example:
NAD+OY+2729712345832::9'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-**SG7**-SG8-SG9-SG10-SG11									
SG7	3	NAD-**CTA**-COM									
CTA	1	Contact information									
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain			O	CRG Corporate Reference Group		N
A segment identifying a person or a department for the party specified in the NAD segment and to whom communication should be directed.									All data in Level B is valid for each individual transaction of that batch.		
Segment number	26										
3139	**Contact function, coded**		C	an..3	R	*	R	IC = Information contact			
C056	**DEPARTMENT OR EMPLOYEE DETAILS**		C		R						
3413	Department or employee identification		C	an..17	N						
3412	Department or employee		C	an..35	R			The name of the department or employee in free text form.			
Example: CTA+IC+:JIM JOHNSON'											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-**SG7**-SG8-SG9-SG10-SG11									
SG7	3	NAD-CTA-**COM**									
COM	5	Communication contact									
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain			O	CRG Corporate Reference Group		N
A segment providing a communication number for the party identified in the NAD segment and optionally for the contact identified in the associated CTA segment.									All data in Level B is valid for each individual transaction of that batch.		
Segment number	27										
C076	**Communication contact**		M		M						
3148	Communication number		M	an..512	M			When character sets UNOA or UNOB are used, the @ in e-mail addresses must be shown as (at) (i.e. left parenthesis, at, right parenthesis), e.g. <john.smith(at)abc.com>.			
3155	Communication channel qualifier		M	an..3	M						
Example: COM+496926050:TE'											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-**SG8**-SG9-SG10-SG11						

SG8	1	**INP**-FTX-DTM						

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	N
A group of segments containing instructions from the ordering customer relating to parties identified in the NAD and FII segments.		The specifications of this SG can be determined nationally. This SG is mutually exclusive with SG 14.		All data in Level B is valid for each individual transaction of that batch.	

INP	1	Parties to instruction			
UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the party originating the instruction and the parties to be contacted. It specifies where appropriate the instruction in coded form.		The specifications of this segment can be determined nationally.		All data in Level B is valid for each individual transaction of that batch.	

Segment number	28								
C849	**Parties to instruction**	C		O					
3301	Party enacting instruction identification	M	an..17	M					
3285	Recipient of the instruction identification	C	an..17	O					
C522	**Instruction**	C		O					
4403	Instruction qualifier	M	an..3	M					
4401	Instruction, coded	C	an..3	O					
1131	Code list qualifier	C	an..3	O					
3055	Code list responsible agency, coded	C	an..3	O					
4400	Instruction	C	an..35	O					
C850	**Status of instruction**	C		O					
4405	Status, coded	M	an..3	M					
3036	Party name	C	an..35	O					
1229	**Action request/notification, coded**	C	an..3	O					
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-**SG8**-SG9-SG10-SG11									
SG8	1	INP-**FTX**-DTM									
FTX	1	Free text									
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group		N
A segment providing free text instruction relating to the associated INP segment.					The specifications of this SG can be determined nationally.				All data in Level B is valid for each individual transaction of that batch.		
Segment number		29									
4451	**Text subject qualifier**		M	an..3	M						
4453	**Text function, coded**		C	an..3	O						
C107	**Text reference**		C		O						
	4441	Free text, coded	M	an..3	M						
	1131	Code list qualifier	C	an..3	O						
	3055	Code list responsible agency, coded	C	an..3	O						
C108	**Text literal**		C		O						
	4440	Free text	M	an..70	M						
	4440	Free text	C	an..70	O						
	4440	Free text	C	an..70	O						
	4440	Free text	C	an..70	O						
	4440	Free text	C	an..70	O						
3453	**Language, coded**		C	an..3	O		ISO 639 two-letter language code				
Example:											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-**SG8**-SG9-SG10-SG11									
SG8	1	INP-FTX-**DTM**									
DTM	2	Date/time/period									
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group		N
A segment specifying the earliest and the latest dates and times by which the instruction specified in the INP and/or FTX segment(s) needs to be carried out.					The specifications of this SG can be determined nationally.				All data in Level B is valid for each individual transaction of that batch.		
Segment number		30									
C507	**Date/time/period**		M		M						
	2005	Date/time/period qualifier	M	an..3	M						
	2380	Date/time/period	C	an..35	O						
	2379	Date/time/period format qualifier	C	an..3	O						
Example:											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-**SG9**-SG10-SG11					
SG9	10	**GIS**-MOA-LOC-NAD-RCS-FTX					
UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	N
A group of segments providing information for subsequent use by regulatory authorities requiring statistical and other types of data.				The specifications of this SG are to be determined on unilateral regulatory reporting requirements. This SG is mutually exclusive with SG 15.		All data in Level B is valid for each individual transaction of that batch.	
GIS	1	General indicator					
UN/EDIFACT Directory 96A			M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying what processing should be completed by regulatory authorities.				The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.		All data in Level B is valid for each individual transaction of that batch.	
Segment number		31					
C529		**Processing indicator**	M		M		
	7365	Processing indicator, coded	M	an..3	M		
	1131	Code list qualifier	C	an..3	O		
	3055	Code list responsible agency, coded	C	an..3	O		
	7187	Process type identification	C	an..17	O		
Example:							

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-**SG9**-SG10-SG11					
SG9	10	GIS-**MOA**-LOC-NAD-RCS-FTX					
MOA	1	Monetary amount					
UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	N
A segment giving the amount and the currency of each transaction to be reported.				The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.		All data in Level B is valid for each individual transaction of that batch.	
Segment number		32					
C516		**Monetary amount**	M		M		
	5025	Monetary amount type qualifier	M	an..3	M		
	5004	Monetary amount	C	n..18	O		
	6345	Currency, coded	C	an..3	O	ISO 4217 three alpha currency code	
	6343	Currency qualifier	C	an..3	O		
	4405	Status, coded	C	an..3	O		
Example:							

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-**SG9**-SG10-SG11										
SG9	10	GIS-MOA-**LOC**-NAD-RCS-FTX										
LOC	2	Place/location identification										

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	N
A segment giving the different origins/destinations (places) of goods/investment/ services.		The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.		All data in Level B is valid for each individual transaction of that batch.	

Segment number	33							
3227	**Place/location qualifier**	M	an..3	M				
C517	**Location identification**	C		O				
3225	Place/location identification	C	an..25	O				
1131	Code list qualifier	C	an..3	O				
3055	Code list responsible agency, coded	C	an..3	O				
3224	Place/location	C	an..70	O				
C519	**Related location one identification**	C		O				
3223	Related place/location one identification	C	an..25	O				
1131	Code list qualifier	C	an..3	O				
3055	Code list responsible agency, coded	C	an..3	O				
3222	Related place/location one	C	an..70	O				
C553	**Related location two identification**	C		O				
3233	Related place/location two identification	C	an..25	O				
1131	Code list qualifier	C	an..3	O				
3055	Code list responsible agency, coded	C	an..3	O				
3232	Related place/location two	C	an..70	O				
5479	**Relation, coded**	C	an..3	O				
Example:								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-**SG9**-SG10-SG11
SG9	10	GIS-MOA-LOC-**NAD**-RCS-FTX

NAD	1	Name and address								

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	N
A segment identifying a party related to the associated informative text.		The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.		All data in Level B is valid for each individual transaction of that batch.	

Segment number	34									

3035	**Party qualifier**	M	an..3	M						
C082	**Party identification details**	C		O						
3039	Party id. identification	M	an..35	M						
1131	Code list qualifier	C	an..3	O						
3055	Code list responsible agency, coded	C	an..3	O						
C058	**Name and address**	C		O						
3124	Name and address line	M	an..35	M						
3124	Name and address line	C	an..35	O						
3124	Name and address line	C	an..35	O						
3124	Name and address line	C	an..35	O						
3124	Name and address line	C	an..35	O						
C080	**Party name**	C		O						
3036	Party name	M	an..35	M						
3036	Party name	C	an..35	O						
3036	Party name	C	an..35	O						
3036	Party name	C	an..35	O						
3036	Party name	C	an..35	O						
3045	Party name format, coded	C	an..3	O						
C059	**Street**	C		O						
3042	Street and number/p.o. box	M	an..35	M						
3042	Street and number/p.o. box	C	an..35	O						
3042	Street and number/p.o. box	C	an..35	O						
3042	Street and number/p.o. box	C	an..35	O						
3164	**City name**	C	an..35	O						
3229	**Country sub-entity identification**	C	an..9	O						
3251	**Postcode identification**	C	an..9	O						
3207	**Country, coded**	C	an..3	O		ISO 3166 two alpha country code.				

Example:										

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-**SG9**-SG10-SG11							
SG9	10	GIS-MOA-LOC-NAD-**RCS**-FTX							
RCS	1	Requirements and conditions							

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	N
A segment giving the nature (e.g. goods, transport services) and direction of each transaction to be recorded in coded form.		The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.		All data in Level B is valid for each individual transaction of that batch.	

Segment number	35								
7293	Sector/subject identification qualifier	M	an..3	M					
C550	Requirement/condition identification	C		O					
7295	Requirement/condition identification	M	an..17	M					
1131	Code list qualifier	C	an..3	O					
3055	Code list responsible agency, coded	C	an..3	O					
7294	Requirement or condition	C	an..35	O					
1229	Action request/notification, coded	C	an..3	O					
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-**SG9**-SG10-SG11								
SG9	10	GIS-MOA-LOC-NAD-RCS-**FTX**								
FTX	10	Free text								

UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group		N
A segment giving information in coded or in clear form to provide information relevant to regulatory authorities requirements.					The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.			All data in Level B is valid for each individual transaction of that batch.		
Segment number	36									
4451	**Text subject qualifier**		M	an..3	M					
4453	**Text function, coded**		C	an..3	O					
C107	**Text reference**		C		O					
4441	Free text, coded		M	an..3	M					
1131	Code list qualifier		C	an..3	O					
3055	Code list responsible agency, coded		C	an..3	O					
C108	**Text literal**		C		O					
4440	Free text		M	an..70	M					
4440	Free text		C	an..70	O					
4440	Free text		C	an..70	O					
4440	Free text		C	an..70	O					
4440	Free text		C	an..70	O					
3453	**Language, coded**		C	an..3	O		ISO 639 two-letter language code			
Example:										

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-**SG10**-SG11								

SG10	1	**PRC**-FTX

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	N
A group of segments - mutually exclusive with level -C- containing the details of payment, which are determined for all payments on level C.		The content of details of payment will be passed on to the beneficiary and will be added to each single transaction contained in all C-levels related to this occurrence of B-level. It is recommended that SG 16 be used in level-C for this purpose. This group is mutually exclusive with the SG 16 in Level C.		All data in Level B is valid for each individual transaction of that batch.	

PRC	1	Process identification

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the kind of free text following this segment.		This segment is also used as a trigger segment for group 10.		All data in Level B is valid for each individual transaction of that batch.	

Segment number	37									
C242	**Process type and description**		M		M					
7187	Process type identification		M	an..17	M	*	R	11 = Processing of unstructured information - the FTX segment must follow.		
1131	Code list qualifier		C	an..3	N					
3055	Code list responsible agency, coded		C	an..3	N					
7186	Process type		C	an..35	N					
7186	Process type		C	an..35	N					

Example:
PRC+11'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-**SG10**-SG11										
SG10	1	PRC-**FTX**										
FTX	1	Free text										
UN/EDIFACT Directory 96A				M		TBG 5 Finance Domain		M		CRG Corporate Reference Group		M
A segment for information in coded or in clear form to provide information from the ordering customer to the beneficiary.						Specification of details of payment in free form, from the ordering customer to the beneficiary. This information is applicable to all subsequent transactions in the C-level.				All data in Level B is valid for each individual transaction of that batch.		
Segment number		38										
4451	**Text subject qualifier**		M	an..3	M	*	R	PMD = Payment detail/remittance information				
4453	**Text function, coded**		C	an..3	N							
C107	**Text reference**		C		N							
4441	Free text, coded		M	an..3								
1131	Code list qualifier		C	an..3								
3055	Code list responsible agency, coded		C	an..3								
C108	**Text literal**		C		R							
4440	Free text		M	an..70	M							
4440	Free text		C	an..70	O							
4440	Free text		C	an..70	O							
4440	Free text		C	an..70	O							
4440	Free text		C	an..70	O							
3453	**Language, coded**		C	an..3	O			ISO 639 two-letter language code				
Example: FTX+PMD+++SALARY DUE'												

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	**SEQ**-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
This segment group contains information regarding the Beneficiaries of the payments. Certain payment details may be provided either in segment group 11 or in segment group 4, but not in both.		This SG contains information about an individual payment transaction within this B-level. Certain payment details may be provided either in SG 4 or in SG 11, but not in both. Please refer to the SG description of SG4. The repetition factor of this segment may be influenced when using enhancement technique described in document TBG5 Cardinalities.			

SEQ	1	Sequence details

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the beginning of the credit side of the transaction (C level) by a sequential number, which may also be used for reconciliation purposes.		This is a trigger segment specifying the start of each single transaction.			

Segment number	39

1245	**Status indicator, coded**	C	an..3	N						
C286	**Sequence information**	C		R						
1050	Sequence number	M	an..6	M		Application generated number of the count of the sequence in a multiple payment order. The sequence number must be reset to one for each occurrence of a new line number (in LIN segment).				
1159	Sequence number source, coded	C	an..3	N						
1131	Code list qualifier	C	an..3	N						
3055	Code list responsible agency, coded	C	an..3	N						

Example:
SEQ++1'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-**MOA**-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16

MOA	1	Monetary amount									

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment giving the amount value of the payment. It is the amount to be transferred. The currency is quoted on the debit side of the transaction (level B).		A segment identifying the amount of the payment. If it is an equivalent amount the payment currency is quoted in the CUX segment on B-level.			

Segment number	40									

C516		**Monetary amount**	M		M						
	5025	Monetary amount type qualifier	M	an..3	M	*		9 = Amount due/amount payable 57 = Equivalent amount The codes used in levels B and C must be identical; a mixture of codes 9 and 57 is not permitted.	M	* R	9 = Amount due/amount payable
	5004	Monetary amount	C	n..18	R			The decimal separator is either a comma or a dot. No other delimiters, e.g., thousands separators, are allowed.			
	6345	Currency, coded	C	an..3	R			ISO 4217 three alpha currency code This DE must be identical to the currency quoted in DE 6345 of the MOA segment in SG 5 (on B-level).			
	6343	Currency qualifier	C	an..3	N						
	4405	Status, coded	C	an..3	N						

Example: MOA+9:23800:USD'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-**DTM**-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16

DTM	1	Date/time/period						
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group		O

A segment identifying date(s)/time(s) related to the beneficiary's side.	This segment shall be mutually exclusive with SG4:DTM and must be mutually exclusive with same code in C507:2005. Current implementations using both DTM segments shall be altered as soon as possible. If one of these segments is at least required or if none of them is used and which code is allowed or used in this segment depends on national implementation rules, national law and/or practice. Observe also SG4:DTM segment description.	

Segment number	41		

C507	**Date/time/period**	M		M	*	140 = Payment due date - not binding for the ordered bank. Preferred beneficiary's bank value date (if possible). Beneficiary's bank value date means the date on which the beneficiary's bank can dispose of the funds. 227 = Beneficiary's banks due date - binding for the ordered bank. Requested beneficiary's bank value date. The ordering bank must ensure that the funds are at the beneficiary's bank at that date. The financial institution will conform to this date on a best effort basis at their discretion. Orders containing one of the codes 140 or 227 needs to be transmitted a sufficient period before related date. Otherwise the bank may reject the order.		
2005	Date/time/period qualifier	M	an..3	M				
2380	Date/time/period	C	an..35	R	*	R	102 = CCYYMMDD	
2379	Date/time/period format qualifier	C	an..3	R				

Example:
DTM+140:20000103:102'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-**RFF**-PAI-FCA-SG12-SG13-SG14-SG15-SG16

RFF	3	Reference										
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		R		CRG Corporate Reference Group			R
A segment identifying a transaction from the ordering customer to the beneficiary and/ or from the ordering customer to the ordered bank.					A segment identifying the reference number of this transaction between the ordering customer and the ordered bank. The segment can furthermore identify payment references between the ordering customer and the beneficiary and may provide a check number to be print on a check.							

Segment number	42											
C506	**Reference**		M		M							
	1153	Reference qualifier	M	an..3	M	*	R	CR = Customer reference number - this mandatory reference number is used for reconciliation between the ordering customer and its bank. RA = Remittance advice number - the reference number of a separately sent message, a remittance advice, which contains the details of payment PQ = Payment reference - This customer to customer reference is not the remittance advice number. Codes RA and PQ are mutually exclusive and are passed through the banking chain. CK = Check number – provides a check number to be print on a check. Only to be used with check payments (indicated by a check code in SGr 11 PAI C534:4461)				
	1154	Reference number	C	an..35	R							
	1156	Line number	C	an..6	N							
	4000	Reference version number	C	an..35	N							

Example:
RFF+CR:379802'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-**PAI**-FCA-SG12-SG13-SG14-SG15-SG16

PAI	1	Payment instructions								

UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group		O
A segment specifying the conditions, method and channel of payment for the payment order.					This segment must be used according to nationally agreed standards only.					

Segment number	43							

C534	**Payment instruction details**	M		M		Method of payment and payment channel.				
4439	Payment conditions, coded	C	an..3	O						
4431	Payment guarantee, coded	C	an..3	O						
4461	Payment means, coded	C	an..3	O	*	For urgent payments this DE should be used. When nationally agreed codes are present, DE 1131 and DE 3055 must follow. 30 Credit transfer. Payment by credit movement of funds from one account to another. This is the default when no PAI is given 20 Cheque, drawn on the ordering customer's account, debited after the cheque is cashed by the named beneficiary. 21 Banker's draft. Issue of a banker's draft in payment of the funds. 23 Bank cheque (issued by a banking or similar establishment). Payment by a pre-printed form, which has been completed by a financial institution, on which instructions are given to an account holder (a bank or building society) to pay a stated sum to a named recipient. 25 Certified cheque. Payment by a pre-printed form stamped with the paying bank's certification on which instructions are given to an account holder (a bank or building society) to pay a stated sum to a named recipient.				

continued …							

… continuing										
					15 Bookentry credit. A credit entry between two accounts at the same bank branch. Synonym: house credit. 42 Payment to bank account. Payment by an arrangement for settling debts that is operated by the Post Office. 52 Urgent commercial payment. Payment order which requires guaranteed processing by the most appropriate means to ensure it occurs on the requested execution date, provided that it is issued to the ordered bank before the agreed cut-off time 53 Urgent Treasury Payment. Payment order or transfer which must be executed, by the most appropriate means, as urgently as possible and before urgent commercial payments.				
1131	Code list qualifier	C	an..3	O						
3055	Code list responsible agency, coded	C	an..3	O						
4435	Payment channel, coded	C	an..3	O						

Example:
PAI+::30'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-**FCA**-SG12-SG13-SG14-SG15-SG16

FCA	1	Financial charges allocation						
UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain		D	CRG Corporate Reference Group	D
A segment specifying the method for allocation of charges and allowances and identifying the ordering customer's account to which such charges or allowances should be directed where it is different from the principal amount. This segment is mutually exclusive with the FCA segment in Segment Group 4.				This segment is mutually exclusive with the FCA segment in level B.			In order to avoid different default practices one of the both FCA segments (B or C-level) shall be used.	
Segment number	44							
4471	**Settlement, coded**		M	an..3	M		13 = All charges borne by payee (or beneficiary) 14 = Each pay own cost 15 = All charges borne by payer (or ordering customer)	
C878	**Charge/allowance account**		C		O		The usage of this composite is subject to bilateral agreement.	N
	3434	Institution branch number	M	an..17	M		National identification of the financial institution in coded form.	
	1131	Code list qualifier	C	an..3	R		Additional information about this element needs to be derived from the document TBG 5 codes and code lists.	
	3055	Code list responsible agency, coded	C	an..3	R		Additional information about this element needs to be derived from the document TBG 5 codes and code lists.	
	3194	Account holder number	C	an..35	R			
	6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code.	
Example: FCA+14'								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**						
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-**SG12**-SG13-SG14-SG15-SG16						
SG12	3	**FII**-CTA-COM						
UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain		D	CRG Corporate Reference Group	D
A group of segments containing the beneficiary's bank and the account and if necessary up to two intermediary banks.				If no sufficient bank information is available, a fully qualified SG 13 – NAD segment must be used.				
FII	1	Financial institution information						
UN/EDIFACT Directory 96A			M	TBG 5 Finance Domain		M	CRG Corporate Reference Group	M
A segment identifying the financial institution and relevant account number with the currency.				A segment containing the account servicing bank including the account to be credited and other necessary bank information.			Bank account definition varies with countries as it sometimes includes the national bank/branching sorting code and sometimes not, often leading to errors. The correct implementation is to have one single string. However for the time being it can be split if agreed nationally.	
Segment number		45						
3035	**Party qualifier**		M	an..3	M	*	BF = Beneficiary's bank BQ = Cheque drawn bank I1 = Intermediary bank - this financial institution acts as a receiver of funds for the beneficiary's bank. For more information about dependencies, refer to Section G of this MIG.	
C078	**Account identification**		C		O	R		
3194	Account holder number		C	an..35	R		The account number should be entered according to the national account number scheme. If an IBAN is used, it should be present in this DE.	
3192	Account holder name		C	an..35	D		Identifying the name and place of the account holder is mandatory in some countries. For more information about dependencies, refer to Section G of this MIG.	
3192	Account holder name		C	an..35	O		The account holder name (continued).	
6345	Currency, coded		C	an..3	O		ISO 4217 three alpha currency code	
continued …								

	… continuing						
C088	**Institution identification**	C		D			This composite DE is not needed in some countries . BIC codes are to be mapped into 3433 and national codes in 3434. They should not be mutually exclusive, but the following priority rule should be followed: 1.- IBAN in 3194 2a.- For domestic payments: Bank account number in 3194 and national bank identification in 3434 / 1131 / 3055 2b.- For international payments: Bank account number in 3194 and international bank identification (BIC) in 3433 / 1131 / 3055 3a.- For domestic payments: Bank account number in 3194 and international bank identification (BIC) in 3433 / 1131 / 3055 3b.- For international payments: Bank account number in 3194 and national bank identification in 3434 / 1131 / 3055 4. Address in 3432, 3436 and country code in 3207. In case of contradiction, the definition with highest priority will be used.
3433	Institution name identification	C	an..11	D			International identification of the financial institution in coded form.
1131	Code list qualifier	C	an..3	D	*	R	25 = Bank Identification
3055	Code list responsible agency, coded	C	an..3	D	*	R	5 = ISO (International Organization for Standardization)
3434	Institution branch number	C	an..17	D			National identification of the financial institution in coded form.
1131	Code list qualifier	C	an..3	D	*		
3055	Code list responsible agency, coded	C	an..3	D	*		
3432	Institution name	C	an..70	O			
3436	Institution branch place	C	an..70	O			
3207	**Country, coded**	C	an..3	D			ISO 3166 two alpha country code. This DE must be used unless an IBAN is included in DE3194.

Example:
FII+BF+27834895:J SCHMIDT:FRANKFURT+DRESDEFF:25:5+DE'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**						
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-**SG12**-SG13-SG14-SG15-SG16						
SG12	3	FII-**CTA**-COM						
CTA	1	Contact information						
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		N	CRG Corporate Reference Group		N
A segment identifying a person or a department for the financial institution specified in the FII segment and to whom communication should be directed.								
Segment number		46						
3139	**Contact function, coded**		C	an..3						
C056	**Department or employee details**		C							
3413	Department or employee identification		C	an..17						
3412	Department or employee		C	an..35						
Example:								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**						
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-**SG12**-SG13-SG14-SG15-SG16						
SG12	3	FII-CTA-**COM**						
COM	5	Communication contact						
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		N	CRG Corporate Reference Group		N
A segment providing a communication number for the party identified in the FII Segment and optionally for the intermediary banks.								
Segment number		47						
C076	**Communication contact**		M							
3148	Communication number		M	an..512						
3155	Communication channel qualifier		M	an..3						
Example:								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-**SG13**-SG14-SG15-SG16

SG13	3	**NAD**-CTA-COM				
UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	O
A group of segments identifying the name and address of the beneficiary and one contact party.				This SG is used when parties are quoted others than the account holder or additional information related to the account holder has to be provided.		This segment group is required for check payments (indicated by a check code in SG11:PAI:C534:4461). Check payments require an agreement with the instructed financial institution. See also SG14. For more information on check payments please refer to Section H of this MIG.

NAD	1	Name and address				
UN/EDIFACT Directory 96A			M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the name and address of the non-financial institutions associated with the payment on the beneficiary's side.				The complete name and address is necessary if an account relationship is not quoted on the beneficiary's side. This SG is transferred through the banking chain to the credit side. This segment is mutually exclusive with the NAD segment of the same party qualifier in level B. When specifying structured address please always keep in mind that data might need to be printed. A realistic maximum is 5 to 6 lines in total. Therefore usually only the first lines of C080 and C059 will be used. The rest is required for 3164, 3229, 3251 and 3207. Surplus information may not be printed. Some countries require complete payer's name and address to fulfil the FATF rules (money laundry, terror financing, etc.). Consequently payments to beneficiaries in those countries may require complete information here or on level B.		For more information on check payments please refer to Section H of this MIG.

Segment number	48

3035	**Party qualifier**	M	an..3	M	*	BE = Beneficiary – not necessarily the account owner; most commonly used. PE = Payee – the account owner OY = Ordering customer - this code is used to enable payments on behalf of subsidiaries. This must be communicated to the beneficiary. RV = Receiver of cheque For more information about dependencies, refer to Section G of this MIG. For check payments please refer to Section H of this MIG.	M	*	BE = Beneficiary OY = Ordering customer RV = Receiver of cheque Check payments: BE is required and qualifies the ultimate recipient. RV is the person/location where the check is delivered to. For more information on check payments please refer to Section H of this MIG.

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	… continuing									
C082	**Party identification details**	C		O						
3039	Party id. identification	M	an..35	M			A code known by debtor's bank can be used here.			
1131	Code list qualifier	C	an..3	O						
3055	Code list responsible agency, coded	C	an..3	O						
C058	**Name and address**	C		D		Either C058 or DEs C080, C059, 3164, 3229, 3251 and 3207 are used. Unstructured specification of the name and address is not recommended.				
3124	Name and address line	M	an..35	M						
3124	Name and address line	C	an..35	O						
3124	Name and address line	C	an..35	O						
3124	Name and address line	C	an..35	O						
3124	Name and address line	C	an..35	O						
C080	**Party name**	C		D		Either C058 or DEs C080, C059, 3164, 3229, 3251 and 3207 are used. Structured specification of the name and address is recommended.				
3036	Party name	M	an..35	M						
3036	Party name	C	an..35	O						
3036	Party name	C	an..35	O						
3036	Party name	C	an..35	O						
3036	Party name	C	an..35	O						
3045	Party name format, coded	C	an..3	O						
C059	**Street**	C		D						
3042	Street and number/p.o. box	M	an..35	M						
3042	Street and number/p.o. box	C	an..35	O						
3042	Street and number/p.o. box	C	an..35	O						
3042	Street and number/p.o. box	C	an..35	O						
3164	**City name**	C	an..35	D						
3229	**Country sub-entity identification**	C	an..9	D						
3251	**Postcode identification**	C	an..9	D						
3207	**Country, coded**	C	an..3	D		Country of the identified party. ISO 3166 two alpha country code.					

Example:
NAD+PE+++BENETTON++MILANO++IT'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-**SG13**-SG14-SG15-SG16
SG13	3	NAD-**CTA**-COM

CTA	1	Contact information										
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group			O
A segment identifying a person or a department for the party specified in the NAD segment and to whom communication should be directed.												
Segment number		49										
3139	**Contact function, coded**		C		R	*	R	IC = Information contact				
C056	**Department or employee details**		C	an..3	R							
3413	Department or employee identification		C	an..17	N							
3412	Department or employee		C	an..35	R			Name of the department or employee in free text form.				
Example: CTA+IC+:J BROWN'												

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-**SG13**-SG14-SG15-SG16
SG13	3	NAD-CTA-**COM**

COM	5	Communication contact										
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group			O
A segment providing a communication number for the party identified in the NAD segment and optionally for the contact identified in the associated CTA segment.												
Segment number		50										
C076	**Communication contact**		M		M							
3148	Communication number		M	an..512	M			When character sets UNOA or UNOB are used, the @ in e-mail addresses must be shown with (at) (parenthesis, at, parenthesis), e.g. <john.smith(at)abc.com>.				
3155	Communication channel qualifier		M	an..3	M							
Example: COM+12127783894:TE'												

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-**SG14**-SG15-SG16

SG14	3	**INP**-FTX-DTM						

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	O
A group of segments containing instructions from the ordering customer relating to parties identified in the NAD and FII segments. It specifies action to be taken by the identified parties and the date (and optionally time) by which such action needs to be taken.				With check payments (indicated by a check code in SG11:PAI:C534:4461) this segment group is used for various instructions. See also SG13. For more information on check payments please refer to Section H of this MIG.	

INP	1	Parties to instruction			

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the party originating the instruction and the parties to be contacted. It specifies where appropriate the instruction in coded form.		Instruction processing may be restricted by enacting parties capabilities.		For more information on check payments please refer to Section H of this MIG.	

Segment number	51

C849	**Parties to instruction**	C		R				
3301	Party enacting instruction identification	M	an..17	M	*	3 = Beneficiary's bank 9 = Ordered bank	M * R	9 = Ordered bank Ordered bank = The financial institution with which the ordering party maintains an account
3285	Recipient of the instruction identification	C	an..17	D	*	11 = Creditor 16 = Payer or payer's agent Use of code depends on the instruction.		Creditor = Party to whom payment is due = The beneficiary
C522	**Instruction**	C		D		The instruction must be found in this composite and/or in the following FTX segment. The use of the FTX segment may prevent automated message processing.		
4403	Instruction qualifier	M	an..3	M	*	2 = Party instructions 11 = Instructions to the paying and/or accepting and/or negotiating bank	M * R	11 = Instructions to the paying and/or accepting and/or negotiating bank
4401	Instruction, coded	C	an..3	R		EM = Electronic mail AP = Advise by phone AJ = Advise by fax AH = Pick up IM = Send the item(s) by regular mail RM = Send the item(s) by registered mail CS = Send the item(s) by courier services PT = Print the item(s) CZ = Specific clearing	R *	AH = Pick up IM = Send the item(s) by regular mail RM = Send the item(s) by registered mail CS = Send the item(s) by courier services PT = Print the item(s) CZ = Specific clearing

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1131	Code list qualifier	C	an..3	N					
3055	Code list responsible agency, coded	C	an..3	N					
4400	Instruction	C	an..35	N					
C850	**Status of instruction**	C		N					
4405	Status, coded	M	an..3						
3036	Party name	C	an..35						
1229	**Action request/notification, coded**	C	an..3	N					

Example:
INP+3:11+2:AP'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-**SG14**-SG15-SG16
SG14	3	INP-**FTX**-DTM
FTX	1	Free text

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	D
A segment providing free text instruction relating to the associated INP segment.		The instruction must be found in this segment and/or in the DE C522:4401 of preceding INP segment. The use of this segment may prevent automated processing of the message.		This segments is required with codes AH, PT and CZ in DE C522:4401 of preceding INP segment. For more information on check payments please refer to Section H of this MIG.	

Segment number	52								
4451	**Text subject qualifier**	M	an..3	M	*	AAG = Party instructions AGW = Location			
4453	**Text function, coded**	C	an..3	N					
C107	**Text reference**	C		N					
4441	Free text, coded	M	an..3						
1131	Code list qualifier	C	an..3						
3055	Code list responsible agency, coded	C	an..3						
C108	**Text literal**	C		R				For more information on check payments please refer to Section H of this MIG.	
4440	Free text	M	an..70	M				5 character UN/LOCODE	
4440	Free text	C	an..70	O					
4440	Free text	C	an..70	O					
4440	Free text	C	an..70	O					
4440	Free text	C	an..70	O					
3453	**Language, coded**	C	an..3	O		ISO 639 two-letter language code			

Example:
FTX+AAG+++EMBARGO RESTRICTIONS IN FORCE+EN'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-**SG14**-SG15-SG16
SG14	3	INP-FTX-**DTM**

DTM	2	Date/time/period							
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group	N
A segment specifying the earliest and the latest dates and times by which the instruction specified in the INP and/or FTX segment(s) needs to be carried out.									
Segment number		53							
C507	**Date/time/period**		M		M				
	2005	Date/time/period qualifier	M	an..3	M	*	174 = Advise after date/time - this is the earliest date/time to advise 175 = Advise before date/time - this is the latest date/time to advise 176 = Advise completed date/time 177 = Advise on date/time		
	2380	Date/time/period	C	an..35	R				
	2379	Date/time/period format qualifier	C	an..3	R	*	102 = CCYYMMDD 203 = CCYYMMDDHHMM		
Example: DTM+174:200001031130:203'									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-**SG15**-SG16

SG15	10	**GIS**-MOA-LOC-NAD-RCS-FTX				
UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	D
A group of segments providing information for subsequent use by regulatory authorities requiring statistical and other types of data. It also identifies the regulatory authority for which the information is intended followed by the information itself.			The specifications of this SG are to be determined on unilateral regulatory reporting requirements. This SG is mutually exclusive with SG9.			

GIS	1	General indicator				
UN/EDIFACT Directory 96A		M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying what processing should be completed by regulatory authorities.			The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.			

Segment number	54							
C529	**Processing indicator**	M		M				
7365	Processing indicator, coded	M	an..3	M				
1131	Code list qualifier	C	an..3	O				
3055	Code list responsible agency, coded	C	an..3	O				
7187	Process type identification	C	an..17	O				
Example:								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-**SG15**-SG16
SG15	10	GIS-**MOA**-LOC-NAD-RCS-FTX

MOA	1	Monetary amount				
UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	O
A segment giving the amount and the currency of each transaction to be reported.			The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.			

Segment number	55							
C516	**Monetary amount**	M		M				
5025	Monetary amount type qualifier	M	an..3	M				
5004	Monetary amount	C	n..18	O				
6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code		
6343	Currency qualifier	C	an..3	O				
4405	Status, coded	C	an..3	O				
Example:								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**												
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-**SG15**-SG16												
SG15	10	GIS-MOA-**LOC**-NAD-RCS-FTX												
LOC	2	Place/location identification												
UN/EDIFACT Directory 96A			C			TBG 5 Finance Domain		O		CRG Corporate Reference Group				O
A segment giving the different origins/destinations (places) of goods/investment/ services.						The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.								
Segment number		56												
3227	**Place/location qualifier**		M	an..3	M									
C517	**Location identification**		C		O									
3225	Place/location identification		C	an..25	O									
1131	Code list qualifier		C	an..3	O									
3055	Code list responsible agency, coded		C	an..3	O									
3224	Place/location		C	an..70	O									
C519	**Related location one identification**		C		O									
3223	Related place/location one identification		C	an..25	O									
1131	Code list qualifier		C	an..3	O									
3055	Code list responsible agency, coded		C	an..3	O									
3222	Related place/location one		C	an..70	O									
C553	**Related location two identification**		C		O									
3233	Related place/location two identification		C	an..25	O									
1131	Code list qualifier		C	an..3	O									
3055	Code list responsible agency, coded		C	an..3	O									
3232	Related place/location two		C	an..70	O									
5479	**Relation, coded**		C	an..3	O									
Example:														

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**												
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-**SG15**-SG16												
SG15	10	GIS-MOA-LOC-**NAD**-RCS-FTX												
NAD	1	Name and address												
UN/EDIFACT Directory 96A			C			TBG 5 Finance Domain			O		CRG Corporate Reference Group			O
A segment identifying the recipient of the associated informative text.						The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.								
Segment number		57												
3035	**Party qualifier**		M	an..3	M									
C082	**Party identification details**		C		O									
3039	Party id. identification		M	an..35	M									
1131	Code list qualifier		C	an..3	O									
3055	Code list responsible agency, coded		C	an..3	O									
C058	**Name and address**		C		O									
3124	Name and address line		M	an..35	M									
3124	Name and address line		C	an..35	O									
3124	Name and address line		C	an..35	O									
3124	Name and address line		C	an..35	O									
3124	Name and address line		C	an..35	O									
C080	**Party name**		C		O									
3036	Party name		M	an..35	M									
3036	Party name		C	an..35	O									
3036	Party name		C	an..35	O									
3036	Party name		C	an..35	O									
3036	Party name		C	an..35	O									
3045	Party name format, coded		C	an..3	O									
C059	**Street**		C		O									
3042	Street and number/p.o. box		M	an..35	M									
3042	Street and number/p.o. box		C	an..35	O									
3042	Street and number/p.o. box		C	an..35	O									
3042	Street and number/p.o. box		C	an..35	O									
3164	**City name**		C	an..35	O									
3229	**Country sub-entity identification**		C	an..9	O									
3251	**Postcode identification**		C	an..9	O									
3207	**Country, coded**		C	an..3	O		ISO 3166 two alpha country code.							
Example:														

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-**SG15**-SG16
SG15	10	GIS-MOA-LOC-NAD-**RCS**-FTX

RCS	1	Requirements and conditions										
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group			O
A segment giving the nature (e.g. goods, transport services) and direction of each transaction to be recorded in coded form.					The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.							
Segment number		58										
7293	**Sector/subject identification qualifier**		M	an..3	M							
C550	**Requirement/condition identification**		C		O							
7295	Requirement/condition identification		M	an..17	M							
1131	Code list qualifier		C	an..3	O							
3055	Code list responsible agency, coded		C	an..3	O							
7294	Requirement or condition		C	an..35	O							
1229	**Action request/notification, coded**		C	an..3	O							
Example:												

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-**SG15**-SG16
SG15	10	GIS-MOA-LOC-NAD-RCS-**FTX**

FTX	10	Free text									
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O	CRG Corporate Reference Group			O
A segment giving information in coded or in clear form to provide information relevant to regulatory authorities' requirements.					The contents of this segment are to be determined nationally due to cross-border regulatory reporting or central bank requirements.						
Segment number	59										
4451	**Text subject qualifier**		M	an..3	M						
4453	**Text function, coded**		C	an..3	O						
C107	**Text reference**		C		O						
4441	Free text, coded		M	an..3	M						
1131	Code list qualifier		C	an..3	O						
3055	Code list responsible agency, coded		C	an..3	O						
C108	**Text literal**		C		O						
4440	Free text		M	an..70	M						
4440	Free text		C	an..70	O						
4440	Free text		C	an..70	O						
4440	Free text		C	an..70	O						
4440	Free text		C	an..70	O						
3453	**Language, coded**		C	an..3	O		ISO 639 two-letter language code				
Example:											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**

SG16	1	**PRC**-FTX-SG17-SG23						
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		D	CRG Corporate Reference Group	D
A group of segments containing the details of payment.					The content of details of payment will be passed on to the beneficiary. This group is mutually exclusive with the PRC group in Level B.			

PRC	1	Process identification						
UN/EDIFACT Directory 96A			M		TBG 5 Finance Domain		M	CRG Corporate Reference Group	M
A segment identifying the kind of payment details.					This segment is also used as a trigger segment for group 16.			

Segment number	60								
C242	**Process type and description**		M		M				
7187	Process type identification		M	an..17	M	*	8 = Processing of structured information - only the DOC segment group must follow. 9 = Processing of identical information in structured and unstructured form - the DOC segment group and FTX segment must follow. 10 = Processing of different information in structured and unstructured form - the DOC segment group and FTX segment must follow. 11 = Processing of unstructured information - only the FTX segment must follow.		
1131	Code list qualifier		C	an..3	N				
3055	Code list responsible agency, coded		C	an..3	N				
7186	Process type		C	an..35	N				
7186	Process type		C	an..35	N				

Example:
PRC+8'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-**FTX**-SG17-SG23

FTX	5	Free text

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	D
A segment providing free text instruction relating to the payment details.				The FTX segment is required with a preceding PRC segment with the qualifiers 9, 10 and 11 and may not be used with PRC 8 This segments are used to transfer free text from the ordering party to the beneficiary. The ordering party can control the contents of the free text information lines, which will be passed on to the beneficiary on his bank statement. Some banks provide the service of formatting this free text based on the structured information provided. The available space depends on the capacity allowed by the clearing houses. The limitation is published by each country. For International payments the available space is limited to 4 times 35 characters. Banks are requested not to claim space in this free-text zone for internal bank references.	

Segment number	61

4451	Text subject qualifier	M	an..3	M	*	R	PMD = Payment detail/remittance information				
4453	Text function, coded	C	an..3	N							
C107	Text reference	C		N							
4441	Free text, coded	M	an..3								
1131	Code list qualifier	C	an..3								
3055	Code list responsible agency, coded	C	an..3								
C108	Text literal	C		R							
4440	Free text	M	an..70	M							
4440	Free text	C	an..70	O							
4440	Free text	C	an..70	O							
4440	Free text	C	an..70	O							
4440	Free text	C	an..70	O							
3453	Language, coded	C	an..3	O			ISO 639 two-letter language code				

Example: FTX+PMD+++SALARY DUE'

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23

SG17	9999	**DOC**-MOA-DTM-RFF-NAD-SG18-SG19-SG20				
UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain	D	CRG Corporate Reference Group	D
A group of segments providing details of all documents, e.g., invoices, statements, despatch advices, etc..., to which the Multiple Payment Order refers. It includes information on the monetary amounts for each document and on any adjustments (with an indication of the reason for adjustments) and discounts. For information purposes an indication of the tax element can be provided.			The contents of this SG (SGs 17 to 22) are specified by the trading partners' requirements. The user handbook issuer is not liable for the content and usage of details of payment specified in this SG. The usage of codes in this SG should be in line with those of the customer-to-customer remittance advice.			

DOC	1	Document/message details				
UN/EDIFACT Directory 96A		M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the reference document against which payment is being made.			The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.			

Segment number	62								
C002	**Document/message name**	M		M					
1001	Document/message name, coded	C	an..3	O			R		The most frequent codes are: 380 = Commercial invoice 381 = Credit note, goods and services 383 = Debit note, goods and services 389 = Self billed invoice
1131	Code list qualifier	C	an..3	O					
3055	Code list responsible agency, coded	C	an..3	O					
1000	Document/message name	C	an..35	O					
C503	**Document/message details**	C		O					
1004	Document/message number	C	an..35	O					
1373	Document/message status, coded	C	an..3	O					
1366	Document/message source	C	an..35	O					
3453	Language, coded	C	an..3	O		ISO 639 two-letter language code			
3153	**Communication channel identifier, coded**	C	an..3	O					
1220	**Number of copies of document required**	C	n..2	O					
1218	**Number of originals of document required**	C	n..2	O					
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-**MOA**-DTM-RFF-NAD-SG18-SG19-SG20

MOA	5	Monetary amount		
UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	O
A segment giving the monetary amounts of each reference document (e.g., original amount, discount amount etc..). The amount due and the amount remitted are mandatory.			The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.			

Segment number	63						
C516	**Monetary amount**	M		M			
5025	Monetary amount type qualifier	M	an..3	M		M	The most frequent codes are: 9 = Amount due/amount payable 12 = Amount remitted 210 = Credit note amount
5004	Monetary amount	C	n..18	O			
6345	Currency, coded	C	an..3	O	ISO 4217 three alpha currency code		
6343	Currency qualifier	C	an..3	O			
4405	Status, coded	C	an..3	O			

Example:	

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-**DTM**-RFF-NAD-SG18-SG19-SG20

DTM	5	Date/time/period								
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group	O
A segment specifying the date of the referenced document and indicating any other relevant dates applicable.					The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.					
Segment number		64								
C507	**Date/time/period**		M		M					
2005	Date/time/period qualifier		M	an..3	M				M	The most frequent code is: 137 = Document/message date/time
2380	Date/time/period		C	an..35	O					
2379	Date/time/period format qualifier		C	an..3	O				R	The most frequent code is: 102 = CCYYMMDD
Example:										

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-**RFF**-NAD-SG18-SG19-SG20

RFF	5	Reference								
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group	N
A segment for the inclusion of any additional references related to the reference document.					The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.					
Segment number		65								
C506	**Reference**		M		M					
1153	Reference qualifier		M	an..3	M					
1154	Reference number		C	an..35	O					
1156	Line number		C	an..6	O					
4000	Reference version number		C	an..35	O					
Example:										

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-**NAD**-SG18-SG19-SG20

NAD	2	Name and address										
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain			O		CRG Corporate Reference Group		O
A segment identifying a party name and address, either by coded identification or in a clear form.					The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.							
Segment number		66										
3035	**Party qualifier**		M	an..3	M				M		The most frequent codes are: IV = Invoicee, party to whom the invoice was sent (use if deviating from NAD PL or OY II = Issuer of Invoice, identifies the party that sent the invoice (use if deviating from beneficiary)		
C082	**Party identification details**		C		O							
3039	Party id. identification		M	an..35	M							
1131	Code list qualifier		C	an..3	O							
3055	Code list responsible agency, coded		C	an..3	O							
C058	**Name and address**		C		O							
3124	Name and address line		M	an..35	M							
3124	Name and address line		C	an..35	O							
3124	Name and address line		C	an..35	O							
3124	Name and address line		C	an..35	O							
3124	Name and address line		C	an..35	O							
C080	**Party name**		C		O							
3036	Party name		M	an..35	M							
3036	Party name		C	an..35	O							
3036	Party name		C	an..35	O							
3036	Party name		C	an..35	O							
3036	Party name		C	an..35	O							
3045	Party name format, coded		C	an..3	O							
C059	**Street**		C		O							
3042	Street and number/p.o. box		M	an..35	M							
3042	Street and number/p.o. box		C	an..35	O							
3042	Street and number/p.o. box		C	an..35	O							
3042	Street and number/p.o. box		C	an..35	O							
continued …												

… continuing									
3164	**City name**	C	an..35	O					
3229	**Country sub-entity identification**	C	an..9	O					
3251	**Postcode identification**	C	an..9	O					
3207	**Country, coded**	C	an..3	O		ISO 3166 two alpha country code.			
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-**SG18**-SG19-SG20

SG18	5	**CUX**-DTM						
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain	O	CRG Corporate Reference Group	N
A group of segments specifying the currencies and the related dates/periods valid to the referenced document where different to the reference currency.					The contents of this SG are specified by the trading partners' requirements. The user handbook issuer is not liable for the content and usage of details of payment specified in this SG. The usage of codes in this SG should be in line with those of the customer-to-customer remittance advice.			
CUX	1	Currencies						
UN/EDIFACT Directory 96A			M		TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the currency and associated exchange rate of the referenced document where different to the remittance currency.					The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.			
Segment number	67							
C504	**Currency details**	C		O				
6347	Currency details qualifier	M	an..3	M				
6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code		
6343	Currency qualifier	C	an..3	O				
6348	Currency rate base	C	n..4	O				
C504	**Currency details**	C		O				
6347	Currency details qualifier	M	an..3	M				
6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code		
6343	Currency qualifier	C	an..3	O				
6348	Currency rate base	C	n..4	O				
5402	**Rate of exchange**	C	n..12	O				
6341	**Currency market exchange, coded**	C	an..3	O				
Example:								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-**SG18**-SG19-SG20
SG18	5	CUX-**DTM**
DTM	1	Date/time/period

UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain	O	CRG Corporate Reference Group		N
A segment specifying the date/time/period related to the rate of exchange.			The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.				

Segment number	68								
C507	**Date/time/period**	M		M					
2005	Date/time/period qualifier	M	an..3	M					
2380	Date/time/period	C	an..35	O					
2379	Date/time/period format qualifier	C	an..3	O					
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-**SG19**-SG20
SG19	100	**AJT**-MOA-RFF-FTX

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	O
A group of segments indicating adjustment amounts and their referenced documents.		The contents of this SG are specified by the trading partners' requirements. The user handbook issuer is not liable for the content and usage of details of payment specified in this SG. The usage of codes in this SG should be in line with those of the customer-to-customer remittance advice.		This SG is to be used if there is a difference between the amount due and the amount remitted. Adjustments can be given for the whole referenced document identified in the DOC segment and, additionally, can be given per line item in the DLI (SG20).	

AJT	1	Adjustment details

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment indicating any adjustments to the amounts originally specified in the referenced document, and to which items such adjustments apply with the associated reason for adjustment.		The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.		Segment AJT is used to indicate the reason for an adjustment, e.g., damaged goods.	

Segment number	69								
4465	**Adjustment reason, coded**	M	an..3	M			M		The most frequent codes are: 1 = Agreed settlement 3 = Damaged goods 4 = Short delivery 5 = Price query 9 = Invoice error 14 = Wrong delivery 26 = Taxes 35 = Goods returned 39 = Deducted amount
1082	**Line item number**	C	n..6	O					
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-**SG19**-SG20
SG19	100	AJT-**MOA**-RFF-FTX
MOA	1	Monetary amount

UN/EDIFACT Directory 96A		M		TBG 5 Finance Domain		M		CRG Corporate Reference Group		M
A segment giving the monetary amounts of the adjustments of each reference document (e.g. original amounts, discount amount, etc.) The currency data elements should not be used.				The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.				Segment to indicate the value of the adjustment amount. Adjustment amounts may be given for information purposes only, i.e., not for calculation. The adjustment amount need not necessarily equal the difference between the amount due and the amount remitted. The adjustment amount will always be expressed in the payment currency.		

Segment number	70										
C516	**Monetary amount**	M		M					M		
5025	Monetary amount type qualifier	M	an..3	M					M		The most frequent code is: 165 = Adjustment amount
5004	Monetary amount	C	n..18	O					R		
6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code			N		
6343	Currency qualifier	C	an..3	O					N		
4405	Status, coded	C	an..3	O					N		
Example:											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-**SG19**-SG20
SG19	100	AJT-MOA-**RFF**-FTX
RFF	1	Reference

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	O
A segment for the inclusion of any additional references related to the reference documents.		The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.		Segment to specify references associated to the adjustment amounts.	

Segment number	71						
C506	**Reference**	M		M			
1153	Reference qualifier	M	an..3	M		M	The most frequent codes are: CT = Contract PL = Price list AAK = Despatch advice number ALO = Receiving advice number
1154	Reference number	C	an..35	O			
1156	Line number	C	an..6	O			
4000	Reference version number	C	an..35	O			
Example:							

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-**SG19**-SG20
SG19	100	AJT-MOA-RFF-**FTX**

FTX	5	Free text									
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group		N
A segment providing free text information related to the payment details.					The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.						
Segment number		72									
4451	**Text subject qualifier**		M	an..3	M						
4453	**Text function, coded**		C	an..3	O						
C107	**Text reference**		C		O						
4441	Free text, coded		M	an..3	M						
1131	Code list qualifier		C	an..3	O						
3055	Code list responsible agency, coded		C	an..3	O						
C108	**Text literal**		C		O						
4440	Free text		M	an..70	M						
4440	Free text		C	an..70	O						
4440	Free text		C	an..70	O						
4440	Free text		C	an..70	O						
4440	Free text		C	an..70	O						
3453	**Language, coded**		C	an..3	O		ISO 639 two-letter language code				
Example:											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	**DLI**-MOA-PIA-DTM-SG21-SG22

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	O
A group of segments which may be used when required to provide details of individual line items in the reference document.		The contents of this SG are specified by the trading partners' requirements. The user handbook issuer is not liable for the content and usage of details of payment specified in this SG. The usage of codes in this SG should be in line with those of the customer-to-customer remittance advice.		To provide information for individual line items within the document specified in the DOC segment.	

DLI	1	Document line identification

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying a specific line item within the referenced document.		The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.		To indicate if the line item amount (given in next MOA segment) is included in the remittance amount or not, and to identify the line item number.	

Segment number	73								
1073	**Document line indicator, coded**	M	an..3	M			M		The most frequent codes are: 1 = Included in document/transmission 2 = Excluded from document/transmission
1082	**Line item number**	M	n..6	M					
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-**MOA**-PIA-DTM-SG21-SG22

MOA	5	Monetary amount			
UN/EDIFACT Directory 96A		M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment giving the monetary amounts for this line item.			The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.		Segment to indicate the line item amount.

Segment number	74								
C516	**Monetary amount**	M		M			M		
5025	Monetary amount type qualifier	M	an..3	M			M		The most frequent code is: 203 = Line item amount
5004	Monetary amount	C	n..18	O					
6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code			
6343	Currency qualifier	C	an..3	O					
4405	Status, coded	C	an..3	O					
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-MOA-**PIA**-DTM-SG21-SG22

PIA	5	Additional product id										

UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		O		CRG Corporate Reference Group			N
A segment specifying item identification codes where required.					The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.							

Segment number	75											

4347	**Product id. function qualifier**	M	an..3	M						
C212	**Item number identification**	M		M						
7140	Item number	C	an..35	O						
7143	Item number type, coded	C	an..3	O						
1131	Code list qualifier	C	an..3	M						
3055	Code list responsible agency, coded	C	an..3	O						
C212	**Item number identification**	C		O						
7140	Item number	C	an..35	O						
7143	Item number type, coded	C	an..3	O						
1131	Code list qualifier	C	an..3	O						
3055	Code list responsible agency, coded	C	an..3	O						
C212	**Item number identification**	C		O						
7140	Item number	C	an..35	O						
7143	Item number type, coded	C	an..3	O						
1131	Code list qualifier	C	an..3	O						
3055	Code list responsible agency, coded	C	an..3	O						
C212	**Item number identification**	C		O						
7140	Item number	C	an..35	O						
7143	Item number type, coded	C	an..3	O						
1131	Code list qualifier	C	an..3	O						
3055	Code list responsible agency, coded	C	an..3	O						

continued …												

… continuing												
C212	**Item number identification**	C		O								
7140	Item number	C	an..35	O								
7143	Item number type, coded	C	an..3	O								
1131	Code list qualifier	C	an..3	O								
3055	Code list responsible agency, coded	C	an..3	O								
Example:												

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-MOA-PIA-**DTM**-SG21-SG22
DTM	5	Date/time/period

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	N
A segment specifying the date/time/period related to the line item.		The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.			

Segment number	76											
C507	**Date/time/period**	M		M								
2005	Date/time/period qualifier	M	an..3	M								
2380	Date/time/period	C	an..35	O								
2379	Date/time/period format qualifier	C	an..3	O								
Example:												

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-MOA-PIA-DTM-**SG21**-SG22
SG21	5	**CUX**-DTM

UN/EDIFACT Directory 96A	C	TBG 5 Finance Domain	O	CRG Corporate Reference Group	N
A group of segments identifying the currency and the related dates/periods of the line item where different to the remittance and document currency.		The contents of this SG are specified by the trading partners' requirements. The user handbook issuer is not liable for the content and usage of details of payment specified in this SG. The usage of codes in this SG should be in line with those of the customer-to-customer remittance advice.			

CUX	1	Currencies

UN/EDIFACT Directory 96A	M	TBG 5 Finance Domain	M	CRG Corporate Reference Group	M
A segment identifying the currency and associated exchange rate of the line item, where different to the reference and target currency.		The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.			

Segment number	77							
C504	**Currency details**	C		O				
6347	Currency details qualifier	M	an..3	M				
6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code		
6343	Currency qualifier	C	an..3	O				
6348	Currency rate base	C	n..4	O				
C504	**Currency details**	C		O				
6347	Currency details qualifier	M	an..3	M				
6345	Currency, coded	C	an..3	O		ISO 4217 three alpha currency code		
6343	Currency qualifier	C	an..3	O				
6348	Currency rate base	C	n..4	O				
5402	**Rate of exchange**	C	n..12	O				
6341	**Currency market exchange, coded**	C	an..3	O				
Example:								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-MOA-PIA-DTM-**SG21**-SG22
SG21	5	CUX-**DTM**
DTM	1	Date/time/period

UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain	O	CRG Corporate Reference Group		N
A segment specifying the effective date and/or time the rate of exchange was fixed.			The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.				

Segment number	78								
C507	**Date/time/period**	M		M					
2005	Date/time/period qualifier	M	an..3	M					
2380	Date/time/period	C	an..35	O					
2379	Date/time/period format qualifier	C	an..3	O					
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-MOA-PIA-DTM-SG21-**SG22**
SG22	10	**AJT**-MOA-RFF-FTX

UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain	O	CRG Corporate Reference Group		N
A group of segments indicating adjustment amounts and their referenced documents for this line item.			The contents of this SG are specified by the trading partners' requirements. The user handbook issuer is not liable for the content and usage of details of payment specified in this SG. The usage of codes in this SG should be in line with those of the customer-to-customer remittance advice.				

AJT	1	Adjustment details					
UN/EDIFACT Directory 96A		M	TBG 5 Finance Domain	M	CRG Corporate Reference Group		M
A segment indicating any adjustments to the amounts originally specified for this line item and the reason for the adjustments.			The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.				

Segment number	79							
4465	**Adjustment reason, coded**	M	an..3	M				
1082	**Line item number**	C	n..6	O				
Example:								

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-MOA-PIA-DTM-SG21-**SG22**
SG22	10	AJT-**MOA**-RFF-FTX

MOA	1	Monetary amount									

UN/EDIFACT Directory 96A			M	TBG 5 Finance Domain		M	CRG Corporate Reference Group			M
A segment giving the monetary amounts of the adjustment for this line item.				The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.						

Segment number	80										

C516	**Monetary amount**		M		M						
5025	Monetary amount type qualifier	M	an..3	M							
5004	Monetary amount	C	n..18	O							
6345	Currency, coded	C	an..3	O	ISO 4217 three alpha currency code						
6343	Currency qualifier	C	an..3	O							
4405	Status, coded	C	an..3	O							

Example:											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-MOA-PIA-DTM-SG21-**SG22**
SG22	10	AJT-MOA-**RFF**-FTX

RFF	1	Reference									

UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain		O	CRG Corporate Reference Group			N
A segment for the inclusion of any additional references related to the reference document.				The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.						

Segment number	81										

C506	**Reference**		M		M						
1153	Reference qualifier	M	an..3	M							
1154	Reference number	C	an..35	O							
1156	Line number	C	an..6	O							
4000	Reference version number	C	an..35	O							

Example:											

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-**SG17**-SG23
SG17	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-**SG20**
SG20	1000	DLI-MOA-PIA-DTM-SG21-**SG22**
SG22	10	AJT-MOA-RFF-**FTX**
FTX	5	Free text

UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain		O	CRG Corporate Reference Group		N
A segment providing free text information related to the payment details.			The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.					

Segment number		82							
4451	**Text subject qualifier**	M	an..3	M					
4453	**Text function, coded**	C	an..3	O					
C107	**Text reference**	C		O					
4441	Free text, coded	M	an..3	M					
1131	Code list qualifier	C	an..3	O					
3055	Code list responsible agency, coded	C	an..3	O					
C108	**Text literal**	C		O					
4440	Free text	M	an..70	M					
4440	Free text	C	an..70	O					
4440	Free text	C	an..70	O					
4440	Free text	C	an..70	O					
4440	Free text	C	an..70	O					
3453	**Language, coded**	C	an..3	O		ISO 639 two-letter language code			
Example:									

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-SG17-**SG23**

SG23	1	**GIS**-MOA					
UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain		O	CRG Corporate Reference Group	O
A group of segments indicating the end of the details of payment and specifying hash total amounts for control purposes.			The contents of this segment are specified by trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice. National scenarios may apply.				

GIS	1	General indicator					
UN/EDIFACT Directory 96A		M	TBG 5 Finance Domain		M	CRG Corporate Reference Group	M
A segment identifying the end of the details of payment.							
Segment number	83						
C529	**Processing indicator**	M		M			
7365	Processing indicator, coded	M	an..3	M		37 = Complete information	
1131	Code list qualifier	C	an..3	N			
3055	Code list responsible agency, coded	C	an..3	N			
7187	Process type identification	C	an..17	N			
Example: GIS+37'							

SG4	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-**SG11**
SG11	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-**SG16**
SG16	1	PRC-FTX-SG17-**SG23**
SG23	1	GIS-**MOA**

MOA	5	Monetary amount					
UN/EDIFACT Directory 96A		C	TBG 5 Finance Domain		O	CRG Corporate Reference Group	N
A segment indicating total amounts for control purposes.							
Segment number	84						
C516	**Monetary amount**	M		M			
5025	Monetary amount type qualifier	M	an..3	M			
5004	Monetary amount	C	n..18	R			
6345	Currency, coded	C	an..3	N		ISO 4217 three alpha currency code	
6343	Currency qualifier	C	an..3	N			
4405	Status, coded	C	an..3	N			
Example: MOA+128:23800'							

CNT	5	Control total										
UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain		R		CRG Corporate Reference Group				R
A segment identifying the kind of control-checks for the payment orders contained in the PAYMUL and identifying the totals according to the coded form.												
Segment number	85											
C270	**Control**		M		M							
6069	Control qualifier		M	an..3	M	*	R	2 = Number of line items in message (LIN segments)				
							R	39 = Total number of individual transactions (= total number of occurrences of SEQ segments).				
6066	Control value		M	n..18	M							
6411	Measure unit qualifier		C	an..3	N							
Example: CNT+2:1'												

SG24	5	**AUT**-DTM										
UN/EDIFACT Directory 96A			C	TBG 5 Finance Domain		O		CRG Corporate Reference Group				N
A group of segments specifying the details of any authentication (validation) procedure applied to the PAYMUL message.				The use of this SG, including algorithms and calculation procedures, is dependent on bilaterally agreed conditions between the sender and the receiver.								
AUT	1	Authentication result										
UN/EDIFACT Directory 96A			M	TBG 5 Finance Domain		M		CRG Corporate Reference Group				M
A segment specifying details of any authentication (validation) procedures applied to the PAYMUL message.												
Segment number	86											
9280	**Validation result**		M	an..35	M							
9282	**Validation key identification**		C	an..35	O							
Example: AUT+283926'												

SG24	5	AUT-**DTM**									
DTM	1	Date/time/period									
UN/EDIFACT Directory 96A			C		TBG 5 Finance Domain		R		CRG Corporate Reference Group		N
A segment identifying the validation date/time.											
Segment number	87										
C507	**Date/time/period**		M		M						
2005	Date/time/period qualifier		M	an..3	M		218 = Authentication/validation date/time				
2380	Date/time/period		C	an..35	R						
2379	Date/time/period format qualifier		C	an..3	R		102 = CCYYMMDD 203 = CCYYMMDDHHMM				
Example: DTM+218:19970630:102'											

Attention:

The last segment in a message is an UNT segment. Moreover the complete message is part of an interchange. Additional information about these segments needs to be derived from the document TBG5-Service-Segments.

The data element 0062 in the UNT segment of a specific message needs to contain the identical data of data element 0062 in the UNH segment of that message.

Example:
UNT+88+19970630MJRF'

UN/EDIFACT Directory 96A Segment description:
A service segment ending a message, giving the total number of segments in the message and the control reference number of the message.

G Rules for segments FII and NAD

G.A Dependencies of FII and NAD relevant for transactions in PAYMUL

Definitions for FII and NAD elements are
on ordering side:

FII+OR	Account name
NAD+PL	Account holder name, address and possible identification
NAD+OY	Entity, for which the payment is being ordered (the ordering customer). This indicates another entity for which the payment is being made 'on behalf of' and not the account holder. **May occur either on B-level or on C-level, but not on both.** On C-level it not needs to be repeated on each individual payment, but just on a specific transaction to decrease data load.

on beneficiary side:

FII+BF	Account name
NAD+PE	Account holder name, address and possible identification
NAD+BE	Entity, to which the payment is being remitted (the beneficiary). This indicates another entity to which the payment is made 'on behalf of' and not necessarily the account holder.

Combinations of FII and NAD segments:

Level B		Level C		Comment
FII	NAD	FII	NAD	
missing	any	any	any	Not allowed, i.e. FII segment of ordering side needs to be populated.
any	NAD+OY	any	NAD+OY	Not allowed, regardless if there are additional NAD either on B or on C level.
any	any	missing	missing	Not allowed. Beneficiary side must be populated.
FII+OR	Missing or NAD+PL or NAD+OY or both	missing or FII+BF	Missing or NAD+PE or NAD+BE or both	FII's must contain the account holder names, if no subsequent NAD (NAD+PL or NAD+PE) is populated. Otherwise they contain the account name. NAD's specifying the 'on behalf of' party (NAD+OY or NAD+BE) require to be populated with full addresses.
FII+OR	Missing or NAD+PL	missing or FII+BF	Missing or any	With missing FII on beneficiary side all NAD's on beneficiary side require to be populated with full addresses.

G.B Major parties involved in transaction

Level B				Level C					
Ordering customer (other than the account owner)		Account owner on the ordering side		Intermediary bank		Account owner on the receiving side		Receiving party (other than the account owner)	
FII+OR NAD+OY	➔	FII+OR NAD+PL	➔	FII+I1	➔	FII+BF NAD+PE	➔	FII+BF NAD+BE	
FII+OR NAD+OY	➔	FII+OR NAD+PL	➔	FII+I1	➔	FII+BQ	➔	(FII+BQ) NAD+RV NAD+BE	

G.C Logical differences between MIGs of D96A and of D91.2

Directory D96A	Directory D91.2	Comment to the differences in PAYMUL D96A and PAYORD D91.2
Level B		
FII+OR	FII+OR	No differences
FII+OR NAD+PL	FII+OR NAD+OY	If ordering customer and account owner (FII+OR) on the ordering side are the same, additional address details have to be added in different NAD segments: • In D96A NAD+PL defines always the account owner • In D91.2 NAD+OY defines the account owner only if no NAD+PL exists
FII+OR NAD+OY	FII+OR NAD+PL NAD+OY	If ordering customer and account owner (FII+OR) on the ordering side are not the same, additional address details have to be added in different NAD segments: • In D96A NAD+OY defines always an ordering party different to the account owner • In D91.2 NAD+OY defining an ordering party different to the account owner is only allowed together with an NAD+PL defining the account owner
FII+OR NAD+PL NAD+OY	FII+OR NAD+PL NAD+OY	No differences: NAD+PL defines the same party as FII+OR (account owner), and NAD+OY defines an ordering customer other than the account owner.
Level C		
FII+BF	FII+BF	No differences
FII+BF NAD+PE	FII+BF NAD+BE	If final beneficiary and account owner (FII+BF) on the receiving side are the same, additional address details have to be added in different NAD segments: • In D96A NAD+PE defines always the account owner • In D91.2 NAD+BE defines the account owner only if no NAD+PE exists
FII+BF NAD+BE	FII+BF NAD+PE NAD+BE	If final beneficiary and account owner (FII+BF) on the receiving side are not the same, additional address details have to be added in different NAD segments: • In D96A NAD+BE defines always a final beneficiary different to the account owner • In D91.2 NAD+BE defining a final beneficiary different to the account owner is only allowed together with an NAD+PE defining the account owner
FII+BF NAD+PE NAD+BE	FII+BF NAD+PE NAD+BE	No differences: NAD+PE defines the same party as FII+BF (account owner), and NAD+BE defines a final beneficiary other than the account owner.

H Check services

The PAYMUL can be used to initiate check payments. This check printing and delivery service might require an agreement prior message issuing. This agreement may also contain restrictions and /or amendments on the recommendations of this document.

The complex check handling in some Asian countries was taken as base for identifying and specifying the needed data elements. Any country might impose other requirements to stated segments and elements. Omitting not required elements is obligatory.

Following persons and locations where identified:
- the ultimate fund receiver (the beneficiary)   always NAD+BE
- where / whom to send the check   see example 3 to 7 below
- where to print the check   see example 1 below
- where to clear the check   see example 2 below

Later two are independent from other information and can be included (if applicable) without affecting other segments.

The second information (where / whom to send the check) splits into several flavours:
A   to the creditor
  A.1   by mail   see example 3 below
  A.2   by courier   see example 7 below
B   to the payer
  B.1   by mail   see example 4 and 5 below
  B.2   by courier
C   to a pick up location   see example 6 below

Remark: When sending checks to the payer they are **not** send to the address on the letterhead/envelope (originating from NAD+BE or NAD+RV) **but** to the address originating from FTX+AGW or NAD+OY or NAD+PL. (see chapter H.A Check service rules at rule 3 below)

Concurrent quotation of sending option and/or pickup location and/or clearing instruction are possible due to repetition factor of affected segment group.

H.A Check service rules

1. The ultimate fund receiver (the beneficiary) has to be present with check payments. Always stated in SG13:NAD with DE 3035 containing BE.

2. The content of SG13:NAD with DE 3035 containing
    a. BE   will be printed on the check (and on the letterhead/envelope, if no SG13:NAD with DE 3035 containing RV is present).
    b. RV   will be printed on the letterhead/envelope.

3. When sending checks to the payer it will be send to the address taken from (order by preference)
    a. either SG14:FTX with DE 4451 containing AGW and preceded by INP with DE C522:4403 containing 16 (see example 5 below)
    b. or SG7:NAD with DE 3035 containing OY or PL (see example 4 below)
    c. or SG13:NAD with DE 3035 containing OY (see example 4 below) (Remember: NAD+OY can either be in SG7 or in SG13, but not in both!)

4. SG14:FTX (SG8 could be used for this too, but definition needs to be changed accordingly. See SG8)
    a. Can NOT be used with mail option sending to creditor (see example 3 below)
    b. MUST be used with "Pick up" providing AGW in DE 4451 (see example 6 below)
        Within FTX for pickup location (e.g. for a financial institution [including branches or agents]) the preferred usage is just the UN/LOCODE in the first DE C108:4440. In some cases you might need to add additional information e.g. if there is more than one branch or if passport ID needs to be quoted. If first DE C108:4440 contains coded location, all additional information must go to lines 2 to 5.
        For UN/LOCODE refer to chapter B Associated documents
    c. MUST be used with "Print item" and "Specific clearing" providing AGW in DE 4451 and only the UN/LOCODE in the first DE C108:4440 (see examples 1 and 2 below)
    d. MAY be used with mail option "sending checks to the payer" (see rule 3 above) providing a fully qualified address the checks are send to (see examples 4 and 5 below)
    e. MAY be used with courier option providing AAG in DE 4451. Contains instructions for the courier (usually printed and handed out to the courier) (see example 7 below)

H.B Check service examples

1.	`INP+9+11:PT'FTX+AGW+++INBOM'`	INP Ordered Bank[9]; Print item[PT]; FTX Location[AGW]; India Mumbai (ex Bombay)[INBOM]
2.	`INP+9+11:CZ'FTX+AGW+++INPAT'`	INP Ordered Bank[9]; Specific clearing[CZ]; Location[AGW]; India Patna[INPAT]
3.	`INP+9:11+11:IM'`	INP Ordered Bank[9]; Creditor[11]; Bank[11]; Send by regular mail[IM] Send to address taken from NAD+BE (or NAD+RV if present)
4.	`INP+9:16+11:IM'`	INP Ordered Bank[9]; Payer[16]; Bank[11]; Send by regular mail[IM] Send to address taken from NAD+OY (if not present then from NAD+PL)

5.	`INP+9:16+11:RM'FTX+AGW+++name na`
	`me name:building building:street`
	` street:city city city:country'`
		INP Ordered Bank[9]; Payer[16]; Bank[11]; Send by registered mail[RM]; FTX Location[AGW]; address
		Send checks to payer by registered mail. Send to address taken from FTX

6.	`INP+9:16+11:AH'FTX+AGW+++INBOM'`	INP Ordered Bank[9]; Payer[16]; Bank[11]; Pickup[AH]; FTX Location[AGW]; India Mumbai (ex Bombay)[INBOM] Payer can pick up the checks in Mumbai

7.	`INP+9:11+11:CS'FTX+AAG+++Mr Mala`
	`i will authorize with Passport:P`
	`assportID?: 4573683882:If not pr`
	`esent, return check to bank!'`
		INP Ordered Bank[9]; Creditor[11]; Bank[11]; Courier[CS]; FTX Instruction[AAG]; instruktion
		Deliver to address taken from NAD+BE (or NAD+RV if present). Instructions for the courier attached.

I History of changes

This PAYMUL MIG, version 1.1 of July 2000 contains the following changes, as compared to the previous version:

Chapter 1 - Introduction	New section.
Chapter 2 - Message Layout	New section.
Chapter 3 - Segment Layout	Addition of section "Introduction".
Chapter 3.2 - Segment Description	Layout of table altered, consistency of descriptions improved, CRG comments incorporated.
Chapter 4 - History of changes	New section.

Changes from version 1v1 to 1v2 of November 2000:

Chapter 1.3	B level is contained in Segment Group 4 through 10 (not 3 through 9).
	C level is contained in Segment Group 11 through 23 (not 10 through 21).
Chapter 3.2	BGM-4343: *R instead of *
	SG6-FII-C088-description: at point 3: …(BIC) in 3433 … instead of 3434
	The same in SG12-FII-C088-description at points 2b and 3a
	SG4-LIN-1229: a sentence was added that usually *debit* advice is meant
	Description from SG5-MOA-5004 ("decimal comma or dot") copied to SG11-MOA-5004
	SG5-CUX: Currency exchange rate marked as dependent, comment added
	SG11-description (of level C): "This SG contains information about *an* individual payment transaction *within this* B-level"

Changes from version 1v2 to 1v2.1 of February 2001:

Chapter 1.3	Description corrected.
Chapter 3.2 – SG23	Changed from "D" to "O"

Changes from version 1v2.1 to 1v2.2 of May 2001:

SG 14 INP:C522	Changed from "O" to "D" and add the dependency rule.
SG 14 FTX	Changed from "O" to "D" and add the dependency rule.

Changes from version 1v2.2 to 1v2.3 of July 2001:

SG 4 BUS-C551	Description improved. "*R" in DE 4383 removed. DE 1131/3055 changed from "N" to "O".

Changes from version 1v2.3 to 1v2.4 of November 2001:

SG11:PAI:C534:4461	Exchange of temporary code ZA8 in SG11 PAI C534 4461 to 52

Changes from version 1v2.4 to 1v2.5 of March 2005:

General

Chapter 1.5	Deleted. Content is provided in external document. Change all links to this chapter throughout the whole document to link to the external document.
Branch Diagram	Complete redesign. Add note that a message is part of an interchange.
All chapters	Complete renumbering.
Chapter G	Rework of table expressing the allowed combinations of FII and NAD segments in B and C-level.
All B-level segments	Add comment to CRG segment boxes: All data in Level B is valid for each individual transaction of that batch.

SG4	Rework segment group header box
SG4:RFF:C506:1153	Add link to external reference document
SG4:BUS	Delete CRG comment in segment box
	Add some description in segment box regarding segment content
	Add note in C521:4025 of CRG column for code source
	Add Domestic/International payment definition in 3279
SG7:NAD	Add a comment regarding FATF requirements in segment box.
SG7:NAD:C082:3039	Add comments on identification issues to CRG column
SG8:FTX:4451	Delete code restriction and code as this needs to be specified nationally
SG11	Add link to document TBG5 Cardinalities.
SG11:FCA	Add comment in segment header of CRG column.
SG11:PAI:C534:4461	Exchange of temporary code ZA9 to 53
	Add 30 as default; add codes 23, 25, 15, 42
	Shift codes from CRG to TBG 5 column
SG13:NAD	Add some explanation in segment box regarding the total amount of address data.
	Add a comment regarding FATF requirements in segment box.
SG13:NAD:3035	Delete value PL from TBG 5 column.
SG16:FTX	Add comment in segment box of CRG column
SG17:NAD	Change CRG status from N to O
	Add qualifiers in 3035 CRG column
CNT:C270:6069	Both possible qualifiers are set to "Required"

Check issues

Chapter H	Insert chapter about segment usage on check services.
SG11:RFF:C506:1153	Add code CK (Check number)
SG13	Add comment to CRG segment group box.
SG13:NAD	Add comment to CRG segment box.
SG13:NAD:3035	Add link to chapter H
SG13:NAD:C082:3039	Add comments on identification issues to CRG column
SG14	Change CRG status from N to O
	Add description and link in CRG segment group box
SG14:INP	Add description and link in CRG segment box
SG14:INP:C849:3301	Exchange of temporary code YC7 to 9
	Add code description to CRG column
SG14:INP:C849:3285	Remove required code indicator from code 11
	Add code 16
	Add code description to CRG column
SG14:INP:C522	Adjust description in compound element box
SG14:INP:C522:4403	Remove required code indicator from code 2
	Add code 11
SG14:INP:C522:4401	Add example codes in open code list
SG14:FTX	Change CRG status from N to D
	Add comment in segment box of CRG column
SG14:FTX:4451	Add code AGW
SG14:FTX:C108	Add comment in CRG column
SG14:FTX:C108:4440	Add comment in CRG column

Date issues

SG4:DTM	Changed from "R" to "O"
	Add comprehensive description in segment header box
SG4:DTM:C507:2005	Delete "R"equired mark from code 203.
	Add codes 140 and 227.
	Add description.
SG11:DTM	Add comprehensive description in segment header box
SG11:DTM:C507:2005	Add description.