

Danske Bank Message Implementation Guide

Common Global Implementation Market Practice (CGI-MP)

Customer Credit Transfer pain.001.001.09

This document defines how a CustomerCreditTransferInitiation message should be structured when sent to Danske Bank.

The Danske Bank Message Implementation Guide (MIG) of the CustomerCreditTransferInitiation (CCT) message complies with the definition for contents and use of an ISO 20022 pain.001.001.09 CustomerCreditTransferInitiation, the Common Global Implementation Market Practice (CGI-MP) CustomerCreditTransferInitiation recommendations and local market practice.

For further information about the Common Global Implementation Market Practice initiative please refer to www.swift.com.

Files sent to Danske Bank must be valid according to the XML Schema for pain.001.001.09 as published on the <http://www.iso20022.org> website.

XML Header

The XML header must follow the recommendation from <http://www.iso20022.org>:

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
```

Character Encoding and Character set

XML files use character encoding to represent text. ISO 20022 recommends using UTF-8 encoding.

Danske Bank supports the following character encodings for incoming XML files:

- UTF-8
- ISO-8859-1
- ISO-8859-15

However, our internal system processes these files using Windows-1252 encoding. This conversion may affect some characters.

- Characters common to both the original encoding (e.g., UTF-8) and Windows-1252 remain unchanged
- Characters not present in Windows-1252 may be replaced by similar-looking alternatives (look-alike characters) where possible
- Characters without an alternative in Windows-1252 are replaced with a ? symbol

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It's important to note that this conversion may result in some loss of information for characters not supported by Windows-1252.

To ensure the best compatibility and preserve all characters, we recommend using only characters that are common to both your chosen input encoding (preferably UTF-8) and Windows-1252.

The document includes information presented in a table format concerning the structure and contents of a message.

The columns refer to Common Global Implementation Market Practice MIG of the CustomerCreditTransferInitiation and the Danske Bank column provides the bank's interpretation and explains the usage of tags within Danske Bank.

Column Header	Content
Index	Element reference
Name	Element Name
XML tag	Element XML tag
Mult.	Element multiplicity
Type/Code	Element formatting
Restr	Restriction type
Additional details	Other restriction specifics
Danske Bank comments	Danske Bank usage of the tags. Applies to all countries that Danske Bank Group operate within.

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Abbreviation in column 'CBPR+ restr'	Term / (Description)
A	Element Added / (An element has been added)
(A)	Parent Added / (An element has been added due to its parent being added)
X	Excluded / (An optional element must not be populated)
(X)	Parent excluded / (An element must not be populated due to its parent being excluded)
I	Ignored / (An element may be populated but is ignored by the receiver)
(I)	Parent Ignored / (An element is ignored due to its parent being ignored)
[x..y]	Multiplicity / (An element multiplicity has changed)
FV	Fixed Value / (An element must contain a given value)
T/C	Type / Code Change / (A user-defined datatype replaces an existing simple datatype)

CHANGE LOG:

Version	Date	Description
1.0	01.09.2026	Document created

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Index	Name	XML tag	Mult.	Type/Code	Restr.	Additional details	Danske Bank comments
	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfinitn>					
2.4.1	Group Header	<GrpHdr>	[1..1]				
6.1.12.5.1	Message Identification	<MsgId>	[1..1]	text{1,35}			Must be unique for each District agreement min. 3 months. If not unique - message will be rejected. MessageIdentification will be returned in PSR
6.1.12.5.2	Creation Date Time	<CreDtTm>	[1..1]	dateTime			Creation Date Time will be returned in PSR
6.1.12.5.3	Authorisation	<Authstn>	[0..2]	Choice			
6.1.12.10.1	Code	<Cd>	[1..1]	text			Not used - data is accepted and ignored
6.1.12.10.2	Proprietary	<Prtry>	[1..1]	text{1,128}			Can be used when testing and defining contents of feedback (Payment Status Report) See Appendix A in 'Appendix' for usage and guidelines
6.1.12.5.4	Number Of Transactions	<NbOfTxs>	[1..1]	text [0-9]{1,15}		Rules: R2	Number Of Transactions will not be checked. Number of Transactions will be returned in PSR.
6.1.12.5.5	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		Rules: R3	Control Sum will not be checked. Control Sum will be returned in PSR
6.1.12.5.6	Initiating Party	<InitgPty>	[1..1]			Comment: Information provided under Initiating Party is forwarded by the bank to the next party in the payment chain.	Not used - data is accepted and ignored
6.1.14.1.1	Name	<Nm>	[0..1]	text{1,140}		Rules: R4	Not used - data is accepted and ignored
6.1.14.1.2	Postal Address	<PstlAdr>	[0..1]			Rules: R5	Not used – data is accepted and ignored
6.1.18.1.1	Address Type	<AdrTp>	[0..1]	Choice	I	Not used	Not used – data is accepted and ignored
6.1.18.1.2	Department	<Dept>	[0..1]	text{1,70}			Not used – data is accepted and ignored
6.1.18.1.3	Sub Department	<SubDept>	[0..1]	text{1,70}			Not used – data is accepted and ignored
6.1.18.1.4	Street Name	<StrtNm>	[0..1]	text{1,70}		Comment: Use Structured address option: Provide ISO structured elements as per ISO definition, i.e. Street Name in element StrtNm, Building Number in element BldgNb, floor number in element Flr etc.	Not used – data is accepted and ignored
6.1.18.1.5	Building Number	<BldgNb>	[0..1]	text{1,16}			Not used – data is accepted and ignored

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Index	Name	XML tag	Mult.	Type/Code	Restr.	Additional details	Danske Bank comments
6.1.18.1.6	Building Name	<BldgNm>	[0..1]	text{1,35}			Not used – data is accepted and ignored
6.1.18.1.7	Floor	<Flr>	[0..1]	text{1,70}			Not used – data is accepted and ignored
6.1.18.1.8	Post Box	<PstBx>	[0..1]	text{1,16}			Not used – data is accepted and ignored
6.1.18.1.9	Room	<Room>	[0..1]	text{1,70}			Not used – data is accepted and ignored
6.1.18.1.10	Post Code	<PstCd>	[0..1]	text{1,16}			Not used – data is accepted and ignored
6.1.18.1.11	Town Name	<TwnNm>	[0..1]	text{1,35}		Rules: R6	Not used – data is accepted and ignored
6.1.18.1.12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}			Not used – data is accepted and ignored
6.1.18.1.13	District Name	<DstrctNm>	[0..1]	text{1,35}			Not used – data is accepted and ignored
6.1.18.1.14	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}			Not used – data is accepted and ignored
6.1.18.1.15	Country	<Ctry>	[0..1]	text		Rules: R6	Not used – data is accepted and ignored
6.1.18.1.16	Address Line	<AdrLine>	[0..7]	text{1,70}	I	Rules: R7	Not used – data is accepted and ignored
6.1.14.1.3	Identification	<Id>	[0..1]	Choice		Comment: Multiple IDs are allowed to support overpopulation. Can be used for dedicated bank services, e.g. reporting in the pain.002 or online authorisation.	Not used - data is accepted and ignored
2.4.2	Payment Information	<PmtInf>	[1..*]			Rules: R16	
6.1.15.4.1	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}		Comment: This value is the same as the Message ID of the Group Header.	Uniqueness validation and checks to determine whether the value matches the Message ID will not be performed. PaymentInformationIdentification will be returned in PSR
6.1.15.4.2	Payment Method	<PmtMtd>	[1..1]	text			Valid codes: TRF CHK Please refer to the document 'Examples'
6.1.15.4.3	Batch Booking	<BtchBookg>	[0..1]	boolean			Please refer to Appendix B
6.1.15.4.4	Number Of Transactions	<NbOfTxes>	[0..1]	text		Rules: R8	Value will not be checked
6.1.15.4.5	Control Sum	<CtrlSum>	[0..1]	decimal		Rules: R3	Control Sum will not be checked. Control Sum will be returned in PSR
6.1.15.4.6	Payment Type Information	<PmtTpInf>	[0..1]			Rules: R9	Required at either Payment Information or Credit Transfer Transaction Information Level but should not be present at both levels. If present at both levels the information at Credit Transfer Transaction Information Level is used.

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6.1.16.1.1	Instruction Priority	<InstrPrty>	[0..1]	text		Comment: Bilaterally agreed if a bank supports a priority processing queue service. If an urgent payment is instructed, then ServiceLevel must be used with codes URGP or URNS.	Valid codes: NORM If no value, then NORM is used as default. Other codes will be accepted and ignored.
6.1.16.1.2	Service Level	<SvcLvl>	[0..*]	Choice			Only one occurrence supported
6.1.16.1.2.1	Code	<Cd>	[1..1]	text{1,4}		Rules: R10	Valid codes: URGP SDVA SEPA All other codes will be accepted and ignored. Please refer to the document 'Examples'
6.1.16.1.2.2	Proprietary	<Prtry>	[1..1]	text{1,35}	I	Comment: Not recommended, as code is preferred.	Not used – data is accepted and ignored
6.1.16.1.3	Local Instrument	<LclInstrm>	[0..1]	Choice	I		
6.1.16.1.3.1	Code	<Cd>	[1..1]	text{1,35}			Valid codes: SDCL ONCL INST - used for SEPA Instant only Special rules apply to SEPA Instant. Please refer to Appendix J in 'Appendix'. Other codes will be accepted and ignored. Please refer to the document 'Examples'
6.1.16.1.3.2	Proprietary	<Prtry>	[1..1]	text{1,35}			Not used – data is accepted and ignored

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6.1.16.1.4	Category Purpose	<CtgyPurp>	[0..1]	Choice		Comment: Used by the debtor to provide information concerning the processing of the payment, which is likely to trigger a special processing by any of the agents in the payment chain from Debtor to the Creditor, in case that ISO messages are applied end-to-end. Best practice is to provide the Code element with the external ISO code.	
6.1.16.1.4.1	Code	<Cd>	[1..1]	text{1,4}		Rules: R11	Valid codes:: SALA CORT TREA INTC PENS SSBE TAXS SECU Other codes will be accepted and ignored. Can be overruled by Category Purpose Code under Credit Transfer Transaction Information Level. Please refer to the document 'Examples'
6.1.16.1.4.2	Proprietary	<Prtry>	[1..1]	text{1,35}			Valid code: CONF SPLT NSAF See Appendix G in 'Appendix' for usage and guidelines
6.1.15.4.7	Requested Execution Date	<ReqdExctnDt>	[1..1]	Choice			

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Index	Name	XML tag	Mult.	Type/Code	Restr.	Additional details	Danske Bank comments
6.1.7.1.1	Date	<Dt>	[1..1]	date		Comment: Required	See Appendix F in 'Appendix' for usage and guidelines. ISODate format used. Ex. of ISODate: 2025-10-17
6.1.7.1.2	Date Time	<DtTm>	[1..1]	dateTime	I		Only Date is used. Time is ignored
6.1.15.4.8	Pooling Adjustment Date	<PoolAdjstmntDt>	[0..1]	date	I		Not used – data is accepted and ignored
6.1.15.4.9	Debtor	<Dbtr>	[1..1]			Comment: If address must be used, it is recommended to use structured address or hybrid address.	If UltimateDebtor is populated for Danish account transfers then it will appear as Debtor in the clearing.
6.1.14.1.1	Name	<Nm>	[0..1]	text{1,140}		Rules: R22	Not used - data is accepted and ignored Value is collected from the bank system
6.1.14.1.2	Postal Address	<PstlAdr>	[0..1]			Rules: R23, R24, R13, R25	
6.1.18.1.1	Address Type	<AdrTp>	[0..1]	Choice	X		
6.1.18.1.2	Department	<Dept>	[0..1]	text{1,70}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.3	Sub Department	<SubDept>	[0..1]	text{1,70}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.4	Street Name	<StrtNm>	[0..1]	text{1,70}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.5	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.6	Building Name	<BldgNm>	[0..1]	text{1,35}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.7	Floor	<Flr>	[0..1]	text{1,70}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.8	Post Box	<PstBx>	[0..1]	text{1,16}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.9	Room	<Room>	[0..1]	text{1,70}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.10	Post Code	<PstCd>	[0..1]	text{1,16}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.11	Town Name	<TwnNm>	[0..1]	text{1,35}		Rules: R23, R24, R25	Not used - data is accepted and ignored
6.1.18.1.12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.13	District Name	<DstrctNm>	[0..1]	text{1,35}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.14	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		Rules: R24, R25	Not used - data is accepted and ignored
6.1.18.1.15	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		Rules: R23, R24, R25	Not used - data is accepted and passed on to the beneficiary's bank

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6.1.18.1.16	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..3]	Rules: R23, R24, R25	Not used - data is accepted and passed on to the beneficiary's bank
6.1.14.1.3	Identification	<Id>	[0..1]	Choice			
6.1.14.2.1	Organisation Identification	<OrgId>	[1..1]				
6.1.13.1.1	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}			
6.1.13.1.2	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}			
6.1.13.1.3	Other	<Othr>	[0..*]		[0..2]		

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6.1.13.1.3.1	Identification	<Id>	[1..1]	text{1,35}			Used in some English and Irish payment types and in 'Foreign account transfer' initiated from accounts held with Danske Bank, Finland. If used for 'foreign account transfers' initiated from accounts held with Danske Bank, Finland, the <Id> must be numeric" For English Indirect BACS payments: BACS ID - 6 digits Only the first occurency is used. Please refer to the document "Examples" Used in payments from Norwegian accounts to specify the approver(s) Value of Social security number (SOSE) or National Identity Number (NIDN) or District user ID (USER) can be used only. Max first 5 approvers are validated, the rest are ignored.
6.1.13.1.3.2	Scheme Name	<SchmeNm>	[0..1]	Choice			
6.1.13.1.3.2.1	Code	<Cd>	[1..1]	text{1,4}			Not used - data is accepted and ignored
6.1.13.1.3.2.2	Proprietary	<Prtry>	[1..1]	text{1,35}	X		Valid codes: Norway: SOSE (Norwegian social security number) NIDN (other national identity number) USER (District user ID) Other codes are accepted and ignored. See Appendix M in 'Appendix' for more details."
6.1.13.1.3.3	Issuer	<Issr>	[0..1]	text{1,35}			Not used
6.1.14.1.4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}			Not used - data is accepted and ignored

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6.1.14.1.5	Contact Details	<CtctDtls>	[0..1]		X		
6.1.15.4.10	Debtor Account	<DbtrAcct>	[1..1]				
6.1.1.4.1	Identification	<Id>	[1..1]	Choice			
6.1.2.1.1	IBAN	<IBAN>	[1..1]	text			Valid IBAN
6.1.2.1.2	Other	<Othr>	[1..1]				
6.1.1.2.1	Identification	<Id>	[1..1]	text{1,34}		Comment: In case of account proxy (substitute) usage, provide here the value "NOTPROVIDED" to fulfill ISO schema need. This workaround is planned to be lifted when a new version of the pain.001 allows for optional usage of Account Identification.	Local account number (BBAN)
6.1.1.2.2	Scheme Name	<SchmeNm>	[0..1]	Choice			
6.1.1.2.2.1	Code	<Cd>	[1..1]	text{1,4}			Valid code: BBAN
6.1.1.2.2.2	Proprietary	<Prtry>	[1..1]	text{1,35}			Please refer to the document 'Examples'
6.1.1.2.3	Issuer	<Issr>	[0..1]	text{1,35}			Not used – data is accepted and ignored
6.1.1.4.2	Type	<Tp>	[0..1]	Choice			Not used – data is accepted and ignored
6.1.1.4.3	Currency	<Ccy>	[0..1]	text		Rules: R17	Not used – data is accepted and ignored
6.1.1.4.4	Name	<Nm>	[0..1]	text{1,70}			Not used – data is accepted and ignored
6.1.1.4.5	Proxy	<Prxy>	[0..1]			Rules: R18 Comment: Usage based on bank service.	Not used – data is accepted and ignored
6.1.15.4.11	Debtor Agent	<DbtrAgt>	[1..1]				
6.1.10.4.1	Financial Institution Identification	<FinInstnId>	[1..1]				

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6.1.10.2.1	BICFI	<BICFI>	[0..1]	text		Rules: R19	Please refer to the document 'Examples' BIC address is always required. For accounts held with Danske Bank the following BIC's for Danske Bank can be used: DABADKKK DABANO22 DABASESX DABAFIHH DABAGB2L DABAGB2B DABAIE2D DABAPLPW
6.1.10.2.2	Clearing System Member Identification	<ClrSysMmbld>	[0..1]				
6.1.10.1.1	Clearing System Identification	<ClrSysId>	[0..1]	Choice		Comment: Not Used. Corporate demand is that the bank takes care to provide this Clearing System Identification code to identify the Member Identification (= local clearing code), if required. Therefore, CGI-MP banks apply a logic to populate the ID, if required.	
6.1.23.1.1	Code	<Cd>	[1..1]	text{1,5}	I		
6.1.23.1.2	Proprietary	<Prtry>	[1..1]	text{1,35}	I		
6.1.10.1.2	Member Identification	<Mmbld>	[1..1]	text{1,35}		Rules: R20	Not used - data is accepted and ignored
6.1.10.2.3	LEI	<LEI>	[0..1]	text		Rules: R21	Not used - data is accepted and ignored
6.1.10.2.4	Name	<Nm>	[0..1]	text{1,140}		Rules: R22	Not used - data is accepted and ignored
6.1.10.2.5	Postal Address	<PstlAdr>	[0..1]			Rules: R23	Not used - data is accepted and ignored
6.1.10.2.6	Other	<Othr>	[0..1]				
6.1.10.4.2	Branch Identification	<BrnchId>	[0..1]				
6.1.15.4.12	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		I		Not used – data is accepted and ignored
6.1.15.4.13	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}		Comment: Bilaterally Determined	Not used - data is accepted and ignored

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Index	Name	XML tag	Mult.	Type/Code	Restr.	Additional details	Danske Bank comments
6.1.15.4.14	Ultimate Debtor	<UltmtDbtr>	[0..1]			Comment: Conditional. If supported by a bank and if an ultimate debtor is involved in the payment, being different from the debtor, it must be provided either on Payment Information Level or Transaction Level. If provided on the Payment Information Level, to support flexibility for corporates, the bank will remap information to the Transaction level.	If tag is populated under Credit Transfer Transaction Information Level, then it will overrule the value in this tag. If UltimateDebtor is populated for Danish account transfers then it will appear as Debtor in the clearing. UltmtDbtr will be passed on to beneficiary for Salaries and Swedish account transfers.
6.1.14.1.1	Name	<Nm>	[0..1]	text{1,140}		Rules: R12	See Appendix D in 'Appendix' for usage and guidelines
6.1.14.1.2	Postal Address	<PstlAdr>	[0..1]			Rules: R25	
6.1.18.1.1	Address Type	<AdrTp>	[0..1]	Choice	I	Comment: Not Used	
6.1.18.1.2	Department	<Dept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.3	Sub Department	<SubDept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.4	Street Name	<StrtNm>	[0..1]	text{1,70}		Comment: Use Structured address option: Provide ISO structured elements as per ISO definition, i.e. Street Name in element StrtNm, Building Number in element BldgNb, floor number in element Flr etc.	See Appendix D in 'Appendix' for usage and guidelines
6.1.18.1.5	Building Number	<BldgNb>	[0..1]	text{1,16}			See Appendix D in 'Appendix' for usage and guidelines
6.1.18.1.6	Building Name	<BldgNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.7	Floor	<Flr>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.8	Post Box	<PstBx>	[0..1]	text{1,16}		Comment: If available, it is recommended to provide the post code.	Not used - data is accepted and ignored
6.1.18.1.9	Room	<Room>	[0..1]	text{1,70}			Not used - data is accepted and ignored

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Index	Name	XML tag	Mult.	Type/Code	Restr.	Additional details	Danske Bank comments
6.1.18.1.10	Post Code	<PstCd>	[0..1]	text{1,16}			See Appendix D in 'Appendix' for usage and guidelines
6.1.18.1.11	Town Name	<TwnNm>	[0..1]	text{1,35}			See Appendix D in 'Appendix' for usage and guidelines
6.1.18.1.12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.13	District Name	<DstrctNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.14	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.15	Country	<Ctry>	[0..1]	text		Rules: R27	See Appendix D 'Appendix' for usage and guidelines The country code must be provided according to ISO 3166.
6.1.18.1.16	Address Line	<AdrLine>	[0..7]	text{1,70}		Rules: R28	See Appendix D in 'Appendix' for usage and guidelines
6.1.14.1.3	Identification	<Id>	[0..1]	Choice			Not used - data is accepted and ignored
6.1.14.1.4	Country Of Residence	<CtryOfRes>	[0..1]	text		Comment: Maybe required depending on regulatory requirements. Country of Residence (where the party physically lives or the company is registered) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).	Not used - data is accepted and ignored
6.1.14.1.5	Contact Details	<CtctDtls>	[0..1]		I	Not Used	
6.1.15.4.15	Charge Bearer	<ChrgBr>	[0..1]	text		Rules: R36	Valid codes: CRED (Creditor) DEBT (Debtor) SHAR (Shared) SLEV (Service Level). SLEV and blank will be perceived as SHAR in Danske Bank. If tag is populated on Credit Transfer Transaction Information Level, then it will overrule the value in this tag.
6.1.15.4.16	Charges Account	<ChrgsAcct>	[0..1]		I	Comment: Bilaterally Determined	Not used - data is accepted and ignored

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6.1.15.4.17	Charges Account Agent	<ChrgsAcctAgt>	[0..1]		I	Comment: Not Used	Not used - data is accepted and ignored
6.1.15.4.18	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]				
6.1.15.6.1	Payment Identification	<PmtId>	[1..1]				
6.1.11.2.1	Instruction Identification	<InstrId>	[0..1]	text{1,35}		Comment: If provided, this Id is returned to the ordering party in account statement reporting.	The first 20 - 35 characters are used for sender's reference on sender's account statement dependent on the file format for the account statement file. However, Danske Bank does not check for the uniqueness of InstructionId.
6.1.11.2.2	End To End Identification	<EndToEndId>	[1..1]	text{1,35}			Unique for each District agreement min. 3-4 months If not unique - payment will be rejected. End To End Identification will be returned in PSR
6.1.11.2.3	UETR	<UETR>	[0..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}		Comment: If provided, the bank passes this value on.	UETR will be returned in PSR
6.1.15.6.2	Payment Type Information	<PmtTpInf>	[0..1]			Rules: R9	
6.1.16.1.1	Instruction Priority	<InstrPrty>	[0..1]	text		Comment: Bilaterally agreed if a bank supports a priority processing queue service. If an urgent payment is instructed, then ServiceLevel must be used with codes URGP or URNS.	Valid codes: NORM If no value NORM is used as default. Other codes will be accepted and ignored. If value is present, then value on Payment Information Level is overruled
6.1.16.1.2	Service Level	<SvcLvl>	[0..*]	Choice	[0..3]		Only one occurrence is supported – more occurrences will be ignored

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6.1.16.1.2.1	Code	<Cd>	[1..1]	text{1,4}		Rules: R10	Valid codes: URGP SDVA All other codes will be accepted and ignored. If a payment fulfills the SEPA conditions the payment will automatically be a SEPA payment. Please refer to the document 'Examples' If value is present, then value on Payment Information Level is overruled
6.1.16.1.2.2	Proprietary	<Prtry>	[1..1]	text{1,35}	I	Comment: Not recommended, as code is preferred.	Not used - data is accepted and ignored
6.1.16.1.3	Local Instrument	<LclInstrm>	[0..1]	Choice	I		
	Code	<Cd>	[1..1]	text{1,35}			Valid codes: SDCL ONCL INST - used for SEPA Instant only Special rules apply to SEPA Instant. Please refer to Appendix J in the 'Appendix' Other codes used will result in ONCL. If value is present, then value on Payment Information Level is overruled Please refer to the document 'Examples'
	Proprietary	<Prtry>	[1..1]	text{1,35}			Not used - data is accepted and ignored
6.1.16.1.4	Category Purpose	<CtgyPurp>	[0..1]	Choice			
6.1.16.1.4.1	Code	<Cd>	[1..1]	text{1,4}		Rules: R11	Valid codes: SALA (Salary payment) CORT (TradeSettlementPayment) TREA (Treasury payment) INTC (IntraCompanyPayment) PENS (Pension payment) SSBE (SocialSecurityBenefit) TAXS (Tax payment) SECU (Securities) Other codes will be accepted and ignored. If value is present, then value on Payment Information Level is overruled Please refer to the document 'Examples'

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6.1.16.1.4.2	Proprietary	<Prtry>	[1..1]	text{1,35}			Not used - data is accepted and ignored
6.1.15.6.3	Amount	<Amt>	[1..1]	Choice			
6.1.3.1.1	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal			
	Xml Attribute Currency	<Ccy>		text			
6.1.3.1.2	Equivalent Amount	<EqvtAmt>	[1..1]				
6.1.3.1.2.1	Amount	<Amt>	[1..1]	0 <= decimal			
	Xml Attribute Currency	<Ccy>		text			
6.1.3.1.2.2	Currency Of Transfer	<CcyOfTrf>	[1..1]	text			Please refer to list of currencies according to ISO 4217 standard.
6.1.15.6.4	Exchange Rate Information	<XchgRateInf>	[0..1]				
6.1.15.6.4.1	Unit Currency	<UnitCcy>	[0..1]	text			Not used - data is accepted and ignored
6.1.15.6.4.2	Exchange Rate	<XchgRate>	[0..1]	decimal			Not used - data is accepted and ignored
6.1.15.6.4.3	Rate Type	<RateTp>	[0..1]	text			SPOT - Exchange rate applied is the spot rate SALE- exchange rate applied is the market rate at time of the sale AGRD - Exchange rate applied is the rate agreed with Danske Bank. If AGRD is used then a valid contract number must be filled in in Contract Identification
6.1.15.6.4.4	Contract Identification	<CtrctId>	[0..1]	text{1,35}			Foreign account transfers: Truncated to 14 characters. If code AGRD is used in Rate Type then this field must contain a valid contract number agreed with Danske Bank.
6.1.15.6.5	Charge Bearer	<ChrgBr>	[0..1]	text			Valid codes: CRED (Creditor) DEBT (Debtor) SHAR (Shared) If value is present, then value on Payment Information Level is overruled
6.1.15.6.6	Cheque Instruction	<ChqlInstr>	[0..1]			Comment: Usage based on bilateral agreement, if the bank supports it.	

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6.1.5.1.1	Cheque Type	<ChqTp>	[0..1]	text		Comment: Usage based on bilateral agreement, if the bank supports it.	Valid codes: BCHQ - Bank Cheque DRFT - Draft Please note: Danske Bank will always issue a Bank Cheque (BCHQ) no matter which code is used.
6.1.5.1.2	Cheque Number	<ChqNb>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.5.1.3	Cheque From	<ChqFr>	[0..1]			Comment: Usage based on bilateral agreement, if the bank supports it.	
6.1.5.1.3.1	Name	<Nm>	[1..1]	text{1,140}			See Appendix D in 'Appendix' for usage and guidelines. If present then the value in Ultimate Debtor Name will be overruled
6.1.5.1.3.2	Address	<Adr>	[1..1]				
6.1.18.1.1	Address Type	<AdrTp>	[0..1]	Choice	I		
6.1.18.1.2	Department	<Dept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.3	Sub Department	<SubDept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.4	Street Name	<StrtNm>	[0..1]	text{1,70}			See Appendix D.in 'Appendix' for usage and guidelines If present then the value in Ultimate Debtor Street Name will be overruled
6.1.18.1.5	Building Number	<BldgNb>	[0..1]	text{1,16}			See Appendix D.in 'Appendix' for usage and guidelines If present then the value in Ultimate Debtor Building Number will be overruled
6.1.18.1.6	Building Name	<BldgNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.7	Floor	<Flr>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.8	Post Box	<PstBx>	[0..1]	text{1,16}			Not used - data is accepted and ignored
6.1.18.1.9	Room	<Room>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.10	Post Code	<PstCd>	[0..1]	text{1,16}			See Appendix D.in 'Appendix' for usage and guidelines If present then the value in Ultimate Debtor Post Code will be overruled

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6.1.18.1.11	Town Name	<TwnNm>	[0..1]	text{1,35}			See Appendix D.in 'Appendix' for usage and guidelines If present then the value in Ultimate Debtor Town Name will be overruled
6.1.18.1.12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.13	District Name	<DstrctNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.14	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.15	Country	<Ctry>	[0..1]	text			See Appendix D.in 'Appendix' for usage and guidelines If present then the value in Ultimate Debtor Country will be overruled
6.1.18.1.16	Address Line	<AdrLine>	[0..7]	text{1,70}			See Appendix D.in 'Appendix' for usage and guidelines If present then the value in Ultimate Debtor Address Line will be overruled
6.1.5.1.4	Delivery Method	<DlvryMtd>	[0..1]	Choice		Comment: Usage based on bilateral agreement, if the bank supports it.	
6.1.5.1.4.1	Code	<Cd>	[1..1]	text			Valid codes: MLDB - Cheque will be sent to debtor. Default for all foreign cheques if not filled in. MLCD - Cheque will be sent to creditor
6.1.5.1.4.2	Proprietary	<Prtry>	[1..1]	text{1,35}			Not used - data is accepted and ignored
6.1.5.1.5	Deliver To	<DlvrTo>	[0..1]			Comment: Usage based on bilateral agreement, if the bank supports it.	
6.1.5.1.5.1	Name	<Nm>	[1..1]	text{1,140}			See Appendix D.in 'Appendix' for usage and guidelines
6.1.5.1.5.2	Address	<Adr>	[1..1]				
6.1.18.1.1	Address Type	<AdrTp>	[0..1]	Choice	I		
6.1.18.1.2	Department	<Dept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.3	Sub Department	<SubDept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.4	Street Name	<StrtNm>	[0..1]	text{1,70}			See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.5	Building Number	<BldgNb>	[0..1]	text{1,16}			See Appendix D.in 'Appendix' for usage and guidelines

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6.1.18.1.6	Building Name	<BldgNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.7	Floor	<Flr>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.8	Post Box	<PstBx>	[0..1]	text{1,16}			Not used - data is accepted and ignored
6.1.18.1.9	Room	<Room>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.10	Post Code	<PstCd>	[0..1]	text{1,16}			See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.11	Town Name	<TwnNm>	[0..1]	text{1,35}			See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.13	District Name	<DstrctNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.14	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.15	Country	<Ctry>	[0..1]	text [A-Z]{2,2}			See Appendix D.in 'Appendix' for usage and guidelines The country code must be provided according to ISO 3166. Ex. AU
6.1.18.1.16	Address Line	<AdrLine>	[0..7]	text{1,70}			See Appendix D.in 'Appendix' for usage and guidelines
6.1.5.1.6	Instruction Priority	<InstrPrty>	[0..1]	text		Comment: Usage based on bilateral agreement, if the bank supports it.	Not used - data is accepted and ignored
6.1.5.1.7	Cheque Maturity Date	<ChqMtrtyDt>	[0..1]	date			Not used - data is accepted and ignored
6.1.5.1.8	Forms Code	<FrmsCd>	[0..1]	text{1,35}			Valid code:: CROSSED Then the cheque is crossed (applies only to foreign cheques)
6.1.5.1.9	Memo Field	<MemoFld>	[0..2]	text{1,35}			Not used - data is accepted and ignored
6.1.5.1.10	Regional Clearing Zone	<RgnlClrZone>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.5.1.11	Print Location	<PrtLctn>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.5.1.12	Signature	<Sgntr>	[0..5]	text{1,70}			Not used - data is accepted and ignored
6.1.15.6.7	Ultimate Debtor	<UltmtDbtr>	[0..1]			Comment: Conditional. If supported by a bank and if an ultimate debtor is involved in the payment, being different from the debtor, it must be provided either on Payment Information Level or Transaction Level.5	If present then UltimateDebtor tags on Payment level is overruled. If UltimateDebtor is populated for Danish account transfers then it will appear as Debtor in the clearing. UltmtDbtr will be passed on to beneficiary for Salary and Swedish payments when the new Swedish clearing is live - Autumn 2026

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6.1.14.1.1	Name	<Nm>	[0..1]	text{1,140}		Rules: R12	See Appendix D.in 'Appendix' for usage and guidelines
6.1.14.1.2	Postal Address	<PstlAdr>	[0..1]			Rules: R25	See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.1	Address Type	<AdrTp>	[0..1]	Choice	I	Comment: Not Used	
6.1.18.1.2	Department	<Dept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.3	Sub Department	<SubDept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.4	Street Name	<StrtNm>	[0..1]	text{1,70}			See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.5	Building Number	<BldgNb>	[0..1]	text{1,16}			See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.6	Building Name	<BldgNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.7	Floor	<Flr>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.8	Post Box	<PstBx>	[0..1]	text{1,16}			Not used - data is accepted and ignored
6.1.18.1.9	Room	<Room>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.10	Post Code	<PstCd>	[0..1]	text{1,16}		Comment: If available, it is recommended to provide the post code.	See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.11	Town Name	<TwnNm>	[0..1]	text{1,35}		Rules: R26	See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.13	District Name	<DstrctNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.14	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.15	Country	<Ctry>	[0..1]	text		Rules: R27	See Appendix D.in 'Appendix' for usage and guidelines
6.1.18.1.16	Address Line	<AdrLine>	[0..7]	text{1,70}	I	Rules: R28	See Appendix D.in 'Appendix' for usage and guidelines
6.1.14.1.3	Identification	<Id>	[0..1]	Choice			Not used - data is accepted and ignored

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6.1.14.1.4	Country Of Residence	<CtryOfRes>	[0..1]	text		Comment: Maybe required depending on regulatory requirements. Country of Residence (where the party physically lives or the company is registered) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).	Not used - data is accepted and ignored
6.1.14.1.5	Contact Details	<CtctDtls>	[0..1]		I	Comment: Not Used	
6.1.15.6.8	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			Comment: Bilaterally Determined	
6.1.10.4.1	Financial Institution Identification	<FinInstnId>	[1..1]				
6.1.10.2.1	BICFI	<BICFI>	[0..1]	text		Rules: R19	Only used if CORT or TREA is populated in Category Purpose Cd tag. Ignored in all other payment types due to the fact that Danske Bank decide the intermediary agent. Please note that use of intermediary agent may result in a higher fee.
6.1.10.2.2	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			Rules: R28	
6.1.10.1.1	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I	Comment: Not Used	
6.1.23.1.1	Code	<Cd>	[1..1]	text{1,5}			Not used - data is accepted and ignored
6.1.23.1.2	Proprietary	<Prtry>	[1..1]	text{1,35}			
6.1.10.1.2	Member Identification	<Mmbld>	[1..1]	text{1,35}		Rules: R20	Not used - data is accepted and ignored
6.1.10.2.3	LEI	<LEI>	[0..1]	text		Rules: R21	Not used - data is accepted and ignored
6.1.10.2.4	Name	<Nm>	[0..1]	text{1,140}		Rules: R30	Only used if CORT or TREA is populated in Category Purpose Cd 2 tag. Ignored in all other payment types due to the fact that Danske Bank decide the intermediary agent. Please note that use of intermediary agent may result in a higher fee.
6.1.10.2.5	Postal Address	<PstlAdr>	[0..1]		I		Not used - data is accepted and ignored
6.1.10.2.6	Other	<Othr>	[0..1]		I		

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6.1.15.6.9	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]		I	Not used	Not used - data is accepted and ignored
6.1.15.6.10	Intermediary Agent 2	<IntrmyAgt2>	[0..1]			Comment: Bilaterally Determined	Not used - data is accepted and ignored
6.1.15.6.11	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]		I	Not used	Not used - data is accepted and ignored
6.1.15.6.12	Intermediary Agent 3	<IntrmyAgt3>	[0..1]		I	Not used	Not used - data is accepted and ignored
6.1.15.6.13	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]		I	Not used	Not used - data is accepted and ignored
6.1.15.6.14	Creditor Agent	<CdtrAgt>	[0..1]				
6.1.10.4.1	Financial Institution Identification	<FinInstnId>	[1..1]				
6.1.10.2.1	BICFI	<BICFI>	[0..1]	text		Rules: R19	Valid BIC according to the ISO 9362 Registration Authority. Domestic Payments: Please note that when using BBAN in CreditorAccount, the BIC cannot be used exclusively instead of an account registration number in order to identify the receiver bank
6.1.10.2.2	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			Rules: R28	
6.1.10.1.1	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I		
6.1.23.1.1	Code	<Cd>	[1..1]	text{1,5}			See Appendix C in 'Appendix' for usage and guidelines. Other values than specified in the appendix cannot be used.
6.1.23.1.2	Proprietary	<Prtry>	[1..1]	text{1,35}			
6.1.10.1.2	Member Identification	<Mmbld>	[1..1]	text{1,35}			See Appendix C in 'Appendix' for usage and guidelines. Other values than specified in the appendix cannot be used.
6.1.10.2.3	LEI	<LEI>	[0..1]	text		Rules: R21	Not used - data is accepted and ignored
6.1.10.2.4	Name	<Nm>	[0..1]	text{1,140}		Rules: R30	See Appendix C in 'Appendix' for usage and guidelines. Other values than specified in the appendix cannot be used.
6.1.10.2.5	Postal Address	<PstlAdr>	[0..1]				Not used - data is accepted and ignored
6.1.10.4.2	Branch Identification	<BrnchId>	[0..1]			Comment: As per Interbank CBPR+ guideline: Only allowed when Creditor Agent is located in Japan to identify the account that must be credited.	Not used - data is accepted and ignored
6.1.15.6.15	Creditor Agent Account	<CdtrAgtAcct>	[0..1]			Comment: Bilaterally Determined	
6.1.1.4.1	Identification	<Id>	[1..1]	Choice			

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6.1.2.1.1	IBAN	<IBAN>	[1..1]	text			Can be used only if CORT or TREA in Category Purpose Cd tag. Please note that use of CreditorAgentAccount may result in a higher fee
6.1.2.1.2	Other	<Othr>	[1..1]				
6.1.1.2.1	Identification	<Id>	[1..1]	text{1,34}			Can be used only if CORT or TREA in Category Purpose Cd tag. Please note that use of CreditorAgentAccount may result in a higher fee
6.1.1.2.2	Scheme Name	<SchmeNm>	[0..1]	Choice	I		Not used - data is accepted and ignored
6.1.1.2.2.1	Code	<Cd>	[1..1]	text{1,4}			
6.1.1.2.2.2	Proprietary	<Prtry>	[1..1]	text{1,35}			
6.1.1.2.3	Issuer	<Issr>	[0..1]	text{1,35}	I		Not used - data is accepted and ignored
6.1.1.4.2	Type	<Tp>	[0..1]	Choice	I		Not used - data is accepted and ignored
6.1.1.4.3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I		Not used - data is accepted and ignored
6.1.1.4.4	Name	<Nm>	[0..1]	text{1,70}	I		Not used - data is accepted and ignored
6.1.1.4.5	Proxy	<Prxy>	[0..1]				Not used - data is accepted and ignored
6.1.15.6.16	Creditor	<Cdtr>	[0..1]			Comment: Mandatory in most cases unless account proxy is supported.	
6.1.14.1.1	Name	<Nm>	[0..1]	text{1,140}		Rules: R31	

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6.1.14.1.2	Postal Address	<PstlAdr>	[0..1]			Comment: BEST PRACTICE RECOMMENDATION 1. Preferred: - Use fully structured address with clean data. Required to provide Country, while Town Name is recommended to be provided (*). - Or, hybrid address structure with mixed data (to transmit e.g. the Street Name and Building Number in one line, if Building Number can't be transmitted separately), provided (*) in max. 2 Address Line. Note for Ultimate Parties and Initiating Party (the latter only if forwarded by the bank): - This is can only be used after Nov. 2025. - Country and Town Name is required. - Bank cannot map unstructured address lines into structured elements). For both address options Country is required. Town Name is recommended to be provided (*) or required, depending on the use case. Post Code is recommended to be provided as well. Overall, it is recommended to provide further address data to comply with AML / AFC needs. (*) Note for domestic urgent & international payments: By Nov. 2025, both elements Town	
6.1.18.1.1	Address Type	<AdrTp>	[0..1]	Choice	I		Not used - data is accepted and ignored
6.1.18.1.2	Department	<Dept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.3	Sub Department	<SubDept>	[0..1]	text{1,70}			Not used - data is accepted and ignored

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6.1.18.1.4	Street Name	<StrtNm>	[0..1]	text{1,70}		Comment: a) Structured address option: Provide ISO structured elements as per ISO definition, i.e. Street Name in element StrtNm, Building Number in element BldgNb, floor number in element Flr etc. b) Hybrid address option: Provide the co-mingled address attributes, or information which cannot be provided in dedicated elements, in the unstructured element AdrLine (e.g. street name together with building no.) i.e. max. 2 occurrences with each	See appendix D in 'Appendix' for usage and guidelines
6.1.18.1.5	Building Number	<BldgNb>	[0..1]	text{1,16}			See appendix D in 'Appendix' for usage and guidelines
6.1.18.1.6	Building Name	<BldgNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.7	Floor	<Flr>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.8	Post Box	<PstBx>	[0..1]	text{1,16}			Not used - data is accepted and ignored
6.1.18.1.9	Room	<Room>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.10	Post Code	<PstCd>	[0..1]	text{1,16}		Comment: If available, it is recommended	See appendix D in 'Appendix' for usage and guidelines
6.1.18.1.11	Town Name	<TwnNm>	[0..1]	text{1,35}		Rules: R13	See appendix D in 'Appendix' for usage and guidelines
6.1.18.1.12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.13	District Name	<DstrctNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.14	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.15	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		Rules: R14	See appendix D in 'Appendix' for usage and guidelines. The country code must be provided according to ISO 3166. Ex. AU
6.1.18.1.16	Address Line	<AdrLine>	[0..7]	text{1,70}		Rules: R15	See appendix D in 'Appendix' for usage and guidelines
6.1.14.1.3	Identification	<Id>	[0..1]	Choice		Comment: Conditional, maybe needed by regulatory requirements.	Not used - data is accepted and ignored

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6.1.14.1.4	Country Of Residence	<CtryOfRes>	[0..1]	text		Comment: Maybe required depending on regulatory requirements. Country of Residence (where the party physically lives or the company is registered) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).	Not used - data is accepted and ignored
6.1.14.1.5	Contact Details	<CtctDtls>	[0..1]		I		Not used - data is accepted and ignored
6.1.17.2.1	Name Prefix	<NmPrfx>	[0..1]	text			
6.1.17.2.3	Phone Number	<PhneNb>	[0..1]	text			
6.1.17.2.4	Mobile Number	<MobNb>	[0..1]	text			
6.1.17.2.5	Fax Number	<FaxNb>	[0..1]	text			
6.1.17.2.6	Email Address	<EmailAdr>	[0..1]	text{1,2048}			
6.1.17.2.11	Other	<Othr>	[0..*]				
6.1.15.6.17	Creditor Account	<CdtrAcct>	[0..1]			Comment: Mandatory unless account proxy is supported.	
6.1.1.4.1	Identification	<Id>	[1..1]	Choice			
6.1.2.1.1	IBAN	<IBAN>	[1..1]	text			
6.1.2.1.2	Other	<Othr>	[1..1]				
6.1.1.2.1	Identification	<Id>	[1..1]	text{1,34}		Comment: In case of account proxy (substitute) usage, provide here the value "NOTPROVIDED" to fulfill ISO schema need. This workaround is planned to be lifted when a new version of the pain.001 allows for optional usage of Account Identification.	If used, it must always be secured that the full account number incl. registration number/sort code is stated
6.1.1.2.2	Scheme Name	<SchmeNm>	[0..1]	Choice			

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6.1.1.2.2.1	Code	<Cd>	[1..1]	text{1,4}			Valid code: BBAN
6.1.1.2.2.2	Proprietary	<Prtry>	[1..1]	text{1,35}			Codes used: OCR - (FIK CreditorNumber or Giro accountNumber) NKC - (Social Security Number) / format:1234567890 NKP - (Central Business Register number and Production Unit Number) / format:12345678/12345678 90 NKR - (Central BusinessRegister Number and VAT Number) / format: 12345678/12345678 NKS - (VAT Number) /format: 12345678 NKV - (Central BusinessRegister Number) /format: 12345678 BGNR - (BankGiro number)
6.1.1.2.3	Issuer	<Issr>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.1.4.2	Type	<Tp>	[0..1]	Choice			Not used - data is accepted and ignored
6.1.1.4.3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}			Not used - data is accepted and ignored
6.1.1.4.4	Name	<Nm>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.1.4.5	Proxy	<Prxy>	[0..1]			Rules: R18 Comment: Usage based on bank service.	Not used – data is accepted and ignored
6.1.15.6.18	Ultimate Creditor	<UltmtCdtr>	[0..1]			Comment: Conditional. If supported by a bank and if an ultimate creditor is involved in the payment, being different from the creditor, it must be provided.	UltmtCdtr will be passed on to beneficiary for Salary and Swedish payments when the new Swedish clearing is live - Autumn 2026
6.1.14.1.1	Name	<Nm>	[0..1]	text{1,140}		Rules: R12	Not used - data is accepted and passed on to the beneficiary's bank
6.1.14.1.2	Postal Address	<PstlAdr>	[0..1]			Rules: R32	Not used - data is accepted and ignored
6.1.18.1.1	Address Type	<AdrTp>	[0..1]	Choice	I		
6.1.18.1.2	Department	<Dept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.3	Sub Department	<SubDept>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.4	Street Name	<StrtNm>	[0..1]	text{1,70}			Not used - data is accepted and ignored

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6.1.18.1.5	Building Number	<BldgNb>	[0..1]	text{1,16}			Not used - data is accepted and ignored
6.1.18.1.6	Building Name	<BldgNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.7	Floor	<Flr>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.8	Post Box	<PstBx>	[0..1]	text{1,16}			Not used - data is accepted and ignored
6.1.18.1.9	Room	<Room>	[0..1]	text{1,70}			Not used - data is accepted and ignored
6.1.18.1.10	Post Code	<PstCd>	[0..1]	text{1,16}			Not used - data is accepted and ignored
6.1.18.1.11	Town Name	<TwnNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.13	District Name	<DstrctNm>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.14	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.18.1.15	Country	<Ctry>	[0..1]	text [A-Z]{2,2}			Not used - data is accepted and ignored
6.1.18.1.16	Address Line	<AdrLine>	[0..7]	text{1,70}			Not used - data is accepted and ignored
6.1.14.1.3	Identification	<Id>	[0..1]	Choice			Not used - data is accepted and ignored
6.1.14.1.4	Country Of Residence	<CtryOfRes>	[0..1]	text		Comment: Maybe required depending on regulatory requirements. Country of Residence (where the party physically lives or the company is registered) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).	Not used - data is accepted and ignored
6.1.14.1.5	Contact Details	<CtctDtls>	[0..1]		I		
6.1.15.6.19	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]			Comment: Max. 2 occurrences. A code can be provided only once. Note that usage of these codes may trigger non-Straight Through Processing with potential additional costs involved or potential rejects of payments.	Not used - data is accepted and ignored
6.1.15.1.1	Code	<Cd>	[0..1]	text			
	Pay Creditor By Cheque			CHQB			

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	Hold Cash For Creditor			HOLD			
	Phone Beneficiary			PHOB			
	Telecom			TELB			
6.1.15.1.2	Instruction Information	<InstrInf>	[0..1]	text{1,140}			
6.1.15.6.20	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}		Comment: Bilaterally Determined	Please refer to the document 'Examples' Please note that use of InstructionForDebtorAgent may result in a higher fee.
6.1.15.6.21	Purpose	<Purp>	[0..1]	Choice		Comment: it can be used used for information for the Creditor but not used as a payment purpose code for regulatory reporting. Such a regulatory reporting purpose code must be provided under the Regulatory Reporting component.	
6.1.12.2.1	Code	<Cd>	[1..1]	text{1,4}			Valid codes: SALA (Salary payment) STDY (Study) BENE (Unemployment Disability Benefit) PENS (Pension payment) SSBE (Social Security Benefit) AGRT (AgriculturalTransfer) BECH (Child benefit) TAXS (Tax payment)
6.1.12.2.2	Proprietary	<Prtry>	[1..1]	text{1,35}			Text on beneficiary's statement of account Please refer to the document 'Examples'

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6.1.15.6.22	Regulatory Reporting	<RgltryRptg>	[0..10]			Comment: Dependent upon jurisdiction/country. Provide information for regulatory information required, e.g., Central Banks, Ministry of Finance, Currency regulation, Ministry of Labour. Potentially additional docs maybe required to provide details behind the payment initiation request. For detailed information, refer to CGI MP Appendix B and the WG 1 User Handbook.	
6.1.19.1.1	Debit Credit Reporting Indicator	<DbtCdtRptgInd>	[0..1]	text		Comment: Required to provide CRED or DEBT.	Not used - data is accepted and ignored
6.1.19.1.2	Authority	<Authrty>	[0..1]			Comment: Optional	
6.1.19.1.2.1	Name	<Nm>	[0..1]	text{1,140}			Not used - data is accepted and ignored
6.1.19.1.2.2	Country	<Ctry>	[0..1]	text			Not used - data is accepted and ignored
6.1.19.1.3	Details	<Dtls>	[0..*]				
6.1.19.1.3.1	Type	<Tp>	[0..1]	text{1,35}			Not used - data is accepted and ignored
6.1.19.1.3.2	Date	<Dt>	[0..1]	date			Not used - data is accepted and ignored
6.1.19.1.3.3	Country	<Ctry>	[0..1]	text [A-Z]{2,2}			Not used - data is accepted and ignored

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6.1.19.1.3.4	Code	<Cd>	[0..1]	text{1,10}		Comment: Conditional (if required by a regulatory institution / country). Reporting or regulatory code as defined by the relevant regulatory authority. Provides information about the nature or purpose of the payment. If the code is up to 10 char, it must be provided here and if longer, populate in the Information element. For details, refer to CGI-MP Appendix B and the WG1 User Handbook.	Code can be provided in the payment type 'Foreign account transfer' initiated in Sweden or Norway. Please find more information in Appendix I in 'Appendix'
6.1.19.1.3.5	Amount	<Amt>	[0..1]	0 <= decimal		Comment: Conditional (if required by a regulatory institution / country)	Not used - data is accepted and ignored
	Xml Attribute Currency	<Ccy>		text			
6.1.19.1.3.6	Information	<Inf>	[0..*]	text{1,35}		Comment: Conditional (if required by a regulatory institution / country). Textual information or Code if longer than 10 char, as defined by the relevant regulatory authority. E.g., provides information about the nature or purpose of the payment.	Information can be provided in the payment type 'Foreign account transfer' initiated in Norway. Only one occurrence is supported. Please find more information in Appendix I in 'Appendix'

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6.1.15.6.23	Tax	<Tax>	[0..1]			Comment: Optional, if bilaterally agreed. Used for following scenario, if supported by the involved agents: Payment gives evidence that a related tax obligation has been satisfied: Information that provides evidence of satisfaction of a tax obligation that is required to be transmitted with the payment, e.g. Thailand or Philippines withholding tax payment. For details, refer to the WG1 User Handbook.	Not used - data is accepted and ignored
6.1.15.6.24	Related Remittance Information	<RltdRmtInf>	[0..10]				Not used - data is accepted and ignored
6.1.15.6.25	Remittance Information	<RmtInf>	[0..1]			Rules: R34	If both Ustrd and Strd is filled in in domestic Finnish payments, then Strd is sent to creditor. If both Ustrd and Strd is filled in in foreign SEPA account transfers, then Ustrd will be sent to creditor If both Ustrd and Strd is filled in in foreign account transfers cleared via SWIFT, then Ustrd will be sent to creditor
6.1.20.5.1	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..1]	Rules: R16	Please refer to the document 'Examples' and Appendix E in 'Appendix'.
6.1.20.5.2	Structured	<Strd>	[0..*]			Rules: R35	
6.1.20.1.1	Referred Document Information	<RfrdDocInf>	[0..*]			Comment: It is recommended to provide at least Number (used e.g. for invoice number) together with the Type ISO Code indicating the referred document (e.g. CINV for commercial invoice).	
6.1.20.1.1.1	Type	<Tp>	[0..1]				
6.1.20.1.1.1.1	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice			

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6.1.20.1.1.1.1.1	Code	<Cd>	[1..1]	text			Valid codes: CINV - invoice CREN - creditnote. The code determines the type of document and has the priority in proportion to the ReferredDocumentAmount. Please refer to the document 'Examples' Note: This is only supported if described in the example document mentioned above.
6.1.20.1.1.1.1.2	Proprietary	<Prtry>	[1..1]	text{1,35}	I	Comment: A proprietary code must not be used.	Not used - data is accepted and ignored
6.1.20.1.1.1.2	Issuer	<Issr>	[0..1]	text{1,35}	I	Comment: Issuer must not be used as per best practice, but can be provided, if supported by the bank and expected by the creditor (i.e. bilaterally agreed).	Only supported in the payment type 'Finnish account transfer - structured message' and 'Norwegian account transfer with multiple occurrences of KID reference and Invoice' Please refer to the document 'Examples'
6.1.20.1.1.2	Number	<Nb>	[0..1]	text{1,35}			Only supported in the payment type 'Finnish account transfer - structured message' and 'Norwegian account transfer - Invoice'. Supported in the payment type Foreign account transfers cleared via SWIFT too if Reference is blank. Please refer to the document 'Examples'
6.1.20.1.1.3	Related Date	<RltdDt>	[0..1]	date			Only supported in the payment type 'Finnish account transfer - structured message' and 'Norwegian account transfer - Invoice'. Supported in the payment type Foreign account transfers cleared via SWIFT too if Reference is blank. Please refer to the document 'Examples'

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6.1.20.1.1.4	Line Details	<LineDtls>	[0..*]			Comment: The optional sub-component Line Details may be used, when multiple invoice line items are paid and different amount deductions or credit note amounts are applied for the different line items.	Not used - data is accepted and ignored
6.1.20.1.1.4.2	Description	<Desc>	[0..1]	text{1,2048}	I	Comment: Description must not be used as per best practice, but can be provided, if supported by the bank and expected by the creditor (i.e. bilaterally agreed).	Not used - data is accepted and ignored
6.1.20.1.1.4.3	Amount	<Amt>	[0..1]			Comment: May be used, when multiple invoice line items are paid and different amount deductions or credit note amounts are applied for the different line items.	Not used - data is accepted and ignored

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6.1.20.1.2	Referred Document Amount	<RfrdDocAmt>	[0..1]			Comment: It provides information relating to <RfrdDocInf> to facilitate reconciliation by the creditor, if the amount received by the creditor deviates from the invoiced amount. Use cases: Discount was offered and is applied Payment is made in a currency different to the invoice Credit note amount is applied Due to broken or missing products delivered, a deduction is applied	The total amount of RemittedAmounts and CreditNoteAmounts must be equal to InstructedAmount
6.1.12.9.1	Due Payable Amount	<DuePyblAmt>	[0..1]	0 <= decimal		Comment: Best practice usage rule: Due Payable Amount = Invoice amount, payable to the creditor before any deductions, credit notes or tax applied.	Not used - data is accepted and ignored
	Xml Attribute Currency	<Ccy>		text			
6.1.12.9.2	Discount Applied Amount	<DscntApldAmt>	[0..*]			Comment: Best practice usage rule: Discount Applied Amount = Discount amount	Not used - data is accepted and ignored
6.1.12.9.2.1	Type	<Tp>	[0..1]	Choice			Not used - data is accepted and ignored
6.1.12.9.2.1.1	Code	<Cd>	[1..1]	text{1,4}			Not used - data is accepted and ignored
6.1.12.9.2.1.2	Proprietary	<Prtry>	[1..1]	text{1,35}	I	Comment: A proprietary code must not be used.	Not used - data is accepted and ignored
6.1.12.9.2.2	Amount	<Amt>	[1..1]	0 <= decimal			
	Xml Attribute Currency	<Ccy>		text			

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6.1.12.9.3	Credit Note Amount	<CdtNoteAmt>	[0..1]	0 <= decimal		Comment: Best practice usage rule: Credit Note Amount = Amount from a credit memo	
	Xml Attribute Currency	<Ccy>		text			
6.1.12.9.4	Tax Amount	<TaxAmt>	[0..*]				Not used - data is accepted and ignored
6.1.12.9.5	Adjustment Amount And Reason	<AdjstmntAmtAndRsn>	[0..*]				
6.1.12.9.5.1	Amount	<Amt>	[1..1]	0 <= decimal			Not used - data is accepted and ignored
	Xml Attribute Currency	<Ccy>		text			
6.1.12.9.5.2	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text			Not used - data is accepted and ignored
6.1.12.9.5.3	Reason	<Rsn>	[0..1]	text{1,4}			Not used - data is accepted and ignored
6.1.12.9.5.4	Additional Information	<AddtlInf>	[0..1]	text{1,140}			Not used - data is accepted and ignored
6.1.12.9.6	Remitted Amount	<RmtdAmt>	[0..1]	0 <= decimal		Comment: Best practice usage rule: Remitted Amount = Actual amount paid for this invoice (after deducts)	
	Xml Attribute Currency	<Ccy>		text			
6.1.20.1.3	Creditor Reference Information	<CdtrRefInf>	[0..1]			Comment: This component basically provides the Creditor Reference (<Ref>), issued by the Creditor as a unique reference for the payment. It can be used as a substitute for an invoice number, and could make usage of <RfrdDocInf> obsolete. It is recommended to provide the Reference together with the Type.	
6.1.9.1.1	Type	<Tp>	[0..1]			Comment: It is recommended to provide the Reference together with the Type.	
6.1.9.1.1.1	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice			

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6.1.9.1.1.1.1	Code	<Cd>	[1..1]	text		Comment: If the Reference Type is provided with Code "SCOR" and value "ISO" under Issuer, then it is a reference in line with the ISO 11649 standard (starting with "RF" at the beginning, then 2 check digits, followed by the reference itself, in total max. 25 characters).	Valid code: SCOR Please refer to the document 'Examples'
6.1.9.1.1.1.2	Proprietary	<Prtry>	[1..1]	text{1,35}			Not used - data is accepted and ignored
6.1.9.1.1.2	Issuer	<Issr>	[0..1]	text{1,35}		Comment: The Issuer is optional (but required if the Reference shall be used as per ISO 11649 standard). If the Reference is provided with Type Code SCOR and value ISO under Issuer, then it is a reference in line with the ISO 11649 standard (starting with "RF" at the beginning, then 2 check digits, followed by the reference itself, in total max. 25 characters).	Valid text: ISO Please refer to the document 'Examples'

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6.1.9.1.2	Reference	<Ref>	[0..1]	text{1,35}		Comment: It is recommended to provide the Reference together with the Type (e.g. SCOR). If the Reference is provided with Type Code SCOR and value ISO under Issuer, then it is a reference in line with the ISO 11649 standard (starting with "RF" at the beginning, then 2 check digits, followed by the reference itself, in total max. 25 characters).	Supported in many domestic payment types. Please refer to the document 'Examples'
6.1.20.1.4	Invoicer	<Invcr>	[0..1]		I	Comment: Invoicer must not be used as per best practice, but can be provided, if supported by the bank and expected by the creditor (i.e. bilaterally agreed). In such a case of usage, the respective clearing / market infrastructure rules for postal address must be followed.	Not used - data is accepted and ignored
6.1.20.1.5	Invoicee	<Invcee>	[0..1]		I	Comment: Invoicee must not be used as per best practice, but can be provided, if supported by the bank and expected by the creditor (i.e. bilaterally agreed). In such a case of usage, the respective clearing / market infrastructure rules for postal address must be followed.	Not used - data is accepted and ignored

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Index	Name	XML tag	Mult.	Type/Code	Restr.	Additional details	Danske Bank comments
6.1.20.1.6	Tax Remittance	<TaxRmt>	[0..1]			Comment: Rare use case so far: Used to provide tax details for information to the creditor, i.e. to facilitate easier reconciliation of the tax payment by the creditor. Can be used, if Structured Remittance Information is broadly supported end-to-end, and if agreed with the creditor. It must not be used, when tax information is required by the local regulatory authority, or in case of withholding tax. Please refer to the User Handbook re. best practice usage of elements for tax details.	Not used - data is accepted and ignored
6.1.20.1.7	Garnishment Remittance	<GrnshmtRmt>	[0..1]		I	Comment: Garnishment Remittance must not be used as per best practice, but can be provided, if supported by the bank and expected by the creditor (i.e. bilaterally agreed if payment is made for US garnishment-related purposes). In such a case of usage, the respective clearing / market infrastructure rules for postal address must be followed. Usage in case of cross-border payments it rare.	Not used - data is accepted and ignored

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Index	Name	XML tag	Mult.	Type/Code	Restr.	Additional details	Danske Bank comments
6.1.20.1.8	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}		Comment: Max. 1 occurrence allowed (as discussed with PMPG member to avoid lengthy content, which could be provided in other structured elements).	Not used - data is accepted and passed on to the beneficiary's bank
6.1.15.6.26	Supplementary Data	<SplmtryData>	[0..*]		I	Comment: Currently not used.	
2.4.3	Supplementary Data	<SplmtryData>	[0..*]			Comment: Currently not used.	

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Index	Name	Description
R1	Rule "CGI-MP_ISODateTime"	Preferred representation is Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm). Otherwise use UTC time format (YYYY-MM-DDThh:mm:ss.sssZ). Decimal fractions of milliseconds with 3 digits are optional.
R2	Rule "CGI-MP_NumberOfTransactions"	Value will be validated (<NbOfTx> value compared against actual number of transactions in the file). Banks may reject, if the validation fails.
R3	Rule "CGI-MP_ControlSum"	If provided, value will be validated - sum of values in Instructed Amount and Equivalent Amount.
R4	Rule "CGI-MP_InitiatingPartyName"	Conditional. If provided and passed on by the Debtor Agent, the following applies: If Postal Address is provided, then Name is mandatory. Name without address is allowed for the time being.
R5	Rule "CGI-MP_InitiatingPartyPostalAddress"	Conditional. If provided and passed on by the Debtor Agent: Structured Address including at least Town Name and Country must be provided. AddressLine, i.e. unstructured address option, is not allowed. If provided, banks may reject. Outlook: From Nov. 2025, additionally the "hybrid" option to provide postal address information will be supported. This requires mandatory structured address elements Town Name and Country, while other address components can be provided in max. 2 occurrences of Address Line (70 char each). Structured element information must not be repeated in the Address Lines. An overview of the different address options is available in the CGI-MP WG1 User Handbook.
R6	Rule "CGI-MP_TownNameAndCountry"	If PstlAdr is present and passed on by the Debtor Agent, Structured Address including at least Town Name and Country must be provided.

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Index	Name	Description
R7	Rule "CGI-MP_InitiatingPartyAddressLine"	If Postal Address is provided and passed on by the Debtor Agent, AddressLine, i.e. the fully unstructured address option, is not allowed. If provided, banks may reject. Outlook: From Nov. 2025, additionally the "hybrid" option to provide postal address information will be supported. This requires mandatory structured address elements Town Name and Country, while other address components can be provided in max. 2 occurrences of Address Line (70 char each). Structured element information must not be repeated in the Address Lines.
R8	Rule "CGI-MP_NumberOfTransactions"	If provided, value will be validated.
R9	Rule "CGI-MP_PaymentTypeInfoInformation"	If provided, should be at Payment (batch) Level or on Transaction Level, but should not be present at both levels.
R10	Rule "CGI-MP_ServiceLevel"	Required to provide 1 occurrence with 1 code: URGP (Urgent Payment), URNS (Urgent Payment Net Settlement) or INST (Instant / Real-time Payment) where x-border instant schemes are available. NURG (Non-urgent International Payment) as a bilateral service.
R11	Rule "CGI-MP_ISOCode"	Best practice is to use ISO Code.
R12	Rule "CGI-MP_PartyName"	Required
R13	Rule "CGI-MP_TownName"	Recommended to be provided. Outlook Nov. 2025: Town Name must be provided.
R14	Rule "CGI-MP_Country"	Required even if Address Line(s) are provided.
R15	Rule "CGI-MP_AddressLine"	Under the hybrid address option, max. 2 occurrences can be provided with each max. 70 characters. Structured element information must not be repeated in the Address Lines. If hybrid address is used, at least the structured element Country is required, while TownName will become required by Nov. 2025. After Nov. 2026, usage of AdrLines only (i.e. fully unstructured address option) will no longer be allowed.
R16	Rule "CGI-MP_IdSchemeNameCode"	If tax ID is provided under <Identification>, state here ISO code "TXID".
R17	Rule "CGI-MP_DebtorAccountCurrency"	Currency is required to identify the account, e.g. in case of multi-currency accounts.

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R18	Conditional Rule "CGI-MP_ProxyID"	If Proxy is used then Type Code and Identification are required
R19	Rule "CGI-MP_BIC"	Conditional. To be provided as preferred 1st option.
R20	Rule "CGI-MP_MemberIdentification"	Conditional, May be provided as 2nd option. If Member ID or LEI is used, Name and Postal Address are mandatory.
R21	Rule "CGI-MP_LEI"	Conditional, may be provided as 2nd preferred option. If Member ID or LEI is used, Name and Postal Address are mandatory.
R22	Rule "CGI-MP_AgentName"	Conditional. If Member ID or LEI is provided, then Name and Postal Address are required.
R23	Rule "CGI-MP_AgentPostalAddress"	Required, because Country has to be provided for all options of Financial Institution Identification. BEST PRACTICE RECOMMENDATION 1. Preferred: - Use fully structured address with clean data. Required to provide Country, while Town Name is recommended to be provided (*). - Or, hybrid address structure with mixed data (to transmit e.g. the Street Name and Building Number in one line, if Building Number can't be transmitted separately), provided (*) in max. 2 Address Line. For both address options Country is required. Town Name is recommended to be provided (*) or required, depending on the use case. Post Code is recommended to be provided as well. Overall, it is recommended to provide further address data to comply with AML / AFC needs. (*) Note for domestic urgent & international payments: 2. Bilaterally determined only (between corporate and bank): In case that a local clearing has not yet adopted ISO 20022, another option is to provide up to 7 Address Lines. It is required to provide Country structured, also for pain.001 V03. An overview of the different address options is available in the CGI-MP WG1 User Handbook.

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Index	Name	Description
R24	Rule "CGI-MP_AgentTownName"	If Name and Postal Address are provided, it is recommended to provide Town Name. Outlook Nov. 2025: If PstlAdr is present, Town Name must be provided.
R25	Rule "CGI-MP_UltimateDebtorPostalAddress"	If present, it is required to provide structured address data with mandatory Town Name and Country. If postal address is present, AddressLine, i.e. the unstructured address option is not allowed. If provided, banks may reject. By Nov. 2025, the Postal Address with minimum Town Name and Country will become mandatory Outlook: From Nov. 2025, additionally the “hybrid” option to provide postal address information will be supported. This requires mandatory structured address elements Town Name and Country, while other address components can be provided in max. 2 occurrences of Address Line (70 char each). Structured element information must not be repeated in the Address Lines. An overview of the different address options is available in the CGI-MP WG1 User Handbook.
R26	Rule "CGI-MP_UltimateDebtorTownName"	If postal address is present, Town Name must be provided. Outlook Nov. 2025: Town Name must be provided.
R27	Rule "CGI-MP_UltimatePartyCountry"	If postal address is present, Country must be provided. Outlook Nov. 2025: Country must be provided.
R28	Rule "CGI-MP_UltimatePartyAddressLine"	Not allowed, as not supported in the interbank message. If provided, banks may reject. Outlook: From Nov. 2025, additionally the “hybrid” option to provide postal address information will be supported. This requires mandatory structured address elements Town Name and Country, while other address components can be provided in max. 2 occurrences of Address Line (70 char each). Structured element information must not be repeated in the Address Lines.
R29	Rule "CGI_ChargeBearer"	SLEV is not allowed for x-boder CBPR+ payments.
R30	Rule "CGI-MP_AgentName"	Conditional. If Member ID or LEI is provided, then Name and Postal Address are required.

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Index	Name	Description
R31	Rule "CGI-MP_CreditorName"	Required unless account proxy is supported.
R32	Rule "CGI-MP_UltimateCreditorPostalAddress"	If present, it is required to provide structured address data with mandatory Country. If postal address is present, AddressLine, i.e. the unstructured address option is not allowed. If provided, banks may reject. By Nov. 2025, the Postal Address with minimum Town Name and Country will become mandatory Outlook: From Nov. 2025, additionally the “hybrid” option to provide postal address information will be supported. This requires mandatory structured address elements Town Name and Country, while other address components can be provided in max. 2 occurrences of Address Line (70 char each). Structured element information must not be repeated in the Address Lines. An overview of the different address options is available in the CGI-MP WG1 User Handbook.
R33	Rule "CGI-MP_UltimateCreditorTownName"	If postal address is present, Town Name is optional. Outlook Nov. 2025: Town Name must be provided.
R34	Rule "CGI-MP_RemittanceInformation"	Either Structured or Unstructured Remittance Information can be present.
R35	Rule "CGI-MP_StructuredRemittanceInformation"	Use of structured Remittance Information must be bilaterally agreed for the time being. Structured Remittance can be repeated, however the total business data for all occurrences must not exceed 9,000 characters which excludes the tag names, and is irrespective of bytes per character.