

ISO20022 Message Specification

NPA_pacs.004.001.10_PaymentReturn

Scope: A Payment Return is the message used by NPA Participants to return the amount of a previously cleared payment to another NPA Participant.

Usage: Used by the Instructed Agent of a previously cleared payment to return the funds to the Instructing Agent. This can be done after sending a Rejected End State Confirmation or without sending one.

As of Date: 23/06/2023
Author: Pay.UK Standards Authority
Version: V1.1.0

Change History

Revised Version	Release Date	Xpath	Description of Change	Reason for Change
V1.1.0	June'23	Payment Return V10	Removed Pay.UK Comment to align with other schemas	Removed references to old use cases/categories
V1.1.0	June'23	Document/PmtRtr/GrpHdr/MsgId	Updated pattern on Message Id	Consistency Purposes
V1.1.0	June'23	Document/PmtRtr/GrpHdr/NbOfTx	Updated Pay.UK Comments to read "Will always be equal to 1"	Return payments will always be single messages
V1.1.0	June'23	Document/PmtRtr/GrpHdr/ControlSum	Removed ControlSum field and mandate the use of Total Interbank Settlement Amount	Consistency Purposes
V1.1.0	June'23	Document/PmtRtr/OrgnlGrpInf	Removed OrgnlGrpInf block	(1) Return payments will always be single messages therefore this info is not required at group level. (2) Key fields OrgnlMsgId, OrgnlMsgNmId and OrgnlCreDtTm is present under the OrgnlGrpInf within the TxInf block.
V1.1.0	June'23	Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgId	Updated pattern on Original Message Id	Consistency Purposes
V1.1.0	June'23	Document/PmtRtr/TxInf/OrgnlEndToEndId	Made EndToEndId optional	Added Pay.UK Comments "The NPA does not use the EndToEndId element within its processing, but will pass this value untouched. The Pacs008 EndToEnd Identification must be included in the pacs.004 message, If an EndToEndId is not provided by the payment initiator then Participants can use the value "NOTPROVIDED".
V1.1.0	June'23	Document/PmtRtr/TxInf/OrgnlUETR	Updated Pay.UK Comments to read "Contains the UETR of the	Removed Pay.UK Usage Rules.

Revised Version	Release Date	Xpath	Description of Change	Reason for Change
			underlying transaction being returned."	
V1.1.0	June'23	Document/PmtRtr/TxInf/OrgnIntrBkSttlmAmt	Removed Pay.UK Rules: If TransactionInformation/OriginalInterbankSettlementAmount is present, then OriginalTransactionReference/InterbankSettlementAmount must not be used.	As we have removed the OriginalTransactionReference block, there is only one occurrence of the OrgnIntrBkSttlmAmt
V1.1.0	June'23	Document/PmtRtr/TxInf/OrgnIntrBkSttlmDt	Removed Pay.UK Rules: If TransactionInformation/OriginalInterbankSettlementDate is present, then OriginalTransactionReference/InterbankSettlementDate must not be used.	As we have removed the OriginalTransactionReference block, there is only one occurrence of the OrgnIntrBkSttlmDt
V1.1.0	June'23	Document/PmtRtr/TxInf/RtrdIntrBkSttlmAmt	Removed the Pay.UK Rule: Guidance : Returned Instructed Rule 1 If ReturnedInstructedAmount and ReturnedInterbankSettlementAmount are expressed in the same currency: If ReturnedInstructedAmount differs from the ReturnedInterbankSettlementAmount, Charge Information becomes mandatory. This rule only applies when ReturnedInstructedAmount and ReturnedInterbankSettlementAmount are expressed in the same currency. Instructed Rule 2 If ReturnedInstructedAmount and ReturnedInterbankSettlementAmount are NOT expressed in the same currency: If ReturnedInstructedAmount is higher than ReturnedInterbankSettlementAmount WHEN converted in the same currency, Charge Information becomes mandatory	Consistency Purposes
V1.1.0	June'23	Document/PmtRtr/TxInf/InstgAgnt	Removed the Pay.UK Rule 'At least one of the following elements must be present: BICFI, ClrSysMmbld or LEI.'	Added Pay.UK Comments "The Clearing Participant of the NPA sending the payment instruction; must be

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				identified with an LEI. The NPA must NOT be included as an agent."
V1.1.0	June'23	Document/PmtRtr/TxInf/InstgAg t	Removed the Pay.UK Rule 'At least one of the following elements must be present: BICFI, ClrSysMmbld or LEI.'	Added Pay.UK Comments "The Clearing Participant of the NPA receiving the payment instruction; must be identified with an LEI. The NPA must NOT be included as an agent."
V1.1.0	June'23	Document/PmtRtr/TxInf/InstgAg t Document/PmtRtr/TxInf/InstgAg t	Updated terminology in line with CTS (DCC to DSP and DNCC to DNSP and Corporates to DS)	Align terminology with other Pay.UK artefacts
V1.1.0	June'23	Document/PmtRtr/TxInf/RtrChain/DbtrAgt	Removed LEI from Debtor Agent rule.	The Debtor Agent can be identified by using one of the following elements: BICFI or ClrSysMmbld. For UK domestic payments, a Sort Code should be populated in the ClrSysMmbld. When using Mmbld you must also populate ClrSysId/Cd with 'GBDSC' i.e. UKDomesticSortCode.
V1.1.0	June'23	Document/PmtRtr/TxInf/RtrChain/CdtrAgt	Removed LEI from Creditor Agent rule.	The Creditor Agent can be identified by using one of the following elements: BICFI or ClrSysMmbld. For UK domestic payments, Sort Code should be populated in the ClySysMmbld. When using Mmbld you must also populate ClrSysId/Cd with 'GBDSC' i.e. UKDomesticSortCode.
V1.1.0	June'23	Document/PmtRtr/TxInf/RtrChain/DbtrAgt	Updated Member ID pattern and restricted to 6 char lengths	Fix/Uplift

Revised Version	Release Date	Xpath	Description of Change	Reason for Change
V1.1.0	June'23	Document/PmtRtr/TxInf/RtrChain/CdtrAgt	Updated Member ID pattern and restricted to 6 char lengths	Fix/Uplift
V1.1.0	June'23	Document/PmtRtr/TxInf/RtrRsnlnf/Rsn/Cd	Removed Pay.UK Comment: Pay.UK to determine all the applicable Return Reason Codes during Elaboration Phase in 2023. Current list is indicative and should not be considered final.	Pay.UK will not define the list of return reason codes
V1.1.0	June'23	Document/PmtRtr/OrgnlTxRef	Removed from the schema as this is not used by the NPA.	Not used by the NPA.
V1.1.0	June'23	Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt1 Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt1Acct Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt2 Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt2Acct Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt3 Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt3Acct	Removed block from the pacs.004 message.	Not used within the NPA.
V1.1.0	June'23	Document/PmtRtr/TxInf/RtrChain/IntrmyAgt1 Document/PmtRtr/TxInf/RtrChain/IntrmyAgt1Acct Document/PmtRtr/TxInf/RtrChain/IntrmyAgt2 Document/PmtRtr/TxInf/RtrChain/IntrmyAgt2Acct Document/PmtRtr/TxInf/RtrChain/IntrmyAgt3 Document/PmtRtr/TxInf/RtrChain/IntrmyAgt3Acct	Removed block from the pacs.004 message.	Not used within the NPA.

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Message Overview

Index	Item	XML Tag	Mult.	Orig.	Type	Max Length
		<Document>				
	Payment Return V10	<PmtRtr>	[1..1]	[1..1]	PaymentReturnV10	
1.0	Group Header	<GrpHdr>	[1..1]	[1..1]	GroupHeader90	
1.1	Message Identification	<MsgId>	[1..1]	[1..1]	Max35Text	35
1.2	Creation Date Time	<CreDtTm>	[1..1]	[1..1]	ISODateTime	
1.7	Number Of Transactions	<NbOfTx>	[1..1]	[1..1]	Max15NumericText	
1.13	Settlement Information	<SttlmInf>	[1..1]	[1..1]	SettlementInstruction7	
1.14	Settlement Method	<SttlmMtd>	[1..1]	[1..1]	SettlementMethod1Code	
1.34	Clearing System	<ClrSys>	[1..1]	[0..1]	ClearingSystemIdentification3Choice	
1.35	Code	<Cd>	[1..1]	[1..1]	ExternalCashClearingSystem1Code	3
3.0	Transaction Information	<TxInf>	[1..1]	[0..n]	PaymentTransaction118	
3.1	Return Identification	<RtrId>	[0..1]	[0..1]	Max35Text	35
3.2	Original Group Information	<OrgnlGrpInf>	[1..1]	[0..1]	OriginalGroupInformation29	
3.3	Original Message Identification	<OrgnlMsgId>	[1..1]	[1..1]	Max35Text	35
3.4	Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	[1..1]	Max35Text	35
3.5	Original Creation Date Time	<OrgnlCreDtTm>	[0..1]	[0..1]	ISODateTime	
3.6	Original Instruction Identification	<OrgnlInstrId>	[0..1]	[0..1]	Max35Text	35
3.7	Original End To End Identification	<OrgnlEndToEndId>	[0..1]	[0..1]	Max35Text	35
3.8	Original Transaction Identification	<OrgnlTxId>	[0..1]	[0..1]	Max35Text	35
3.9	Original UETR	<OrgnlUETR>	[1..1]	[0..1]	UIDv4Identifier	
3.10	Original Clearing System Reference	<OrgnlClrSysRef>	[0..1]	[0..1]	Max35Text	35
3.11	Original Interbank Settlement Amount	<OrgnlIntrBkSttlmAmt>	[0..1]	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.12	Currency	@Ccy			ActiveOrHistoricCurrencyCode	
3.13	Original Interbank Settlement Date	<OrgnlIntrBkSttlmDt>	[0..1]	[0..1]	ISODate	
3.14	Returned Interbank Settlement Amount	<RtrdIntrBkSttlmAmt>	[1..1]	[1..1]	ActiveCurrencyAndAmount	
3.15	Currency	@Ccy			ActiveCurrencyCode	
3.16	Interbank Settlement Date	<IntrBkSttlmDt>	[1..1]	[0..1]	ISODate	
3.95	Instructing Agent	<InstgAgt>	[1..1]	[0..1]	BranchAndFinancialInstitutionIdentification6	
3.96	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
3.103	LEI	<LEI>	[1..1]	[0..1]	LEIIdentifier	
3.159	Instructed Agent	<InstdAgt>	[1..1]	[0..1]	BranchAndFinancialInstitutionIdentification6	
3.160	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
3.167	LEI	<LEI>	[1..1]	[0..1]	LEIIdentifier	
3.223	Return Chain	<RtrChain>	[1..1]	[0..1]	TransactionParties8	
3.224	Ultimate Debtor	<UltmtDbtr>	[0..1]	[0..1]	Party40Choice	
3.225	Party	<Pty>	[1..1]	[1..1]	PartyIdentification135	
3.226	Name	<Nm>	[0..1]	[0..1]	Max140Text	140
3.227	Postal Address	<PstlAdr>	[0..1]	[0..1]	PostalAddress24	
3.234	Department	<Dept>	[0..1]	[0..1]	Max70Text	70
3.235	Sub Department	<SubDept>	[0..1]	[0..1]	Max70Text	70
3.236	Street Name	<StrtNm>	[0..1]	[0..1]	Max70Text	70
3.237	Building Number	<BldgNb>	[0..1]	[0..1]	Max16Text	16
3.238	Building Name	<BldgNm>	[0..1]	[0..1]	Max35Text	35
3.239	Floor	<Flr>	[0..1]	[0..1]	Max70Text	70
3.240	Post Box	<PstBx>	[0..1]	[0..1]	Max16Text	16
3.241	Room	<Room>	[0..1]	[0..1]	Max70Text	70
3.242	Post Code	<PstCd>	[0..1]	[0..1]	Max16Text	16
3.243	Town Name	<TwnNm>	[1..1]	[0..1]	Max35Text	35
3.244	Town Location Name	<TwnLctnNm>	[0..1]	[0..1]	Max35Text	35
3.245	District Name	<DstrctNm>	[0..1]	[0..1]	Max35Text	35
3.246	Country Sub Division	<CtrySubDvsn>	[0..1]	[0..1]	Max35Text	35
3.247	Country	<Ctry>	[1..1]	[0..1]	CountryCode	
3.249	Identification	<Id>	[0..1]	[0..1]	Party38Choice	
{OR}		xs:choice				

Index	Item	XML Tag	Mult.	Orig.	Type	Max Length
3.250	Organisation Identification	<Orgld>	[1..1]	[1..1]	OrganisationIdentification29	
3.251	— Any BIC	<AnyBIC>	[0..1]	[0..1]	AnyBICDec2014Identifier	
3.252	— LEI	<LEI>	[0..1]	[0..1]	LEIIdentifier	
3.253	— Other	<Othr>	[0..n]	[0..n]	GenericOrganisationIdentification1	
3.254	— Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.255	— Scheme Name	<SchmeNm>	[0..1]	[0..1]	OrganisationIdentificationSchemeName1C hoice	
{OR}		xs:choice				
3.256	— Code	<Cd>	[1..1]	[1..1]	ExternalOrganisationIdentification1Code	4
3.257	— Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.258	— Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.259	Private Identification	<Prvtd>	[1..1]	[1..1]	PersonIdentification13	
3.260	— Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	[0..1]	DateAndPlaceOfBirth1	
3.261	— Birth Date	<BirthDt>	[1..1]	[1..1]	ISODate	
3.262	— Province Of Birth	<PrvcOfBirth>	[0..1]	[0..1]	Max35Text	35
3.263	— City Of Birth	<CityOfBirth>	[1..1]	[1..1]	Max35Text	35
3.264	— Country Of Birth	<CtryOfBirth>	[1..1]	[1..1]	CountryCode	
3.265	— Other	<Othr>	[0..n]	[0..n]	GenericPersonIdentification1	
3.266	— Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.267	— Scheme Name	<SchmeNm>	[0..1]	[0..1]	PersonIdentificationSchemeName1Choice	
{OR}		xs:choice				
3.268	— Code	<Cd>	[1..1]	[1..1]	ExternalPersonIdentification1Code	4
3.269	— Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.270	— Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.271	— Country Of Residence	<CtryOfRes>	[0..1]	[0..1]	CountryCode	
3.351	Debtor	<Dbtr>	[1..1]	[1..1]	Party40Choice	
3.352	— Party	<Pty>	[1..1]	[1..1]	PartyIdentification135	
3.353	— Name	<Nm>	[0..1]	[0..1]	Max140Text	140
3.354	— Postal Address	<PstlAdr>	[0..1]	[0..1]	PostalAddress24	
3.361	— Department	<Dept>	[0..1]	[0..1]	Max70Text	70
3.362	— Sub Department	<SubDept>	[0..1]	[0..1]	Max70Text	70
3.363	— Street Name	<StrtNm>	[0..1]	[0..1]	Max70Text	70
3.364	— Building Number	<BldgNb>	[0..1]	[0..1]	Max16Text	16
3.365	— Building Name	<BldgNm>	[0..1]	[0..1]	Max35Text	35
3.366	— Floor	<Flr>	[0..1]	[0..1]	Max70Text	70
3.367	— Post Box	<PstBx>	[0..1]	[0..1]	Max16Text	16
3.368	— Room	<Room>	[0..1]	[0..1]	Max70Text	70
3.369	— Post Code	<PstCd>	[0..1]	[0..1]	Max16Text	16
3.370	— Town Name	<TwnNm>	[0..1]	[0..1]	Max35Text	35
3.371	— Town Location Name	<TwnLctnNm>	[0..1]	[0..1]	Max35Text	35
3.372	— District Name	<DstrctNm>	[0..1]	[0..1]	Max35Text	35
3.373	— Country Sub Division	<CtrySubDvsn>	[0..1]	[0..1]	Max35Text	35
3.374	— Country	<Ctry>	[0..1]	[0..1]	CountryCode	
3.375	— Address Line	<AdrLine>	[0..3]	[0..7]	Max70Text	35
3.376	— Identification	<Id>	[0..1]	[0..1]	Party38Choice	
{OR}		xs:choice				
3.377	Organisation Identification	<Orgld>	[1..1]	[1..1]	OrganisationIdentification29	
3.378	— Any BIC	<AnyBIC>	[0..1]	[0..1]	AnyBICDec2014Identifier	
3.379	— LEI	<LEI>	[0..1]	[0..1]	LEIIdentifier	
3.380	— Other	<Othr>	[0..n]	[0..n]	GenericOrganisationIdentification1	
3.381	— Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.382	— Scheme Name	<SchmeNm>	[0..1]	[0..1]	OrganisationIdentificationSchemeName1C hoice	
{OR}		xs:choice				
3.383	— Code	<Cd>	[1..1]	[1..1]	ExternalOrganisationIdentification1Code	4
3.384	— Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.385	— Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.386	Private Identification	<Prvtd>	[1..1]	[1..1]	PersonIdentification13	
3.387	— Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	[0..1]	DateAndPlaceOfBirth1	
3.388	— Birth Date	<BirthDt>	[1..1]	[1..1]	ISODate	
3.389	— Province Of Birth	<PrvcOfBirth>	[0..1]	[0..1]	Max35Text	35
3.390	— City Of Birth	<CityOfBirth>	[1..1]	[1..1]	Max35Text	35
3.391	— Country Of Birth	<CtryOfBirth>	[1..1]	[1..1]	CountryCode	
3.392	— Other	<Othr>	[0..n]	[0..n]	GenericPersonIdentification1	
3.393	— Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.394	— Scheme Name	<SchmeNm>	[0..1]	[0..1]	PersonIdentificationSchemeName1Choice	
{OR}		xs:choice				

Index	Item	XML Tag	Mult.	Orig.	Type	Max Length
3.395	Code	<Cd>	[1..1]	[1..1]	ExternalPersonIdentification1Code	4
3.396	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.397	Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.398	Country Of Residence	<CtryOfRes>	[0..1]	[0..1]	CountryCode	
3.478	Debtor Account	<DbtrAcct>	[1..1]	[0..1]	CashAccount38	
3.479	Identification	<Id>	[1..1]	[1..1]	AccountIdentification4Choice	
{OR}		xs:choice				
3.480	IBAN	<IBAN>	[1..1]	[1..1]	IBAN2007Identifier	
3.481	Other	<Othr>	[1..1]	[1..1]	GenericAccountIdentification1	
3.482	Identification	<Id>	[1..1]	[1..1]	Max34Text	34
3.487	Type	<Tp>	[0..1]	[0..1]	CashAccountType2Choice	
{OR}		xs:choice				
3.488	Code	<Cd>	[1..1]	[1..1]	ExternalCashAccountType1Code	4
3.489	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.490	Currency	<Ccy>	[0..1]	[0..1]	ActiveOrHistoricCurrencyCode	
3.491	Name	<Nm>	[0..1]	[0..1]	Max70Text	70
3.492	Proxy	<Prxy>	[0..1]	[0..1]	ProxyAccountIdentification1	
3.493	Type	<Tp>	[0..1]	[0..1]	ProxyAccountType1Choice	
{OR}		xs:choice				
3.494	Code	<Cd>	[1..1]	[1..1]	ExternalProxyAccountType1Code	4
3.495	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.496	Identification	<Id>	[1..1]	[1..1]	Max2048Text	320
3.497	Initiating Party	<InitgPty>	[0..1]	[0..1]	Party40Choice	
3.498	Party	<Pty>	[1..1]	[1..1]	PartyIdentification135	
3.499	Name	<Nm>	[0..1]	[0..1]	Max140Text	140
3.500	Postal Address	<PstlAdr>	[0..1]	[0..1]	PostalAddress24	
3.507	Department	<Dept>	[0..1]	[0..1]	Max70Text	70
3.508	Sub Department	<SubDept>	[0..1]	[0..1]	Max70Text	70
3.509	Street Name	<StrtNm>	[0..1]	[0..1]	Max70Text	70
3.510	Building Number	<BldgNb>	[0..1]	[0..1]	Max16Text	16
3.511	Building Name	<BldgNm>	[0..1]	[0..1]	Max35Text	35
3.512	Floor	<Flr>	[0..1]	[0..1]	Max70Text	70
3.513	Post Box	<PstBx>	[0..1]	[0..1]	Max16Text	16
3.514	Room	<Room>	[0..1]	[0..1]	Max70Text	70
3.515	Post Code	<PstCd>	[0..1]	[0..1]	Max16Text	16
3.516	Town Name	<TwnNm>	[1..1]	[0..1]	Max35Text	35
3.517	Town Location Name	<TwnLctnNm>	[0..1]	[0..1]	Max35Text	35
3.518	District Name	<DstrctNm>	[0..1]	[0..1]	Max35Text	35
3.519	Country Sub Division	<CtrySubDvsn>	[0..1]	[0..1]	Max35Text	35
3.520	Country	<Ctry>	[1..1]	[0..1]	CountryCode	
3.522	Identification	<Id>	[0..1]	[0..1]	Party38Choice	
{OR}		xs:choice				
3.523	Organisation Identification	<Orgld>	[1..1]	[1..1]	OrganisationIdentification29	
3.524	Any BIC	<AnyBIC>	[0..1]	[0..1]	AnyBICDec2014Identifier	
3.525	LEI	<LEI>	[0..1]	[0..1]	LEIIdentifier	
3.526	Other	<Othr>	[0..n]	[0..n]	GenericOrganisationIdentification1	
3.527	Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.528	Scheme Name	<SchmeNm>	[0..1]	[0..1]	OrganisationIdentificationSchemeName1Choice	
{OR}		xs:choice				
3.529	Code	<Cd>	[1..1]	[1..1]	ExternalOrganisationIdentification1Code	4
3.530	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.531	Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.532	Private Identification	<PrvId>	[1..1]	[1..1]	PersonIdentification13	
3.533	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	[0..1]	DateAndPlaceOfBirth1	
3.534	Birth Date	<BirthDt>	[1..1]	[1..1]	ISODate	
3.535	Province Of Birth	<PrvcOfBirth>	[0..1]	[0..1]	Max35Text	35
3.536	City Of Birth	<CityOfBirth>	[1..1]	[1..1]	Max35Text	35
3.537	Country Of Birth	<CtryOfBirth>	[1..1]	[1..1]	CountryCode	
3.538	Other	<Othr>	[0..n]	[0..n]	GenericPersonIdentification1	
3.539	Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.540	Scheme Name	<SchmeNm>	[0..1]	[0..1]	PersonIdentificationSchemeName1Choice	
{OR}		xs:choice				
3.541	Code	<Cd>	[1..1]	[1..1]	ExternalPersonIdentification1Code	4
3.542	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.543	Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.544	Country Of Residence	<CtryOfRes>	[0..1]	[0..1]	CountryCode	
3.624	Debtor Agent	<DbtrAgt>	[1..1]	[0..1]	BranchAndFinancialInstitutionIdentification6	

Index	Item	XML Tag	Mult.	Orig.	Type	Max Length
3.625	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
3.626	— BICFI	<BICFI>	[0..1]	[0..1]	BICFIDec2014Identifier	
3.627	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	[0..1]	ClearingSystemMemberIdentification2	
3.628	Clearing System Identification	<ClrSysId>	[0..1]	[0..1]	ClearingSystemIdentification2Choice	
3.629	— Code	<Cd>	[1..1]	[1..1]	ExternalClearingSystemIdentification1Code	5
3.631	— Member Identification	<Mmbld>	[1..1]	[1..1]	Max35Text	6
3.632	— LEI	<LEI>	[0..1]	[0..1]	LEIIdentifier	
3.633	— Name	<Nm>	[0..1]	[0..1]	Max140Text	140
3.634	Postal Address	<PstlAdr>	[0..1]	[0..1]	PostalAddress24	
3.641	— Department	<Dept>	[0..1]	[0..1]	Max70Text	70
3.642	— Sub Department	<SubDept>	[0..1]	[0..1]	Max70Text	70
3.643	— Street Name	<StrtNm>	[0..1]	[0..1]	Max70Text	70
3.644	— Building Number	<BldgNb>	[0..1]	[0..1]	Max16Text	16
3.645	— Building Name	<BldgNm>	[0..1]	[0..1]	Max35Text	35
3.646	— Floor	<Flr>	[0..1]	[0..1]	Max70Text	70
3.647	— Post Box	<PstBx>	[0..1]	[0..1]	Max16Text	16
3.648	— Room	<Room>	[0..1]	[0..1]	Max70Text	70
3.649	— Post Code	<PstCd>	[0..1]	[0..1]	Max16Text	16
3.650	— Town Name	<TwnNm>	[0..1]	[0..1]	Max35Text	35
3.651	— Town Location Name	<TwnLctnNm>	[0..1]	[0..1]	Max35Text	35
3.652	— District Name	<DstrctNm>	[0..1]	[0..1]	Max35Text	35
3.653	— Country Sub Division	<CtrySubDvsn>	[0..1]	[0..1]	Max35Text	35
3.654	— Country	<Ctry>	[0..1]	[0..1]	CountryCode	
3.655	— Address Line	<AdrLine>	[0..3]	[0..7]	Max70Text	35
3.1205	Creditor Agent	<CdrAgt>	[1..1]	[0..1]	BranchAndFinancialInstitutionIdentification6	
3.1206	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
3.1207	— BICFI	<BICFI>	[0..1]	[0..1]	BICFIDec2014Identifier	
3.1208	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	[0..1]	ClearingSystemMemberIdentification2	
3.1209	Clearing System Identification	<ClrSysId>	[0..1]	[0..1]	ClearingSystemIdentification2Choice	
3.1210	— Code	<Cd>	[1..1]	[1..1]	ExternalClearingSystemIdentification1Code	5
3.1212	— Member Identification	<Mmbld>	[1..1]	[1..1]	Max35Text	6
3.1213	— LEI	<LEI>	[0..1]	[0..1]	LEIIdentifier	
3.1214	— Name	<Nm>	[0..1]	[0..1]	Max140Text	140
3.1215	Postal Address	<PstlAdr>	[0..1]	[0..1]	PostalAddress24	
3.1222	— Department	<Dept>	[0..1]	[0..1]	Max70Text	70
3.1223	— Sub Department	<SubDept>	[0..1]	[0..1]	Max70Text	70
3.1224	— Street Name	<StrtNm>	[0..1]	[0..1]	Max70Text	70
3.1225	— Building Number	<BldgNb>	[0..1]	[0..1]	Max16Text	16
3.1226	— Building Name	<BldgNm>	[0..1]	[0..1]	Max35Text	35
3.1227	— Floor	<Flr>	[0..1]	[0..1]	Max70Text	70
3.1228	— Post Box	<PstBx>	[0..1]	[0..1]	Max16Text	16
3.1229	— Room	<Room>	[0..1]	[0..1]	Max70Text	70
3.1230	— Post Code	<PstCd>	[0..1]	[0..1]	Max16Text	16
3.1231	— Town Name	<TwnNm>	[0..1]	[0..1]	Max35Text	35
3.1232	— Town Location Name	<TwnLctnNm>	[0..1]	[0..1]	Max35Text	35
3.1233	— District Name	<DstrctNm>	[0..1]	[0..1]	Max35Text	35
3.1234	— Country Sub Division	<CtrySubDvsn>	[0..1]	[0..1]	Max35Text	35
3.1235	— Country	<Ctry>	[0..1]	[0..1]	CountryCode	
3.1236	— Address Line	<AdrLine>	[0..3]	[0..7]	Max70Text	35
3.1288	Creditor	<Cdr>	[1..1]	[1..1]	Party40Choice	
3.1289	Party	<Pty>	[1..1]	[1..1]	PartyIdentification135	
3.1290	— Name	<Nm>	[0..1]	[0..1]	Max140Text	140
3.1291	Postal Address	<PstlAdr>	[0..1]	[0..1]	PostalAddress24	
3.1298	— Department	<Dept>	[0..1]	[0..1]	Max70Text	70
3.1299	— Sub Department	<SubDept>	[0..1]	[0..1]	Max70Text	70
3.1300	— Street Name	<StrtNm>	[0..1]	[0..1]	Max70Text	70
3.1301	— Building Number	<BldgNb>	[0..1]	[0..1]	Max16Text	16
3.1302	— Building Name	<BldgNm>	[0..1]	[0..1]	Max35Text	35
3.1303	— Floor	<Flr>	[0..1]	[0..1]	Max70Text	70
3.1304	— Post Box	<PstBx>	[0..1]	[0..1]	Max16Text	16
3.1305	— Room	<Room>	[0..1]	[0..1]	Max70Text	70
3.1306	— Post Code	<PstCd>	[0..1]	[0..1]	Max16Text	16
3.1307	— Town Name	<TwnNm>	[1..1]	[0..1]	Max35Text	35
3.1308	— Town Location Name	<TwnLctnNm>	[0..1]	[0..1]	Max35Text	35
3.1309	— District Name	<DstrctNm>	[0..1]	[0..1]	Max35Text	35

Index	Item	XML Tag	Mult.	Orig.	Type	Max Length
3.1310	Country Sub Division	<CtrySubDvsn>	[0..1]	[0..1]	Max35Text	35
3.1311	Country	<Ctry>	[1..1]	[0..1]	CountryCode	
3.1313	Identification	<Id>	[0..1]	[0..1]	Party38Choice	
(OR)		xs:choice				
3.1314	Organisation Identification	<Orgld>	[1..1]	[1..1]	OrganisationIdentification29	
3.1315	Any BIC	<AnyBIC>	[0..1]	[0..1]	AnyBICDec2014Identifier	
3.1316	LEI	<LEI>	[0..1]	[0..1]	LEIIdentifier	
3.1317	Other	<Othr>	[0..n]	[0..n]	GenericOrganisationIdentification1	
3.1318	Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.1319	Scheme Name	<SchmeNm>	[0..1]	[0..1]	OrganisationIdentificationSchemeName1C hoice	
(OR)		xs:choice				
3.1320	Code	<Cd>	[1..1]	[1..1]	ExternalOrganisationIdentification1Code	4
3.1321	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.1322	Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.1323	Private Identification	<PrvtId>	[1..1]	[1..1]	PersonIdentification13	
3.1324	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	[0..1]	DateAndPlaceOfBirth1	
3.1325	Birth Date	<BirthDt>	[1..1]	[1..1]	ISODate	
3.1326	Province Of Birth	<PrvcOfBirth>	[0..1]	[0..1]	Max35Text	35
3.1327	City Of Birth	<CityOfBirth>	[1..1]	[1..1]	Max35Text	35
3.1328	Country Of Birth	<CtryOfBirth>	[1..1]	[1..1]	CountryCode	
3.1329	Other	<Othr>	[0..n]	[0..n]	GenericPersonIdentification1	
3.1330	Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.1331	Scheme Name	<SchmeNm>	[0..1]	[0..1]	PersonIdentificationSchemeName1Choice	
(OR)		xs:choice				
3.1332	Code	<Cd>	[1..1]	[1..1]	ExternalPersonIdentification1Code	4
3.1333	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.1334	Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.1335	Country Of Residence	<CtryOfRes>	[0..1]	[0..1]	CountryCode	
3.1415	Creditor Account	<CctrAcct>	[1..1]	[0..1]	CashAccount38	
3.1416	Identification	<Id>	[1..1]	[1..1]	AccountIdentification4Choice	
(OR)		xs:choice				
3.1417	IBAN	<IBAN>	[1..1]	[1..1]	IBAN2007Identifier	
3.1418	Other	<Othr>	[1..1]	[1..1]	GenericAccountIdentification1	
3.1419	Identification	<Id>	[1..1]	[1..1]	Max34Text	34
3.1424	Type	<Tp>	[0..1]	[0..1]	CashAccountType2Choice	
(OR)		xs:choice				
3.1425	Code	<Cd>	[1..1]	[1..1]	ExternalCashAccountType1Code	4
3.1426	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.1427	Currency	<Ccy>	[0..1]	[0..1]	ActiveOrHistoricCurrencyCode	
3.1428	Name	<Nm>	[0..1]	[0..1]	Max70Text	70
3.1429	Proxy	<Prxy>	[0..1]	[0..1]	ProxyAccountIdentification1	
3.1430	Type	<Tp>	[0..1]	[0..1]	ProxyAccountType1Choice	
(OR)		xs:choice				
3.1431	Code	<Cd>	[1..1]	[1..1]	ExternalProxyAccountType1Code	4
3.1432	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.1433	Identification	<Id>	[1..1]	[1..1]	Max2048Text	320
3.1434	Ultimate Creditor	<UltmtCdtr>	[0..1]	[0..1]	Party40Choice	
3.1435	Party	<Pty>	[1..1]	[1..1]	PartyIdentification135	
3.1436	Name	<Nm>	[0..1]	[0..1]	Max140Text	140
3.1437	Postal Address	<PstlAdr>	[0..1]	[0..1]	PostalAddress24	
3.1444	Department	<Dept>	[0..1]	[0..1]	Max70Text	70
3.1445	Sub Department	<SubDept>	[0..1]	[0..1]	Max70Text	70
3.1446	Street Name	<StrtNm>	[0..1]	[0..1]	Max70Text	70
3.1447	Building Number	<BldgNb>	[0..1]	[0..1]	Max16Text	16
3.1448	Building Name	<BldgNm>	[0..1]	[0..1]	Max35Text	35
3.1449	Floor	<Flr>	[0..1]	[0..1]	Max70Text	70
3.1450	Post Box	<PstBx>	[0..1]	[0..1]	Max16Text	16
3.1451	Room	<Room>	[0..1]	[0..1]	Max70Text	70
3.1452	Post Code	<PstCd>	[0..1]	[0..1]	Max16Text	16
3.1453	Town Name	<TwnNm>	[1..1]	[0..1]	Max35Text	35
3.1454	Town Location Name	<TwnLctnNm>	[0..1]	[0..1]	Max35Text	35
3.1455	District Name	<DstrctNm>	[0..1]	[0..1]	Max35Text	35
3.1456	Country Sub Division	<CtrySubDvsn>	[0..1]	[0..1]	Max35Text	35
3.1457	Country	<Ctry>	[1..1]	[0..1]	CountryCode	
3.1459	Identification	<Id>	[0..1]	[0..1]	Party38Choice	
(OR)		xs:choice				
3.1460	Organisation Identification	<Orgld>	[1..1]	[1..1]	OrganisationIdentification29	

Index	Item	XML Tag	Mult.	Orig.	Type	Max Length
3.1461	Any BIC	<AnyBIC>	[0..1]	[0..1]	AnyBICDec2014Identifier	
3.1462	LEI	<LEI>	[0..1]	[0..1]	LEIIdentifier	
3.1463	Other	<Othr>	[0..n]	[0..n]	GenericOrganisationIdentification1	
3.1464	Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.1465	Scheme Name	<SchmeNm>	[0..1]	[0..1]	OrganisationIdentificationSchemeName1C hoice	
{OR}		xs:choice				
3.1466	Code	<Cd>	[1..1]	[1..1]	ExternalOrganisationIdentification1Code	4
3.1467	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.1468	Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.1469	Private Identification	<PrvtId>	[1..1]	[1..1]	PersonIdentification13	
3.1470	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	[0..1]	DateAndPlaceOfBirth1	
3.1471	Birth Date	<BirthDt>	[1..1]	[1..1]	ISODate	
3.1472	Province Of Birth	<PrvcOfBirth>	[0..1]	[0..1]	Max35Text	35
3.1473	City Of Birth	<CityOfBirth>	[1..1]	[1..1]	Max35Text	35
3.1474	Country Of Birth	<CtryOfBirth>	[1..1]	[1..1]	CountryCode	
3.1475	Other	<Othr>	[0..n]	[0..n]	GenericPersonIdentification1	
3.1476	Identification	<Id>	[1..1]	[1..1]	Max35Text	35
3.1477	Scheme Name	<SchmeNm>	[0..1]	[0..1]	PersonIdentificationSchemeName1Choice	
{OR}		xs:choice				
3.1478	Code	<Cd>	[1..1]	[1..1]	ExternalPersonIdentification1Code	4
3.1479	Proprietary	<Prtry>	[1..1]	[1..1]	Max35Text	35
3.1480	Issuer	<Issr>	[0..1]	[0..1]	Max35Text	35
3.1481	Country Of Residence	<CtryOfRes>	[0..1]	[0..1]	CountryCode	
3.1561	Return Reason Information	<RtrRsnInf>	[1..1]	[0..n]	PaymentReturnReason6	
3.1624	Reason	<Rsn>	[1..1]	[0..1]	ReturnReason5Choice	
3.1625	Code	<Cd>	[1..1]	[1..1]	ExternalReturnReason1Code	4
3.1627	Additional Information	<AddtlInf>	[0..2]	[0..n]	Max105Text	105

[1..1]	Document +Payment Return V10	ISO Definition	<p>Scope The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.</p> <p>Usage The PaymentReturn message is exchanged between agents to return funds after settlement of credit transfer instructions (that is FIToFICustomerCreditTransfer message and FinancialInstitutionCreditTransfer message) or direct debit instructions (FIToFICustomerDirectDebit message). The PaymentReturn message should not be used between agents and non-financial institution customers. Non-financial institution customers will be informed about a debit or a credit on their account(s) through a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement'). The PaymentReturn message can be used to return single instructions or multiple instructions from one or different files. The PaymentReturn message can be used in domestic and cross-border scenarios. The PaymentReturn message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.</p> <p>ISO Name ISO Type XML Tag ISO Rule(s)</p> <p>Payment Return V10 PaymentReturnV10 <PmtRtr></p> <p>If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed. If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed. If GroupHeader/GroupReturn is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation. If GroupHeader/GroupReturn is true, then OriginalGroupInformation/ReturnReasonInformation/ReturnReason must be present. If GroupHeader/TotalReturnedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReturnedInterbankSettlementAmount. GroupHeader/TotalReturnedInterbankSettlementAmount must equal the sum of all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount when present. If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed. GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when returning direct debit transactions. If GroupHeader/InterbankSettlementDate is present, then TransactionInformation/InterbankSettlementDate is not allowed. If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present. If GroupHeader/GroupReturn is true, then TransactionInformation is not allowed. If GroupHeader/GroupReturn is false, then at least one occurrence of TransactionInformation must be present. The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.</p>
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Index	Mult	Element/Attribute	Guideline value(s)	
1.0	[1..1]	Document +Payment Return V10 ++Group Header	ISO Definition ISO Name ISO Type XML Tag	Set of characteristics shared by all individual transactions included in the message. Group Header GroupHeader90 <GrpHdr>
1.1	[1..1]	Document +Payment Return V10 ++Group Header +++Message Identification	ISO Name ISO Definition ISO Type XML Tag Length Pattern Pay.UK Rule(s)	Message Identification Point to point reference, as assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. Max35Text <MsgId> 1 .. 35 (M)[0-9]{8}[A-Za-z0-9]{12}(S M F)[A-Za-z0-9]{13} The Message Identifier must be in the following format: MYYYMMDDDEEEEEEEEEEEEEESNNNNNNNNNNNNNN Pos. 01-01 – Prefix “M” Pos. 02-09 – ID Creation Date Pos. 10-21 – Entity Identifier (Characters 07-18 of Sending LEI) Pos. 22-22 – Submission Type (S-Single/M-Multi/F-File) Pos. 23-35 – Unique string
1.2	[1..1]	Document +Payment Return V10 ++Group Header +++Creation Date Time	ISO Name ISO Definition ISO Type XML Tag Pattern Pay.UK Comments	Creation Date Time Date and time at which the message was created. ISODatetime <CreDtTm> .*(\+ -)((0[0-9]) (1[0-3])):[0-5][0-9]+ Coordinated Universal Time (UTC) with time offset.
1.7	[1..1]	Document +Payment Return V10 ++Group Header +++Number Of Transactions	ISO Name ISO Definition ISO Type XML Tag Pattern Pay.UK Comments	Number Of Transactions Number of individual transactions contained in the message. Max15NumericText <NbOfTxs> [0-9]{1,15} Will be always equal to 1.

Index	Mult	Element/Attribute	Guideline value(s)	
1.13	[1..1]	Document +Payment Return V10 ++Group Header +++Settlement Information	ISO Definition ISO Name ISO Type XML Tag ISO Rule(s)	Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. Settlement Information SettlementInstruction7 <SttlmInf> If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present. If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed. If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed. If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present. If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed. If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.
1.14	[1..1]	Document +Payment Return V10 ++Group Header +++Settlement Information ++++Settlement Method	ISO Name ISO Definition ISO Type XML Tag Codes CLRG	Settlement Method Method used to settle the (batch of) payment instructions. SettlementMethod1Code <SttlmMtd> ClearingSystem
1.34	[1..1]	Document +Payment Return V10 ++Group Header +++Settlement Information ++++Clearing System	ISO Definition ISO Name ISO Type XML Tag	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. Clearing System ClearingSystemIdentification3Choice <ClrSys>
1.35	[1..1]	Document +Payment Return V10 ++Group Header +++Settlement Information ++++Clearing System +++++Code	ISO Name ISO Definition ISO Type XML Tag Length Codes UKD	Code Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list. ExternalCashClearingSystem1Code <Cd> 1 .. 3 UnitedKingdomUKD

Index	Mult	Element/Attribute	Guideline value(s)	
3.0	[1..1]	Document +Payment Return V10 ++Transaction Information	ISO Definition ISO Name ISO Type XML Tag ISO Rule(s)	Information concerning the original transactions, to which the return message refers. Transaction Information PaymentTransaction118 <TxInf> If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present. If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed. If ChargesInformation is present, then ReturnedInstructedAmount must be present.
3.1	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Identification	ISO Name ISO Definition ISO Type XML Tag Length Pattern	Return Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction. Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned. Max35Text <RtrId> 1 .. 35 ([0-9a-zA-Z\-\?\:\(\)\.,\'+]*([0-9a-zA-Z\-\?\:\(\)\.,\'+])*([0-9a-zA-Z\-\?\:\(\)\.,\'+])?)*
3.2	[1..1]	Document +Payment Return V10 ++Transaction Information +++Original Group Information	ISO Definition ISO Name ISO Type XML Tag	Provides information on the original message. Original Group Information OriginalGroupInformation29 <OrgnlGrplnf>
3.3	[1..1]	Document +Payment Return V10 ++Transaction Information +++Original Group Information ++++Original Message Identification	ISO Name ISO Definition ISO Type XML Tag Length Pattern Pay.UK Comments	Original Message Identification Point to point reference assigned by the original instructing party to unambiguously identify the original message. Max35Text <OrgnlMsgld> 1 .. 35 (M)[0-9]{8}[A-Za-z0-9]{12}(S M F)[A-Za-z0-9]{13} Original Message Identification (Msgld element value) from the original payment (pacs.008) being returned.
3.4	[1..1]	Document +Payment Return V10 ++Transaction Information +++Original Group Information ++++Original Message Name Identification	ISO Name ISO Definition ISO Type XML Tag Length Pattern Pay.UK Comments	Original Message Name Identification Specifies the original message name identifier to which the message refers, for example, pacs.003.001.01 or MT103. Max35Text <OrgnlMsgNmld> 1 .. 35 [0-9a-zA-Z\-\?\:\(\)\.,\'+]+ The original message set type (pacs.008.001.09) to which the return refers to.
			Codes pacs.008.001.09	pacs.008

Index	Mult	Element/Attribute	Guideline value(s)
3.5	[0..1]	Document +Payment Return V10 ++Transaction Information +++Original Group Information ++++Original Creation Date Time	<p>ISO Name ISO Definition ISO Type XML Tag Pattern</p> <p>Original Creation Date Time Original date and time at which the message was created. ISODatetime <OrgnlCreDtTm> .*(\+ -)((0[0-9])(1[0-3])):[0-5][0-9]+</p> <p>Pay.UK Comments Coordinated Universal Time (UTC) with time offset.</p>
3.6	[0..1]	Document +Payment Return V10 ++Transaction Information +++Original Instruction Identification	<p>ISO Name ISO Definition</p> <p>Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. Max35Text <OrgnlInstrId></p> <p>ISO Type XML Tag Length Pattern</p> <p>1 .. 35 ([0-9a-zA-Z\-\?\:\(\)\.,\+]([0-9a-zA-Z\-\?\:\(\)\.,\+])*([0-9a-zA-Z\-\?\:\(\)\.,\+])?)*</p>
3.7	[0..1]	Document +Payment Return V10 ++Transaction Information +++Original End To End Identification	<p>ISO Name ISO Definition</p> <p>Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. Max35Text <OrgnlEndToEndId></p> <p>ISO Type XML Tag Length Pattern</p> <p>1 .. 35 ([0-9a-zA-Z\-\?\:\(\)\.,\+]([0-9a-zA-Z\-\?\:\(\)\.,\+])*([0-9a-zA-Z\-\?\:\(\)\.,\+])?)*</p> <p>Pay.UK Comments The NPA does not use the EndToEndId element within its processing, but will pass this value untouched.</p> <p>The Pacs008 EndToEnd Identification must be included in the pacs.004 message, If an EndToEndId is not provided by the payment initiator then Participants can use the value "NOTPROVIDED".</p>
3.8	[0..1]	Document +Payment Return V10 ++Transaction Information +++Original Transaction Identification	<p>ISO Name ISO Definition</p> <p>Original Transaction Identification Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. Max35Text <OrgnlTxId></p> <p>ISO Type XML Tag Length Pattern</p> <p>1 .. 35 ([0-9a-zA-Z\-\?\:\(\)\.,\+]([0-9a-zA-Z\-\?\:\(\)\.,\+])*([0-9a-zA-Z\-\?\:\(\)\.,\+])?)*</p> <p>Pay.UK Comments If present in underlying pacs.008 message, the Transaction Identification must be included in the pacs.004 message.</p>
3.9	[1..1]	Document +Payment Return V10 ++Transaction Information +++Original UETR	<p>ISO Name ISO Definition</p> <p>Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. UUIDv4Identifier <OrgnlUETR></p> <p>ISO Type XML Tag Pattern</p> <p>[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Pay.UK Comments Contains the UETR of the underlying transaction being returned.</p>

Index	Mult	Element/Attribute	Guideline value(s)	
3.10	[0..1]	Document +Payment Return V10 ++Transaction Information +++Original Clearing System Reference	ISO Name ISO Definition ISO Type XML Tag Length Pay.UK Comments	Original Clearing System Reference Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction. Max35Text <OrgnlClrSysRef> 1 .. 35 Contains the Settlement Cycle ID in which the underlying payment was settled.
3.11	[0..1]	Document +Payment Return V10 ++Transaction Information +++Original Interbank Settlement Amount	ISO Name ISO Definition ISO Type XML Tag FractionDigits TotalDigits Inclusive ISO Rule(s)	Original Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. ActiveOrHistoricCurrencyAndAmount <OrgnlIntrBkSttlmAmt> 2 18 0 .. The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
3.12		Document +Payment Return V10 ++Transaction Information +++Original Interbank Settlement Amount ++++Currency	ISO Name ISO Definition ISO Type XML Tag Use Pattern ISO Rule(s) Codes GBP	Currency A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". ActiveOrHistoricCurrencyCode Ccy required [A-Z]{3,3} The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
3.13	[0..1]	Document +Payment Return V10 ++Transaction Information +++Original Interbank Settlement Date	ISO Name ISO Definition ISO Type XML Tag	Original Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message. ISODate <OrgnlIntrBkSttlmDt>

Index	Mult	Element/Attribute	Guideline value(s)	
3.14	[1..1]	Document +Payment Return V10 ++Transaction Information +++Returned Interbank Settlement Amount	ISO Name ISO Definition ISO Type XML Tag FractionDigits TotalDigits Inclusive ISO Rule(s)	Returned Interbank Settlement Amount Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction. ActiveCurrencyAndAmount <RtrdIntrBkSttlmAmt> 2 18 0 .. The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
3.15		Document +Payment Return V10 ++Transaction Information +++Returned Interbank Settlement Amount ++++Currency	ISO Name ISO Definition ISO Type XML Tag Use Pattern ISO Rule(s)	Currency A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". ActiveCurrencyCode Ccy required [A-Z]{3,3} The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.
			Codes	
			GBP	Pound Sterling
3.16	[1..1]	Document +Payment Return V10 ++Transaction Information +++Interbank Settlement Date	ISO Name ISO Definition ISO Type XML Tag	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction. ISODate <IntrBkSttlmDt>
3.95	[1..1]	Document +Payment Return V10 ++Transaction Information +++Instructing Agent	ISO Definition ISO Name ISO Type XML Tag Pay.UK Comments	Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned. Instructing Agent BranchAndFinancialInstitutionIdentification6 <InstgAgt> The Clearing Participant of the NPA sending the payment instruction; must be identified with an LEI. The NPA must NOT be included as an agent.

Index	Mult	Element/Attribute	Guideline value(s)	
3.96	[1..1]	Document +Payment Return V10 ++Transaction Information +++Instructing Agent ++++Financial Institution Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. Financial Institution Identification FinancialInstitutionIdentification18 <FinInstId>
3.103	[1..1]	Document +Payment Return V10 ++Transaction Information +++Instructing Agent ++++Financial Institution Identification ++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern Pay.UK Comments	LEI Legal entity identifier of the financial institution. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2} Usage of the LEI is mandatory for all Clearing Participants.
3.159	[1..1]	Document +Payment Return V10 ++Transaction Information +++Instructed Agent	ISO Definition ISO Name ISO Type XML Tag Pay.UK Comments	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned. Instructed Agent BranchAndFinancialInstitutionIdentification6 <InstdAgt> The Clearing Participant of the NPA receiving the payment instruction; must be identified with an LEI. The NPA must NOT be included as an agent.
3.160	[1..1]	Document +Payment Return V10 ++Transaction Information +++Instructed Agent ++++Financial Institution Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. Financial Institution Identification FinancialInstitutionIdentification18 <FinInstId>
3.167	[1..1]	Document +Payment Return V10 ++Transaction Information +++Instructed Agent ++++Financial Institution Identification ++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern Pay.UK Comments	LEI Legal entity identifier of the financial institution. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2} Usage of the LEI is mandatory for all Clearing Participants.

Index	Mult	Element/Attribute	Guideline value(s)	
3.223	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain	ISO Definition ISO Name ISO Type XML Tag ISO Rule(s)	Provides all parties (agents and non-agents) involved in a return transaction. Return Chain TransactionParties8 <RtrChain> UltimateDebtor may only be present if different from Debtor. UltimateCreditor may only be present if different from Creditor. If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain. If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present. If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.
3.224	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Ultimate party that owes an amount of money to the (ultimate) creditor. Ultimate Debtor Party40Choice <UltmtDbtr> If LEI is absent then Name is mandatory. If Postal Address is present then Name is mandatory.
3.225	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party	ISO Definition ISO Name ISO Type XML Tag	Identification of a person or an organisation. Party PartyIdentification135 <Pty>
3.226	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name by which a party is known and which is usually used to identify that party. Max140Text <Nm> 1 .. 140
3.227	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address	ISO Definition ISO Name ISO Type XML Tag	Information that locates and identifies a specific address, as defined by postal services. Postal Address PostalAddress24 <PstlAdr>
3.234	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Department	ISO Name ISO Definition ISO Type XML Tag Length	Department Identification of a division of a large organisation or building. Max70Text <Dept> 1 .. 70

Index	Mult	Element/Attribute	Guideline value(s)	
3.235	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Sub Department	ISO Name ISO Definition ISO Type XML Tag Length	Sub Department Identification of a sub-division of a large organisation or building. Max70Text <SubDept> 1 .. 70
3.236	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Street Name	ISO Name ISO Definition ISO Type XML Tag Length	Street Name Name of a street or thoroughfare. Max70Text <StrNm> 1 .. 70
3.237	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Building Number	ISO Name ISO Definition ISO Type XML Tag Length	Building Number Number that identifies the position of a building on a street. Max16Text <BldgNb> 1 .. 16
3.238	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Building Name	ISO Name ISO Definition ISO Type XML Tag Length	Building Name Name of the building or house. Max35Text <BldgNm> 1 .. 35
3.239	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Floor	ISO Name ISO Definition ISO Type XML Tag Length	Floor Floor or storey within a building. Max70Text <Fir> 1 .. 70
3.240	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Post Box	ISO Name ISO Definition ISO Type XML Tag Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Max16Text <PstBx> 1 .. 16
3.241	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Room	ISO Name ISO Definition ISO Type XML Tag Length	Room Building room number. Max70Text <Room> 1 .. 70
3.242	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Postal Address +++++Post Code	ISO Name ISO Definition ISO Type XML Tag Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Max16Text <PstCd> 1 .. 16

Index	Mult	Element/Attribute	Guideline value(s)	
3.243	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Postal Address +++++++Town Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Name Name of a built-up area, with defined boundaries, and a local government. Max35Text <TwnNm> 1 .. 35
3.244	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Postal Address +++++++Town Location Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Location Name Specific location name within the town. Max35Text <TwnLctnNm> 1 .. 35
3.245	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Postal Address +++++++District Name	ISO Name ISO Definition ISO Type XML Tag Length	District Name Identifies a subdivision within a country sub-division. Max35Text <DstrctNm> 1 .. 35
3.246	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Postal Address +++++++Country Sub Division	ISO Name ISO Definition ISO Type XML Tag Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. Max35Text <CtrySubDvsn> 1 .. 35
3.247	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Postal Address +++++++Country	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Nation with its own government. CountryCode <Ctry> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.249	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a party. Identification Party38Choice <Id>
3.250	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous way to identify an organisation. Organisation Identification OrganisationIdentification29 <Orgld>

Index	Mult	Element/Attribute	Guideline value(s)	
3.251	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation Identification +++++++Any BIC	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Any BIC Business identification code of the organisation. AnyBICDec2014Identifier <AnyBIC> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.
3.252	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation Identification +++++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern	LEI Legal entity identification as an alternate identification for a party. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}
3.253	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of an organisation, as assigned by an institution, using an identification scheme. Other GenericOrganisationIdentification1 <Othr>
3.254	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Identification assigned by an institution. Max35Text <Id> 1 .. 35
3.255	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name OrganisationIdentificationSchemeName1Choice <SchmeNm>
3.256	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalOrganisationIdentification1Code <Cd> 1 .. 4

Index	Mult	Element/Attribute	Guideline value(s)	
3.257	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation +++++++Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.258	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Organisation +++++++Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.259	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a person, for example a passport. Private Identification PersonIdentification13 <Prvtd>
3.260	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth	ISO Definition ISO Name ISO Type XML Tag	Date and place of birth of a person. Date And Place Of Birth DateAndPlaceOfBirth1 <DtAndPlcOfBirth>
3.261	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Birth Date	ISO Name ISO Definition ISO Type XML Tag	Birth Date Date on which a person is born. ISODate <BirthDt>
3.262	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Province Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	Province Of Birth Province where a person was born. Max35Text <PrvcOfBirth> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.263	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++City Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	City Of Birth City where a person was born. Max35Text <CityOfBirth> 1 .. 35
3.264	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Country Of Birth	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Birth Country where a person was born. CountryCode <CtryOfBirth> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.265	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of a person, as assigned by an institution, using an identification scheme. Other GenericPersonIdentification1 <Othr>
3.266	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Unique and unambiguous identification of a person. Max35Text <Id> 1 .. 35
3.267	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name PersonIdentificationSchemeName1Choice <SchmeNm>
3.268	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalPersonIdentification1Code <Cd> 1 .. 4

Index	Mult	Element/Attribute	Guideline value(s)	
3.269	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.270	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.271	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Debtor +++++Party +++++Country Of Residence	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CountryCode <CtryOfRes> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.351	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor	ISO Definition ISO Name ISO Type XML Tag	Party that owes an amount of money to the (ultimate) creditor. Debtor Party40Choice <Dbtr>
3.352	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Identification of a person or an organisation. Party PartyIdentification135 <Pty> If LEI is absent then Name is mandatory. If Postal Address is present then Name is mandatory.
3.353	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name by which a party is known and which is usually used to identify that party. Max140Text <Nm> 1 .. 140

Index	Mult	Element/Attribute	Guideline value(s)	
3.354	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address	ISO Definition ISO Name ISO Type XML Tag Pay.UK Comments Pay.UK Rule(s)	Information that locates and identifies a specific address, as defined by postal services. Postal Address PostalAddress24 <PstlAdr> The NPA recommends the usage of a structured Postal Address but will also support unstructured Postal Addresses for the initial release of the NPA. The intention is that unstructured Postal Addresses will be restricted from the schemas within the NPA's life cycle as the industry transitions to structured Postal Addresses. If PostalAddress is used and if AddressLine is absent, then Country and Town name must be present. If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.
3.361	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Department	ISO Name ISO Definition ISO Type XML Tag Length	Department Identification of a division of a large organisation or building. Max70Text <Dept> 1 .. 70
3.362	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Sub Department	ISO Name ISO Definition ISO Type XML Tag Length	Sub Department Identification of a sub-division of a large organisation or building. Max70Text <SubDept> 1 .. 70
3.363	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Street Name	ISO Name ISO Definition ISO Type XML Tag Length	Street Name Name of a street or thoroughfare. Max70Text <StrNm> 1 .. 70
3.364	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Building Number	ISO Name ISO Definition ISO Type XML Tag Length	Building Number Number that identifies the position of a building on a street. Max16Text <BldgNb> 1 .. 16
3.365	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Building Name	ISO Name ISO Definition ISO Type XML Tag Length	Building Name Name of the building or house. Max35Text <BldgNm> 1 .. 35
3.366	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Floor	ISO Name ISO Definition ISO Type XML Tag Length	Floor Floor or storey within a building. Max70Text <Flr> 1 .. 70

Index	Mult	Element/Attribute	Guideline value(s)	
3.367	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Post Box	ISO Name ISO Definition ISO Type XML Tag Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Max16Text <PstBx> 1 .. 16
3.368	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Room	ISO Name ISO Definition ISO Type XML Tag Length	Room Building room number. Max70Text <Room> 1 .. 70
3.369	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Post Code	ISO Name ISO Definition ISO Type XML Tag Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Max16Text <PstCd> 1 .. 16
3.370	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Town Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Name Name of a built-up area, with defined boundaries, and a local government. Max35Text <TwnNm> 1 .. 35
3.371	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Town Location Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Location Name Specific location name within the town. Max35Text <TwnLctnNm> 1 .. 35
3.372	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++District Name	ISO Name ISO Definition ISO Type XML Tag Length	District Name Identifies a subdivision within a country sub-division. Max35Text <DstrctNm> 1 .. 35
3.373	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Postal Address +++++++Country Sub Division	ISO Name ISO Definition ISO Type XML Tag Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. Max35Text <CtrySubDvsn> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.374	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Postal Address +++++Country	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Nation with its own government. CountryCode <Ctry> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.375	[0..3]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Postal Address +++++Address Line	ISO Name ISO Definition ISO Type XML Tag Length	Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. Max70Text <AdrLine> 1 .. 35
3.376	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a party. Identification Party38Choice <Id>
3.377	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Identification +++++Organisation Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous way to identify an organisation. Organisation Identification OrganisationIdentification29 <OrgId>
3.378	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Identification +++++Organisation Identification +++++Any BIC	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Any BIC Business identification code of the organisation. AnyBICDec2014Identifier <AnyBIC> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.
3.379	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Identification +++++Organisation Identification +++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern	LEI Legal entity identification as an alternate identification for a party. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}
3.380	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Identification +++++Organisation Identification +++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of an organisation, as assigned by an institution, using an identification scheme. Other GenericOrganisationIdentification1 <Othr>

Index	Mult	Element/Attribute	Guideline value(s)	
3.381	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Organisation ++++++Identification +++++++Other ++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Identification assigned by an institution. Max35Text <Id> 1 .. 35
3.382	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Organisation ++++++Identification +++++++Other ++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name OrganisationIdentificationSchemeName1Choice <SchmeNm>
3.383	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Organisation ++++++Identification +++++++Other ++++++Scheme Name ++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalOrganisationIdentification1Code <Cd> 1 .. 4
3.384	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Organisation ++++++Identification +++++++Other ++++++Scheme Name ++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.385	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Organisation ++++++Identification +++++++Other ++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.386	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification ++++++Private Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a person, for example a passport. Private Identification PersonIdentification13 <PrvtId>

Index	Mult	Element/Attribute	Guideline value(s)	
3.387	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth	ISO Definition ISO Name ISO Type XML Tag	Date and place of birth of a person. Date And Place Of Birth DateAndPlaceOfBirth1 <DtAndPlcOfBirth>
3.388	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Birth Date	ISO Name ISO Definition ISO Type XML Tag	Birth Date Date on which a person is born. ISODate <BirthDt>
3.389	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Province Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	Province Of Birth Province where a person was born. Max35Text <PrvcOfBirth> 1 .. 35
3.390	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++City Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	City Of Birth City where a person was born. Max35Text <CityOfBirth> 1 .. 35
3.391	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Country Of Birth	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Birth Country where a person was born. CountryCode <CtryOfBirth> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.392	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of a person, as assigned by an institution, using an identification scheme. Other GenericPersonIdentification1 <Othr>

Index	Mult	Element/Attribute	Guideline value(s)	
3.393	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Unique and unambiguous identification of a person. Max35Text <Id> 1 .. 35
3.394	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name PersonIdentificationSchemeName1Choice <SchmeNm>
3.395	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalPersonIdentification1Code <Cd> 1 .. 4
3.396	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.397	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.398	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor +++++Party +++++Country Of Residence	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CountryCode <CtryOfRes> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Index	Mult	Element/Attribute	Guideline value(s)	
3.478	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account	ISO Definition ISO Name ISO Type XML Tag	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. Debtor Account CashAccount38 <DbtrAcct>
3.479	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification for the account between the account owner and the account servicer. Identification AccountIdentification4Choice <Id>
3.480	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Identification ++++++IBAN	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN2007Identifier <IBAN> [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
3.481	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Identification ++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of an account, as assigned by the account servicer, using an identification scheme. Other GenericAccountIdentification1 <Othr>
3.482	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Identification ++++++Other ++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length Pay.UK Comments	Identification Identification assigned by an institution. Max34Text <Id> 1 .. 34 Contains the Account Number of a UK based account.
3.487	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Type	ISO Definition ISO Name ISO Type XML Tag	Specifies the nature, or use of the account. Type CashAccountType2Choice <Tp>
3.488	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Type ++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Account type, in a coded form. ExternalCashAccountType1Code <Cd> 1 .. 4

Index	Mult	Element/Attribute	Guideline value(s)	
3.489	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Type ++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Nature or use of the account in a proprietary form. Max35Text <Prtry> 1 .. 35
3.490	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Currency	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. ActiveOrHistoricCurrencyCode <Ccy> [A-Z]{3,3} The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
3.491	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Max70Text <Nm> 1 .. 70
3.492	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Proxy	ISO Definition ISO Name ISO Type XML Tag	Specifies an alternate assumed name for the identification of the account. Proxy ProxyAccountIdentification1 <Prxy>
3.493	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Proxy +++++Type	ISO Definition ISO Name ISO Type XML Tag	Type of the proxy identification. Type ProxyAccountType1Choice <Tp>
3.494	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Proxy +++++Type +++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalProxyAccountType1Code <Cd> 1 .. 4

Index	Mult	Element/Attribute	Guideline value(s)	
3.495	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Proxy ++++++Type +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.496	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Account +++++Proxy ++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Identification used to indicate the account identification under another specified name. Max2048Text <Id> 1 .. 320
3.497	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Party that initiates the payment. Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor. Initiating Party Party40Choice <InitgPty> If LEI is absent then Name is mandatory. If Postal Address is present then Name is mandatory.
3.498	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Identification of a person or an organisation. Party PartyIdentification135 <Pty> If LEI is absent then Name is mandatory. If Postal Address is present then Name is mandatory.
3.499	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name by which a party is known and which is usually used to identify that party. Max140Text <Nm> 1 .. 140
3.500	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Postal Address	ISO Definition ISO Name ISO Type XML Tag	Information that locates and identifies a specific address, as defined by postal services. Postal Address PostalAddress24 <PstlAdr>
3.507	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Postal Address +++++++Department	ISO Name ISO Definition ISO Type XML Tag Length	Department Identification of a division of a large organisation or building. Max70Text <Dept> 1 .. 70

Index	Mult	Element/Attribute	Guideline value(s)	
3.508	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Postal Address +++++Sub Department	ISO Name ISO Definition ISO Type XML Tag Length	Sub Department Identification of a sub-division of a large organisation or building. Max70Text <SubDept> 1 .. 70
3.509	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Postal Address +++++Street Name	ISO Name ISO Definition ISO Type XML Tag Length	Street Name Name of a street or thoroughfare. Max70Text <StrNm> 1 .. 70
3.510	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Postal Address +++++Building Number	ISO Name ISO Definition ISO Type XML Tag Length	Building Number Number that identifies the position of a building on a street. Max16Text <BldgNb> 1 .. 16
3.511	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Postal Address +++++Building Name	ISO Name ISO Definition ISO Type XML Tag Length	Building Name Name of the building or house. Max35Text <BldgNm> 1 .. 35
3.512	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Postal Address +++++Floor	ISO Name ISO Definition ISO Type XML Tag Length	Floor Floor or storey within a building. Max70Text <Flr> 1 .. 70
3.513	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Postal Address +++++Post Box	ISO Name ISO Definition ISO Type XML Tag Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Max16Text <PstBx> 1 .. 16
3.514	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Postal Address +++++Room	ISO Name ISO Definition ISO Type XML Tag Length	Room Building room number. Max70Text <Room> 1 .. 70
3.515	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Postal Address +++++Post Code	ISO Name ISO Definition ISO Type XML Tag Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Max16Text <PstCd> 1 .. 16

Index	Mult	Element/Attribute	Guideline value(s)	
3.516	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Postal Address +++++++Town Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Name Name of a built-up area, with defined boundaries, and a local government. Max35Text <TwnNm> 1 .. 35
3.517	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Postal Address +++++++Town Location Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Location Name Specific location name within the town. Max35Text <TwnLctnNm> 1 .. 35
3.518	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Postal Address +++++++District Name	ISO Name ISO Definition ISO Type XML Tag Length	District Name Identifies a subdivision within a country sub-division. Max35Text <DstrctNm> 1 .. 35
3.519	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Postal Address +++++++Country Sub Division	ISO Name ISO Definition ISO Type XML Tag Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. Max35Text <CtrySubDvsn> 1 .. 35
3.520	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Postal Address +++++++Country	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Nation with its own government. CountryCode <Ctry> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.522	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a party. Identification Party38Choice <Id>
3.523	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Identification +++++Organisation Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous way to identify an organisation. Organisation Identification OrganisationIdentification29 <Orgld>

Index	Mult	Element/Attribute	Guideline value(s)	
3.524	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Organisation Identification +++++++Any BIC	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Any BIC Business identification code of the organisation. AnyBICDec2014Identifier <AnyBIC> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.
3.525	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Organisation Identification +++++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern	LEI Legal entity identification as an alternate identification for a party. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}
3.526	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Organisation Identification +++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of an organisation, as assigned by an institution, using an identification scheme. Other GenericOrganisationIdentification1 <Othr>
3.527	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Identification assigned by an institution. Max35Text <Id> 1 .. 35
3.528	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name OrganisationIdentificationSchemeName1Choice <SchmeNm>
3.529	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalOrganisationIdentification1Code <Cd> 1 .. 4

Index	Mult	Element/Attribute	Guideline value(s)	
3.530	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Organisation +++++++Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.531	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Organisation +++++++Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.532	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a person, for example a passport. Private Identification PersonIdentification13 <PrvtId>
3.533	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth	ISO Definition ISO Name ISO Type XML Tag	Date and place of birth of a person. Date And Place Of Birth DateAndPlaceOfBirth1 <DtAndPlcOfBirth>
3.534	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Birth Date	ISO Name ISO Definition ISO Type XML Tag	Birth Date Date on which a person is born. ISODate <BirthDt>
3.535	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Province Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	Province Of Birth Province where a person was born. Max35Text <PrvcOfBirth> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.536	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++City Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	City Of Birth City where a person was born. Max35Text <CityOfBirth> 1 .. 35
3.537	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Country Of Birth	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Birth Country where a person was born. CountryCode <CtryOfBirth> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.538	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of a person, as assigned by an institution, using an identification scheme. Other GenericPersonIdentification1 <Othr>
3.539	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Unique and unambiguous identification of a person. Max35Text <Id> 1 .. 35
3.540	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name PersonIdentificationSchemeName1Choice <SchmeNm>
3.541	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalPersonIdentification1Code <Cd> 1 .. 4

Index	Mult	Element/Attribute	Guideline value(s)	
3.542	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.543	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.544	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Initiating Party +++++Party +++++Country Of Residence	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CountryCode <CtryOfRes> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.624	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent	ISO Definition ISO Name ISO Type XML Tag	Financial institution servicing an account for the debtor. Debtor Agent BranchAndFinancialInstitutionIdentification6 <DbtrAgt>
3.625	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. Financial Institution Identification FinancialInstitutionIdentification18 <FinInstnId> The Debtor Agent can be identified using one of the following elements: BICFI or Clearing System Member Id. For UK domestic payments, the Sort Code is mandatory and is populated within the Member Id. BICFI is optional and can be used to identify the Debtor Agent (only) for cross-border payments. When using Mmbld you must also populate ClrSysId/Cd with 'GBDSC' i.e. UKDomesticSortCode.

Index	Mult	Element/Attribute	Guideline value(s)	
3.626	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++BICFI	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BICFIDec2014Identifier <BICFI> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.
3.627	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Clearing System Member Identification	ISO Definition ISO Name ISO Type XML Tag	Information used to identify a member within a clearing system. Clearing System Member Identification ClearingSystemMemberIdentification2 <ClrSysMmbld>
3.628	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification	ISO Definition ISO Name ISO Type XML Tag	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. Clearing System Identification ClearingSystemIdentification2Choice <ClrSysId>
3.629	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code	ISO Name ISO Definition ISO Type XML Tag Length Codes GBDSC	Code Identification of a clearing system, in a coded form as published in an external list. ExternalClearingSystemIdentification1Code <Cd> 1 .. 5 UKDomesticSortCode
3.631	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	ISO Name ISO Definition ISO Type XML Tag Length Pattern	Member Identification Identification of a member of a clearing system. Max35Text <Mmbld> 6 .. 6 [0-9]*
3.632	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern	LEI Legal entity identifier of the financial institution. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}

Index	Mult	Element/Attribute	Guideline value(s)	
3.633	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification ++++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name by which an agent is known and which is usually used to identify that agent. Max140Text <Nm> 1 .. 140
3.634	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification ++++++Postal Address	ISO Definition ISO Name ISO Type XML Tag Pay.UK Comments Pay.UK Rule(s)	Information that locates and identifies a specific address, as defined by postal services. Postal Address PostalAddress24 <PstlAdr> The NPA recommends the usage of a structured Postal Address but will also support unstructured Postal Addresses for the initial release of the NPA. The intention is that unstructured Postal Addresses will be restricted from the schemas within the NPA's life cycle as the industry transitions to structured Postal Addresses. If PostalAddress is used and if AddressLine is absent, then Country and Town name must be present. If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.
3.641	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification ++++++Postal Address ++++++Department	ISO Name ISO Definition ISO Type XML Tag Length	Department Identification of a division of a large organisation or building. Max70Text <Dept> 1 .. 70
3.642	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification ++++++Postal Address ++++++Sub Department	ISO Name ISO Definition ISO Type XML Tag Length	Sub Department Identification of a sub-division of a large organisation or building. Max70Text <SubDept> 1 .. 70
3.643	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification ++++++Postal Address ++++++Street Name	ISO Name ISO Definition ISO Type XML Tag Length	Street Name Name of a street or thoroughfare. Max70Text <StrtNm> 1 .. 70
3.644	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification ++++++Postal Address ++++++Building Number	ISO Name ISO Definition ISO Type XML Tag Length	Building Number Number that identifies the position of a building on a street. Max16Text <BldgNb> 1 .. 16

Index	Mult	Element/Attribute	Guideline value(s)	
3.645	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Building Name	ISO Name ISO Definition ISO Type XML Tag Length	Building Name Name of the building or house. Max35Text <BldgNm> 1 .. 35
3.646	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Floor	ISO Name ISO Definition ISO Type XML Tag Length	Floor Floor or storey within a building. Max70Text <Flr> 1 .. 70
3.647	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Post Box	ISO Name ISO Definition ISO Type XML Tag Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Max16Text <PstBx> 1 .. 16
3.648	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Room	ISO Name ISO Definition ISO Type XML Tag Length	Room Building room number. Max70Text <Room> 1 .. 70
3.649	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Post Code	ISO Name ISO Definition ISO Type XML Tag Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Max16Text <PstCd> 1 .. 16
3.650	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Town Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Name Name of a built-up area, with defined boundaries, and a local government. Max35Text <TwnNm> 1 .. 35
3.651	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Town Location Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Location Name Specific location name within the town. Max35Text <TwnLctnNm> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.652	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++District Name	ISO Name ISO Definition ISO Type XML Tag Length	District Name Identifies a subdivision within a country sub-division. Max35Text <DstrctNm> 1 .. 35
3.653	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Country Sub Division	ISO Name ISO Definition ISO Type XML Tag Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. Max35Text <CtrySubDvsn> 1 .. 35
3.654	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Country	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Nation with its own government. CountryCode <Ctry> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.655	[0..3]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Debtor Agent +++++Financial Institution Identification +++++Postal Address +++++Address Line	ISO Name ISO Definition ISO Type XML Tag Length	Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. Max70Text <AdrLine> 1 .. 35
3.1205	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain +++Creditor Agent	ISO Definition ISO Name ISO Type XML Tag	Financial institution servicing an account for the creditor. Creditor Agent BranchAndFinancialInstitutionIdentification6 <CdrAgt>
3.1206	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. Financial Institution Identification FinancialInstitutionIdentification18 <FinInstnId> The Creditor Agent must be identified by the Clearing System Member Id (Sort Code) in the NPA. When using Member Id, Clearing System Id/Cd must also be populated with 'GBDSC' i.e. UKDomesticSortCode.

Index	Mult	Element/Attribute	Guideline value(s)	
3.1207	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++BICFI	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BICFIDec2014Identifier <BICFI> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.
3.1208	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification	ISO Definition ISO Name ISO Type XML Tag	Information used to identify a member within a clearing system. Clearing System Member Identification ClearingSystemMemberIdentification2 <ClrSysMmbld>
3.1209	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification	ISO Definition ISO Name ISO Type XML Tag	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. Clearing System Identification ClearingSystemIdentification2Choice <ClrSysId>
3.1210	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code	ISO Name ISO Definition ISO Type XML Tag Length Codes GBDSC	Code Identification of a clearing system, in a coded form as published in an external list. ExternalClearingSystemIdentification1Code <Cd> 1 .. 5 UKDomesticSortCode
3.1212	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification	ISO Name ISO Definition ISO Type XML Tag Length Pattern	Member Identification Identification of a member of a clearing system. Max35Text <Mmbld> 6 .. 6 [0-9]*
3.1213	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern	LEI Legal entity identifier of the financial institution. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}

Index	Mult	Element/Attribute	Guideline value(s)	
3.1214	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification ++++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name by which an agent is known and which is usually used to identify that agent. Max140Text <Nm> 1 .. 140
3.1215	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification ++++++Postal Address	ISO Definition ISO Name ISO Type XML Tag Pay.UK Comments Pay.UK Rule(s)	Information that locates and identifies a specific address, as defined by postal services. Postal Address PostalAddress24 <PstlAdr> The NPA recommends the usage of a structured Postal Address but will also support unstructured Postal Addresses for the initial release of the NPA. The intention is that unstructured Postal Addresses will be restricted from the schemas within the NPA's life cycle as the industry transitions to structured Postal Addresses. If PostalAddress is used and if AddressLine is absent, then Country and Town name must be present. If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.
3.1222	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification ++++++Postal Address ++++++Department	ISO Name ISO Definition ISO Type XML Tag Length	Department Identification of a division of a large organisation or building. Max70Text <Dept> 1 .. 70
3.1223	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification ++++++Postal Address ++++++Sub Department	ISO Name ISO Definition ISO Type XML Tag Length	Sub Department Identification of a sub-division of a large organisation or building. Max70Text <SubDept> 1 .. 70
3.1224	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification ++++++Postal Address ++++++Street Name	ISO Name ISO Definition ISO Type XML Tag Length	Street Name Name of a street or thoroughfare. Max70Text <StrtNm> 1 .. 70
3.1225	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification ++++++Postal Address ++++++Building Number	ISO Name ISO Definition ISO Type XML Tag Length	Building Number Number that identifies the position of a building on a street. Max16Text <BldgNb> 1 .. 16

Index	Mult	Element/Attribute	Guideline value(s)	
3.1226	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Building Name	ISO Name ISO Definition ISO Type XML Tag Length	Building Name Name of the building or house. Max35Text <BldgNm> 1 .. 35
3.1227	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Floor	ISO Name ISO Definition ISO Type XML Tag Length	Floor Floor or storey within a building. Max70Text <Flr> 1 .. 70
3.1228	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Post Box	ISO Name ISO Definition ISO Type XML Tag Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Max16Text <PstBx> 1 .. 16
3.1229	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Room	ISO Name ISO Definition ISO Type XML Tag Length	Room Building room number. Max70Text <Room> 1 .. 70
3.1230	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Post Code	ISO Name ISO Definition ISO Type XML Tag Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Max16Text <PstCd> 1 .. 16
3.1231	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Town Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Name Name of a built-up area, with defined boundaries, and a local government. Max35Text <TwnNm> 1 .. 35
3.1232	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Town Location Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Location Name Specific location name within the town. Max35Text <TwnLctnNm> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1233	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++District Name	ISO Name ISO Definition ISO Type XML Tag Length	District Name Identifies a subdivision within a country sub-division. Max35Text <DstrctNm> 1 .. 35
3.1234	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Country Sub Division	ISO Name ISO Definition ISO Type XML Tag Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. Max35Text <CtrySubDvsn> 1 .. 35
3.1235	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Country	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Nation with its own government. CountryCode <Ctry> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.1236	[0..3]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address +++++Address Line	ISO Name ISO Definition ISO Type XML Tag Length	Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. Max70Text <AdrLine> 1 .. 35
3.1288	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Party to which an amount of money is due. Creditor Party40Choice <Cdtr> If LEI is absent then Name is mandatory. If Postal Address is present then Name is mandatory.
3.1289	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Identification of a person or an organisation. Party PartyIdentification135 <Pty> If LEI is absent then Name is mandatory. If Postal Address is present then Name is mandatory.
3.1290	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party +++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name by which a party is known and which is usually used to identify that party. Max140Text <Nm> 1 .. 140

Index	Mult	Element/Attribute	Guideline value(s)	
3.1291	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address	ISO Definition ISO Name ISO Type XML Tag	Information that locates and identifies a specific address, as defined by postal services. Postal Address PostalAddress24 <PstlAdr>
3.1298	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Department	ISO Name ISO Definition ISO Type XML Tag Length	Department Identification of a division of a large organisation or building. Max70Text <Dept> 1 .. 70
3.1299	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Sub Department	ISO Name ISO Definition ISO Type XML Tag Length	Sub Department Identification of a sub-division of a large organisation or building. Max70Text <SubDept> 1 .. 70
3.1300	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Street Name	ISO Name ISO Definition ISO Type XML Tag Length	Street Name Name of a street or thoroughfare. Max70Text <StrNm> 1 .. 70
3.1301	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Building Number	ISO Name ISO Definition ISO Type XML Tag Length	Building Number Number that identifies the position of a building on a street. Max16Text <BldgNb> 1 .. 16
3.1302	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Building Name	ISO Name ISO Definition ISO Type XML Tag Length	Building Name Name of the building or house. Max35Text <BldgNm> 1 .. 35
3.1303	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Floor	ISO Name ISO Definition ISO Type XML Tag Length	Floor Floor or storey within a building. Max70Text <Flr> 1 .. 70
3.1304	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Post Box	ISO Name ISO Definition ISO Type XML Tag Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Max16Text <PstBx> 1 .. 16

Index	Mult	Element/Attribute	Guideline value(s)	
3.1305	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Room	ISO Name ISO Definition ISO Type XML Tag Length	Room Building room number. Max70Text <Room> 1 .. 70
3.1306	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Post Code	ISO Name ISO Definition ISO Type XML Tag Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Max16Text <PstCd> 1 .. 16
3.1307	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Town Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Name Name of a built-up area, with defined boundaries, and a local government. Max35Text <TwnNm> 1 .. 35
3.1308	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Town Location Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Location Name Specific location name within the town. Max35Text <TwnLctnNm> 1 .. 35
3.1309	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++District Name	ISO Name ISO Definition ISO Type XML Tag Length	District Name Identifies a subdivision within a country sub-division. Max35Text <DstrctNm> 1 .. 35
3.1310	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Country Sub Division	ISO Name ISO Definition ISO Type XML Tag Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. Max35Text <CtrySubDvsn> 1 .. 35
3.1311	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Postal Address +++++++Country	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Nation with its own government. CountryCode <Ctry> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Index	Mult	Element/Attribute	Guideline value(s)	
3.1313	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a party. Identification Party38Choice <Id>
3.1314	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification ++++++Organisation Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous way to identify an organisation. Organisation Identification OrganisationIdentification29 <OrgId>
3.1315	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification ++++++Organisation Identification ++++++Any BIC	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Any BIC Business identification code of the organisation. AnyBICDec2014Identifier <AnyBIC> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.
3.1316	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification ++++++Organisation Identification ++++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern	LEI Legal entity identification as an alternate identification for a party. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}
3.1317	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification ++++++Organisation Identification ++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of an organisation, as assigned by an institution, using an identification scheme. Other GenericOrganisationIdentification1 <Othr>
3.1318	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification ++++++Organisation Identification ++++++Other ++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Identification assigned by an institution. Max35Text <Id> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1319	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name OrganisationIdentificationSchemeName1Choice <SchmeNm>
3.1320	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalOrganisationIdentification1Code <Cd> 1 .. 4
3.1321	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.1322	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.1323	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a person, for example a passport. Private Identification PersonIdentification13 <PrvtId>
3.1324	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth	ISO Definition ISO Name ISO Type XML Tag	Date and place of birth of a person. Date And Place Of Birth DateAndPlaceOfBirth1 <DtAndPlcOfBirth>

Index	Mult	Element/Attribute	Guideline value(s)	
3.1325	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Birth Date	ISO Name ISO Definition ISO Type XML Tag	Birth Date Date on which a person is born. ISODate <BirthDt>
3.1326	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Province Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	Province Of Birth Province where a person was born. Max35Text <PrvcOfBirth> 1 .. 35
3.1327	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++City Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	City Of Birth City where a person was born. Max35Text <CityOfBirth> 1 .. 35
3.1328	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Country Of Birth	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Birth Country where a person was born. CountryCode <CtryOfBirth> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.1329	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of a person, as assigned by an institution, using an identification scheme. Other GenericPersonIdentification1 <Othr>
3.1330	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Unique and unambiguous identification of a person. Max35Text <Id> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1331	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name PersonIdentificationSchemeName1Choice <SchmeNm>
3.1332	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalPersonIdentification1Code <Cd> 1 .. 4
3.1333	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35
3.1334	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.1335	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor +++++Party +++++Country Of Residence	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CountryCode <CtryOfRes> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.1415	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account	ISO Definition ISO Name ISO Type XML Tag	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Creditor Account CashAccount38 <CdtrAcct>

Index	Mult	Element/Attribute	Guideline value(s)	
3.1416	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification for the account between the account owner and the account servicer. Identification AccountIdentification4Choice <Id>
3.1417	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Identification +++++IBAN	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN2007Identifier <IBAN> [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
3.1418	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Identification +++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of an account, as assigned by the account servicer, using an identification scheme. Other GenericAccountIdentification1 <Othr>
3.1419	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Identification +++++Other +++++Identification	ISO Name ISO Definition ISO Type XML Tag Length Pay.UK Comments	Identification Identification assigned by an institution. Max34Text <Id> 1 .. 34 Contains the Account Number of a UK based account.
3.1424	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Type	ISO Definition ISO Name ISO Type XML Tag	Specifies the nature, or use of the account. Type CashAccountType2Choice <Tp>
3.1425	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Type +++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Account type, in a coded form. ExternalCashAccountType1Code <Cd> 1 .. 4
3.1426	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Type +++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Nature or use of the account in a proprietary form. Max35Text <Prtry> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1427	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Currency	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. ActiveOrHistoricCurrencyCode <Ccy> [A-Z]{3,3} The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
3.1428	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Max70Text <Nm> 1 .. 70
3.1429	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Proxy	ISO Definition ISO Name ISO Type XML Tag	Specifies an alternate assumed name for the identification of the account. Proxy ProxyAccountIdentification1 <Prxy>
3.1430	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Proxy +++++Type	ISO Definition ISO Name ISO Type XML Tag	Type of the proxy identification. Type ProxyAccountType1Choice <Tp>
3.1431	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Proxy +++++Type +++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalProxyAccountType1Code <Cd> 1 .. 4
3.1432	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Proxy +++++Type +++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1433	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Creditor Account +++++Proxy ++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Identification used to indicate the account identification under another specified name. Max2048Text <Id> 1 .. 320
3.1434	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor	ISO Definition ISO Name ISO Type XML Tag	Ultimate party to which an amount of money is due. Ultimate Creditor Party40Choice <UltmtCdtr>
3.1435	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party	ISO Definition ISO Name ISO Type XML Tag Pay.UK Rule(s)	Identification of a person or an organisation. Party PartyIdentification135 <Pty> If LEI is absent then Name is mandatory. If Postal Address is present then Name is mandatory.
3.1436	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Name	ISO Name ISO Definition ISO Type XML Tag Length	Name Name by which a party is known and which is usually used to identify that party. Max140Text <Nm> 1 .. 140
3.1437	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address	ISO Definition ISO Name ISO Type XML Tag	Information that locates and identifies a specific address, as defined by postal services. Postal Address PostalAddress24 <PstlAdr>
3.1444	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address ++++++Department	ISO Name ISO Definition ISO Type XML Tag Length	Department Identification of a division of a large organisation or building. Max70Text <Dept> 1 .. 70
3.1445	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address ++++++Sub Department	ISO Name ISO Definition ISO Type XML Tag Length	Sub Department Identification of a sub-division of a large organisation or building. Max70Text <SubDept> 1 .. 70

Index	Mult	Element/Attribute	Guideline value(s)	
3.1446	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address +++++++Street Name	ISO Name ISO Definition ISO Type XML Tag Length	Street Name Name of a street or thoroughfare. Max70Text <StrNm> 1 .. 70
3.1447	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address +++++++Building Number	ISO Name ISO Definition ISO Type XML Tag Length	Building Number Number that identifies the position of a building on a street. Max16Text <BldgNb> 1 .. 16
3.1448	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address +++++++Building Name	ISO Name ISO Definition ISO Type XML Tag Length	Building Name Name of the building or house. Max35Text <BldgNm> 1 .. 35
3.1449	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address +++++++Floor	ISO Name ISO Definition ISO Type XML Tag Length	Floor Floor or storey within a building. Max70Text <Fir> 1 .. 70
3.1450	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address +++++++Post Box	ISO Name ISO Definition ISO Type XML Tag Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Max16Text <PstBx> 1 .. 16
3.1451	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address +++++++Room	ISO Name ISO Definition ISO Type XML Tag Length	Room Building room number. Max70Text <Room> 1 .. 70
3.1452	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address +++++++Post Code	ISO Name ISO Definition ISO Type XML Tag Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Max16Text <PstCd> 1 .. 16
3.1453	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Postal Address +++++++Town Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Name Name of a built-up area, with defined boundaries, and a local government. Max35Text <TwnNm> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1454	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party +++++Postal Address +++++Town Location Name	ISO Name ISO Definition ISO Type XML Tag Length	Town Location Name Specific location name within the town. Max35Text <TwnLctnNm> 1 .. 35
3.1455	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party +++++Postal Address +++++District Name	ISO Name ISO Definition ISO Type XML Tag Length	District Name Identifies a subdivision within a country sub-division. Max35Text <DstrctNm> 1 .. 35
3.1456	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party +++++Postal Address +++++Country Sub Division	ISO Name ISO Definition ISO Type XML Tag Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. Max35Text <CtrySubDvsn> 1 .. 35
3.1457	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party +++++Postal Address +++++Country	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Nation with its own government. CountryCode <Ctry> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.1459	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party +++++Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a party. Identification Party38Choice <Id>
3.1460	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party +++++Identification +++++Organisation Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous way to identify an organisation. Organisation Identification OrganisationIdentification29 <OrgId>
3.1461	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party +++++Identification +++++Organisation Identification +++++Any BIC	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Any BIC Business identification code of the organisation. AnyBICDec2014Identifier <AnyBIC> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

Index	Mult	Element/Attribute	Guideline value(s)	
3.1462	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern	LEI Legal entity identification as an alternate identification for a party. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}
3.1463	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of an organisation, as assigned by an institution, using an identification scheme. Other GenericOrganisationIdentification1 <Othr>
3.1464	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Identification assigned by an institution. Max35Text <Id> 1 .. 35
3.1465	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name OrganisationIdentificationSchemeName1Choice <SchmeNm>
3.1466	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalOrganisationIdentification1Code <Cd> 1 .. 4
3.1467	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1468	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Organisation Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.1469	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification	ISO Definition ISO Name ISO Type XML Tag	Unique and unambiguous identification of a person, for example a passport. Private Identification PersonIdentification13 <PrvtId>
3.1470	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth	ISO Definition ISO Name ISO Type XML Tag	Date and place of birth of a person. Date And Place Of Birth DateAndPlaceOfBirth1 <DtAndPlcOfBirth>
3.1471	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Birth Date	ISO Name ISO Definition ISO Type XML Tag	Birth Date Date on which a person is born. ISODate <BirthDt>
3.1472	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Province Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	Province Of Birth Province where a person was born. Max35Text <PrvcOfBirth> 1 .. 35
3.1473	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++City Of Birth	ISO Name ISO Definition ISO Type XML Tag Length	City Of Birth City where a person was born. Max35Text <CityOfBirth> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1474	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth +++++++Country Of Birth	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Birth Country where a person was born. CountryCode <CtryOfBirth> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.1475	[0..n]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other	ISO Definition ISO Name ISO Type XML Tag	Unique identification of a person, as assigned by an institution, using an identification scheme. Other GenericPersonIdentification1 <Othr>
3.1476	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Identification	ISO Name ISO Definition ISO Type XML Tag Length	Identification Unique and unambiguous identification of a person. Max35Text <Id> 1 .. 35
3.1477	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name	ISO Definition ISO Name ISO Type XML Tag	Name of the identification scheme. Scheme Name PersonIdentificationSchemeName1Choice <SchmeNm>
3.1478	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Name of the identification scheme, in a coded form as published in an external list. ExternalPersonIdentification1Code <Cd> 1 .. 4
3.1479	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name +++++++Proprietary	ISO Name ISO Definition ISO Type XML Tag Length	Proprietary Name of the identification scheme, in a free text form. Max35Text <Prtry> 1 .. 35

Index	Mult	Element/Attribute	Guideline value(s)	
3.1480	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Identification +++++++Private Identification +++++++Other +++++++Issuer	ISO Name ISO Definition ISO Type XML Tag Length	Issuer Entity that assigns the identification. Max35Text <Issr> 1 .. 35
3.1481	[0..1]	Document +Payment Return V10 ++Transaction Information +++Return Chain ++++Ultimate Creditor +++++Party ++++++Country Of Residence	ISO Name ISO Definition ISO Type XML Tag Pattern ISO Rule(s)	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CountryCode <CtryOfRes> [A-Z]{2,2} The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3.1561	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Reason Information	ISO Definition ISO Name ISO Type XML Tag ISO Rule(s)	Provides detailed information on the return reason. Return Reason Information PaymentReturnReason6 <RtrRsnInf> If Reason/Code is equal to NARR, then AdditionalInformation must be present.
3.1624	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Reason Information ++++Reason	ISO Definition ISO Name ISO Type XML Tag	Specifies the reason for the return. Reason ReturnReason5Choice <Rsn>
3.1625	[1..1]	Document +Payment Return V10 ++Transaction Information +++Return Reason Information ++++Reason +++++Code	ISO Name ISO Definition ISO Type XML Tag Length	Code Reason for the return, as published in an external reason code list. ExternalReturnReason1Code <Cd> 1 .. 4
3.1627	[0..2]	Document +Payment Return V10 ++Transaction Information +++Return Reason Information ++++Additional Information	ISO Name ISO Definition ISO Type XML Tag Length Pattern	Additional Information Further details on the return reason. Max105Text <AddtlInf> 1 .. 105 [0-9a-zA-Z\-\?\:\(\)\.,\'+]+