

Inbound message type	Response message type	Rule source	RTGS validation (Y/N)	CLM validation (Y/N)	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	HVPS+/ISO source rule name
any file	admi.007	T2	Y	Y	VR00010	The message/file must comply with the message/file schema.	E001	Invalid message/file. //Dynamic error including element name//		RctAck/Rpt/ReqHdlg/StsCd	
any file	admi.007	T2	Y	Y	VR00030	A file must be sent through the store-and-forward network service.	E003	Instruction message or file not sent through the store-and-forward network service		RctAck/Rpt/ReqHdlg/StsCd	
any instruction message	respective outbound business message for received inbound message	T2	Y	Y	VR00040	An instruction message with the same 'Business Message Identifier' and the same business sender 'From' in the defined timeframe is a duplicate.	E004	Duplicate message. BusinessMessageIdentifier already used by business sender	AppHdr/BizMsgldr AppHdr/Fr/Flid/FinInstnld/BICFI	different elements	
any message	admi.007	T2	Y	Y	VR00010	The message/file must comply with the message/file schema.	E001	Invalid message/file. //Dynamic error including element name//	all elements	RctAck/Rpt/ReqHdlg/StsCd	
any message	admi.007	T2	Y	Y	VR00020	The namespace must be known by the receiving settlement service and the message must be sent through the correct network service (instruction messages via store-and-forward and query messages via real-time network service).	E002	Unknown namespace		RctAck/Rpt/ReqHdlg/StsCd	
head.001	respective outbound business message for received inbound message	T2	Y	Y	VR00060	The element 'Message Definition Identifier' of the BAH must correspond to the namespace of the respective message. For RTGS: In case of pacs.009, the COV and CORE information in the Message Definition Identifier must be ignored for the comparison. For CLM: This means in case of pacs.009, COV and CORE information in the Message Definition Identifier is not allowed.	E006	MessageDefinitionIdentifier and message namespace do not correspond	AppHdr/MsgDefldr	different elements	
head.001	respective outbound business message for received inbound message	T2	Y	Y	VR00080	The technical sender DN must be authorised to send messages for the party of the business sender.	E008	Technical sender not authorised for business sender	AppHdr/Fr/Flid/FinInstnld/BICFI	different elements	
head.001	respective outbound business message for received inbound message	T2	Y	Y	VR00090	The business sending user (system user reference) must be authorised to send messages for the party of the business sender.	E009	Business sending user not authorised for business sender	AppHdr/Fr/Flid/FinInstnld/ClrSysMmbld/Mmbld AppHdr/Fr/Flid/FinInstnld/BICFI	different elements	
head.001	respective outbound business message for received inbound message	T2	Y	Y	VR00091	The certificate DN (business signature) must be linked to the business sending user of the message/file.	E041	Invalid business signature for business sending user	AppHdr/Sgntr AppHdr/Fr/Flid/FinInstnld/ClrSysMmbld/Mmbld	different elements	
head.001	respective outbound business message for received inbound message	T2	Y	Y	VR00092	The party of the business sender must not be U2A only.	E114	Business sender must not be U2A only	AppHdr/Fr/Flid/FinInstnld/BICFI	different elements	
head.001	respective outbound business message for received inbound message	T2	Y	Y	VR00110	The business sending user (system user reference) must have the privilege to perform this business function.	E011	Business sending user does not have the privilege to perform this business function	AppHdr/Sgntr	different elements	
head.001	respective outbound business message for received inbound message	T2	Y	Y	VR00120	The business receiver 'To' in the BAH must specify: For RTGS: - payment orders: An Addressee BIC of the account given in 'Instructed Agent' element in the payload; - payment revocation and recall orders: An Addressee BIC of the account given in 'Assignee' element in the payload; - payment recall responses: An Addressee BIC of an account; - all other inbound messages (incl. AS messages, liquidity transfer orders): RTGS system BIC. For CLM: CLM system BIC.	E012	Invalid business receiver	AppHdr/To/Flid/FinInstnld/BICFI For camt.007: No further elements For camt.029: No further elements For camt.050: LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/TrfdAmt/AmtWthCcy/Ccy For camt.056: FIToFIPmtCxlReq/Assgnmt/Assgne/Agtr/FinInstnld/BICFI FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt/Ccy For pacs.004: PmtRtr/Txlnf/InstdAgt/FinInstnld/BICFI PmtRtr/Txlnf/OrgnlIntrBkStlmAmt/Ccy For pacs.008: FIToFICstmrCdtTrf/CdtTrfTxlnf/InstdAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkStlmAmt/Ccy For pacs.009: FICdtTrf/CdtTrfTxlnf/InstdAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/IntrBkStlmAmt/Ccy For pacs.010: FIDrctDbt/CdtInstr/InstdAgt/FinInstnld/BICFI FIDrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt/Ccy	different elements	
head.001	respective outbound business message for received inbound message	ISO	Y	Y	IV00010	If CopyDuplicate is present, then Related MUST be present.	H001	Element Related is missing	For main 008- AppHdr/Rtld AppHdr/CpyDpct	different elements	RelatedPresentWhenCopyDupl
head.001	respective outbound business message for received inbound message	ISO	Y	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	AppHdr/Rtld/To/Flid/FinInstnld/BICFI AppHdr/Rtld/Fr/Flid/FinInstnld/BICFI AppHdr/To/Flid/FinInstnld/BICFI AppHdr/Fr/Flid/FinInstnld/BICFI	different elements	AnyBIC
head.001	respective outbound business message for received inbound message	ISO	Y	Y	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	AppHdr/Rtld/To/Flid/FinInstnld/BICFI AppHdr/Rtld/Fr/Flid/FinInstnld/BICFI AppHdr/To/Flid/FinInstnld/BICFI AppHdr/Fr/Flid/FinInstnld/BICFI	different elements	BICFI
head.002	admi.007	T2	Y	Y	VR00050	A file with the same 'Payload Identifier' and the same party of the business sending user (digital signature) in the defined timeframe is a duplicate.	E005	Duplicate file. PayloadIdentifier already used by party of business sending user (Signature)	Xchg/PyldDesc/PyldDtls/Pyldldr	RctAck/Rpt/ReqHdlg/StsCd	
head.002	admi.007	T2	Y	Y	VR00091	The certificate DN (business signature) must be linked to the business sending user of the message/file.	E041	Invalid business signature for business sending user	Xchg/PyldDesc/AppSpctcInf/Sgntr Xchg/PyldDesc/AppSpctcInf/SysUsr	RctAck/Rpt/ReqHdlg/StsCd	
head.002	admi.007	T2	Y	Y	VR00960	The business sending user (system user reference) must be known by the system.	E082	Unknown business sending user	Xchg/PyldDesc/AppSpctcInf/SysUsr	RctAck/Rpt/ReqHdlg/StsCd	
admi.005	admi.007	T2	Y	Y	A05T131	The specified Party BIC must be known to the service	T131	The specified Party BIC is not known in the service	RptQryReq/RptQryCrit/SchCrit/Pyld/AnyBIC	RctAck/Rpt/ReqHdlg/StsCd	
admi.005	admi.007	T2	Y	Y	A05T133	The specified cash account number must be known to the service	T133	The specified cash account number is not known in the service	RptQryReq/RptQryCrit/SchCrit/Acctld/EQ/Othr/Id	RctAck/Rpt/ReqHdlg/StsCd	

camt.005	camt.006	ISO	Y	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctOwnr/Id/O rgld/AnyBIC GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Agf/FinIn stnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Agf/FinIn stnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/IntrmyAgt1/Fi nInstnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Agf/FinIn stnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Agf/FinIn stnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pmtld/LngBizld/Inst dAgf/FinInstnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pmtld/LngBizld/Inst gAgf/FinInstnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtFr/Mtbl/FinInstnld/BI CFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtTo/Mtbl/FinInstnld/BI CFI	RtrTx/RptOrErr/OprlErr/Err	AnyBIC
camt.005	camt.006	ISO	Y	Y	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Agf/FinIn stnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Agf/FinIn stnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/IntrmyAgt1/Fi nInstnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Agf/FinIn stnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Agf/FinIn stnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pmtld/LngBizld/Inst dAgf/FinInstnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pmtld/LngBizld/Inst gAgf/FinInstnld/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtFr/Mtbl/FinInstnld/BI CFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtTo/Mtbl/FinInstnld/BI CFI	RtrTx/RptOrErr/OprlErr/Err	BICFI
camt.007	camt.025	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: - for payment modification orders with element "Processing Validity Time" sent by the party itself: Business sender of the payment to be modified; - for payment modification orders with element "Processing Validity Time" sent by the CB acting on behalf: Party BIC of responsible CB of owner of 'Instructing Agent' of the payment to be modified; - for payment modification orders with element "Priority" sent by the party itself: Party BIC of owner of debit account of the payment to be modified; - for payment modification orders with element "Priority" sent by the CB acting on behalf: Party BIC of responsible CB of owner of debit account of the payment to be modified.	E010	Invalid business sender	AppHdr/Fr/Flld/FinInstnld/BICFI	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00200	An instruction message can only be sent till the respective cut-off time in this currency.	E018	Message received outside allowed business day phase	No elements in camt.007 (Note: The elements required for validation are located in the payment order to be modified.)	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00210	From time, till time and reject time must be within the relevant settlement window in this currency For CLM: Settlement window for CBOs. For RTGS: pacs.008: Settlement window for customer payments pacs.009 and pacs.010: Settlement window for interbank payments.	E019	From time, till time or reject time outside of settlement window	ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/FrDtTm ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/ToDtTm	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00230	From time must be before latest debit time (reject time or till time).	E021	From time after latest debit time (reject time or till time)	ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/FrDtTm ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/ToDtTm	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00240	For payment orders with settlement date equal to the current business day or in the past, the till time and reject time must be after the current system time.	E022	Till time or reject time earlier than current system time	ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/ToDtTm	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00680	Modification is only possible if the payment order exists.	E053	No payment found	ModifyTx/Mod/Pmtld/LngBizld/UETR ModifyTx/Mod/Pmtld/LngBizld/IntrBkStlmAmt ModifyTx/Mod/Pmtld/LngBizld/IntrBkStlmDt ModifyTx/Mod/Pmtld/LngBizld/PmtMtd/XMLMsgNm ModifyTx/Mod/Pmtld/LngBizld/InstgAgf ModifyTx/Mod/Pmtld/LngBizld/InstdAgf	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00690	Modification is only possible if the payment order is not yet in a final status.	E054	Modification not possible due to final payment status	ModifyTx/Mod/Pmtld/LngBizld/UETR ModifyTx/Mod/Pmtld/LngBizld/IntrBkStlmAmt ModifyTx/Mod/Pmtld/LngBizld/IntrBkStlmDt ModifyTx/Mod/Pmtld/LngBizld/PmtMtd/XMLMsgNm ModifyTx/Mod/Pmtld/LngBizld/InstgAgf ModifyTx/Mod/Pmtld/LngBizld/InstdAgf	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00700	If the relevant cash account is in status blocked, the business sender of the instruction must be the responsible CB.	E055	Instruction not possible due to blocking account/party status	AppHdr/Fr/Flld/FinInstnld/BICFI	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00710	It is not possible to change urgent priority.	E056	Change of urgent priority not possible	ModifyTx/Mod/NewPmtValSet/Prty/Cd	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00720	For payment orders with settlement date equal to the current business day or in the past: The date within the elements 'From Date Time' or 'To Date Time', has to be the current business date. For payment orders with settlement date in the future: The date within the elements 'From Date Time' or 'To Date Time', has to be the settlement date of the payment order to be modified.	E057	Date within elements FromDateTime or ToDateTime not in line with payment	ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/FrDtTm ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/ToDtTm	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00730	For each [ModifyTransactionV08/Modification/NewPaymentValueSet a], the following elements are mutually exclusive: [NewPaymentValueSet/Priority b] , [NewPaymentValueSet/ProcessingValidityTime c] and one of them must be present	E058	Elements Priority and ProcessingValidityTime are mutually exclusive	ModifyTx/Mod/NewPmtValSet/Prty ModifyTx/Mod/NewPmtValSet/PrcgVldyTm	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00740	From Date Time' can only be filled if a from time has been specified in the payment order to be modified. 'To Date Time' can only be filled if a till or reject time has been specified in the payment order to be modified.	E059	Execution time not specified in payment	ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/FrDtTm ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/ToDtTm	RctAck/Rpt/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00750	The from time to be modified may not be passed already (only relevant for a payment order with settlement date equal to the current business day or in the past).	E060	From time already passed	ModifyTx/Mod/NewPmtValSet/PrcgVldyTm/FrDtTm	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00760	Re-ordering of payment queue is only possible for payment orders with status 'queued'.	E061	Re-ordering of payment queue only possible for payment status queued	ModifyTx/Mod/NewPmtValSet/Prty/Prtry	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	T2	Y	N	VR00770	Priority change is not possible for pacs.004.	E062	Priority change not possible	ModifyTx/Mod/NewPmtValSet/Prty/Cd ModifyTx/Mod/Pmtld/LngBizld/PmtMtd/XMLMsgNm	Rct/RctDtls/ReqHdgl/StsCd	
camt.007	camt.025	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	ModifyTx/Mod/Pmtld/LngBizld/InstdAgf/FinInstnld/BICFI ModifyTx/Mod/Pmtld/LngBizld/InstgAgf/FinInstnld/BICFI	Rct/RctDtls/ReqHdgl/StsCd	AnyBIC

camt.007	camt.025	ISO	Y	N	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	ModifyTx/Mod/PmtId/LngBizId/InstAgt/FinInstnId/BICFI	Rct/RctDtIs/ReqHdIlg/StsCd	BICFI
camt.009	camt.010	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: Party BIC of sending party.	E010	Invalid business sender	ModifyTx/Mod/PmtId/LngBizId/InstAgt/FinInstnId/BICFI AppHdr/Fr/FlId/FinInstnId/BICFI	RtrLmt/RptOrErr/OprlErr/Err	
camt.009	camt.010	T2	Y	N	VR01250	The specified search criteria are not in the data scope of the business sender.	E110	Search criteria not in data scope of business sender	GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwNr GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctId AppHdr/Fr/FlId/FinInstnId/BICFI	RtrLmt/RptOrErr/OprlErr/Err	
camt.009	camt.010	T2	Y	N	VR01260	Elements 'Account Owner' and 'Account Identification' are optional and mutually exclusive.	E111	Elements AccountOwner and AccountIdentification are mutually exclusive	GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwNr GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctId	RtrLmt/RptOrErr/OprlErr/Err	
camt.009	camt.010	T2	Y	N	VR01270	In case element 'Account Owner' is used: It must be a valid party BIC for the indicated currency (when used). In case element 'Account Identification' is used: It must be a valid account number and the account type must be 'RTGS DCA' for the indicated currency (when used). In case elements 'Account Owner' and 'Account Identification' are both not used and 'Limit Currency' is used: The currency of the business sender must be the indicated currency.	E112	Invalid search criteria	GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwNr GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctId GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwNr GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctId AppHdr/Fr/FlId/FinInstnId/BICFI	RtrLmt/RptOrErr/OprlErr/Err	
camt.009	camt.010	ISO	Y	N	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/LmtCcy	RtrLmt/RptOrErr/OprlErr/Err	ActiveCurrency
camt.009	camt.010	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwNr/FinInstnId/BI CFI	RtrLmt/RptOrErr/OprlErr/Err	AnyBIC
camt.009	camt.010	ISO	Y	N	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwNr/FinInstnId/BI CFI	RtrLmt/RptOrErr/OprlErr/Err	BICFI
camt.011	camt.025	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: - for limit modification/deletion orders sent by the party itself: Party BIC of owner of account given in 'Account Identification' element in the payload; - for limit modification/deletion orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Account Identification' element in the payload.	E010	Invalid business sender	AppHdr/Fr/FlId/FinInstnId/BICFI ModifyLmt/LmtDtIs/LmtId/Cur/AcctId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe	ModifyLmt/LmtDtIs/NewLmtValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00250	The instruction is rejected by the end-of-day processing.	E074	Instruction rejected due to end-of-day		Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00700	If the relevant cash account is in status blocked, the business sender of the instruction must be the responsible CB.	E055	Instruction not possible due to blocking account/party status	AppHdr/Fr/FlId/FinInstnId/BICFI	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00850	Element 'Account Identification' in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012) is mandatory.	E068	Element AccountIdentification must be present	ModifyLmt/LmtDtIs/LmtId/Cur/AcctId	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00851	If Code 'BIL' is used, element 'Bilateral Limit Counterparty Identification/Financial Institution Identification/Other' in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012) is mandatory.	E083	Element Other must be present	ModifyLmt/LmtDtIs/LmtId/Cur/Tp/Cd ModifyLmt/LmtDtIs/LmtId/Cur/BilLmtCtrPtyId/FinInstnId/Othr	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00870	Modification with message block 'Default' is not allowed in RTGS or CLM. It can be addressed to CRDM only.	E070	Message block Default not allowed	ModifyLmt/LmtDtIs/LmtId/Dflt	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00880	The specified currency for the requested amount must be the same as the one of the specified account(s).	E071	Invalid currency for account	ModifyLmt/LmtDtIs/LmtId/Cur/AcctId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00890	Element 'Start Date Time' is not allowed.	E072	Element StartDateTime not allowed	ModifyLmt/LmtDtIs/NewLmtValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00900	The pending modification is rejected due to a new modification / deletion request.	E073	Pending modification rejected due to new modification / deletion request	ModifyLmt/LmtDtIs/NewLmtValSet/StartDtTm	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00910	A limit modification or deletion is only possible, if any limit for this RTGS DCA exists.	E075	No limit/reservation defined	ModifyLmt/LmtDtIs/LmtId/Cur/AcctId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00920	If Code 'BIL' is used, 'Bilateral Limit Counterparty Identification' must be another RTGS DCA.	E079	Invalid BilateralLimitCounterpartyIdentification	ModifyLmt/LmtDtIs/LmtId/Cur/Tp/Cd ModifyLmt/LmtDtIs/LmtId/Cur/BilLmtCtrPtyId/FinInstnId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00930	A limit modification or deletion is only possible, if the respective current limit exists.	E078	No current limit found	ModifyLmt/LmtDtIs/LmtId/Cur/Tp/Cd ModifyLmt/LmtDtIs/LmtId/Cur/AcctId/Othr/Id ModifyLmt/LmtDtIs/LmtId/Cur/BilLmtCtrPtyId/FinInstnId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00940	The new limit value must be at least the amount of the parameter for the minimum limit in the indicated currency. The value 0.00 is possible for deletion in a modification request.	E080	Invalid limit value	ModifyLmt/LmtDtIs/NewLmtValSet/Amt/AmtWthCcy	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	T2	Y	N	VR00970	Account number must be known in the addressed settlement service.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	ModifyLmt/LmtDtIs/LmtId/Cur/AcctId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.011	camt.025	ISO	Y	N	IV00220	If Type is MULT, then BilateralLimitCounterpartyIdentification is not allowed.	X214	Invalid message content for BilateralLimitCounterpartyIdentification	ModifyLmt/LmtDtIs/LmtId/Cur/BilLmtCtrPtyId ModifyLmt/LmtDtIs/LmtId/Cur/Tp/Cd	Rct/RctDtIs/ReqHdIlg/StsCd	BilateralLimitCounterparty1Rule
camt.011	camt.025	ISO	Y	N	IV00230	If Type is BIL or NELI or INBI, then BilateralLimitCounterpartyIdentification must be present.	X215	Invalid message content for BilateralLimitCounterpartyIdentification	ModifyLmt/LmtDtIs/LmtId/Cur/BilLmtCtrPtyId ModifyLmt/LmtDtIs/LmtId/Cur/Tp/Cd	Rct/RctDtIs/ReqHdIlg/StsCd	BilateralLimitCounterparty2Rule
camt.011	camt.025	ISO	Y	N	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	ModifyLmt/LmtDtIs/NewLmtValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtIs/ReqHdIlg/StsCd	ActiveCurrency
camt.011	camt.025	ISO	Y	N	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	ModifyLmt/LmtDtIs/NewLmtValSet/Amt/AmtWthCcy ModifyLmt/LmtDtIs/NewLmtValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtIs/ReqHdIlg/StsCd	CurrencyAmount
camt.011	camt.025	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	ModifyLmt/LmtDtIs/LmtId/Cur/AcctOwNr/FinInstnId/BICFI ModifyLmt/LmtDtIs/LmtId/Cur/BilLmtCtrPtyId/FinInstnId/BICFI	Rct/RctDtIs/ReqHdIlg/StsCd	AnyBIC
camt.011	camt.025	ISO	Y	N	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	ModifyLmt/LmtDtIs/LmtId/Cur/AcctOwNr/FinInstnId/BICFI	Rct/RctDtIs/ReqHdIlg/StsCd	BICFI
camt.012	camt.025	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: - for limit modification/deletion orders sent by the party itself: Party BIC of owner of account given in 'Account Identification' element in the payload; - for limit modification/deletion orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Account Identification' element in the payload.	E010	Invalid business sender	AppHdr/Fr/FlId/FinInstnId/BICFI DelLmt/LmtDtIs/CurLmtId/AcctId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.012	camt.025	T2	Y	N	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe		Rct/RctDtIs/ReqHdIlg/StsCd	
camt.012	camt.025	T2	Y	N	VR00700	If the relevant cash account is in status blocked, the business sender of the instruction must be the responsible CB.	E055	Instruction not possible due to blocking account/party status	AppHdr/Fr/FlId/FinInstnId/BICFI DelLmt/LmtDtIs/CurLmtId/AcctId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.012	camt.025	T2	Y	N	VR00850	Element 'Account Identification' in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012) is mandatory.	E068	Element AccountIdentification must be present	DelLmt/LmtDtIs/CurLmtId/AcctId	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.012	camt.025	T2	Y	N	VR00851	If Code 'BIL' is used, element 'Bilateral Limit Counterparty Identification/Financial Institution Identification/Other' in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012) is mandatory.	E083	Element Other must be present	DelLmt/LmtDtIs/CurLmtId/Tp/Cd DelLmt/LmtDtIs/CurLmtId/BilLmtCtrPtyId/FinInstnId/Othr	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.012	camt.025	T2	Y	N	VR00910	A limit modification or deletion is only possible, if any limit for this RTGS DCA exists.	E075	No limit/reservation defined	DelLmt/LmtDtIs/CurLmtId/AcctId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.012	camt.025	T2	Y	N	VR00920	If Code 'BIL' is used, 'Bilateral Limit Counterparty Identification' must be another RTGS DCA.	E079	Invalid BilateralLimitCounterpartyIdentification	DelLmt/LmtDtIs/CurLmtId/Tp/Cd DelLmt/LmtDtIs/CurLmtId/BilLmtCtrPtyId/FinInstnId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	
camt.012	camt.025	T2	Y	N	VR00930	A limit modification or deletion is only possible, if the respective current limit exists.	E078	No current limit found	DelLmt/LmtDtIs/CurLmtId/Tp/Cd DelLmt/LmtDtIs/CurLmtId/AcctId/Othr/Id DelLmt/LmtDtIs/CurLmtId/BilLmtCtrPtyId/FinInstnId/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd	

camt.012	camt.025	T2	Y	N	VR00970	Account number must be known in the addressed settlement service.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	DelLmt/LmtDtls/CurLmtId/AcctId/Othr/Id	Rct/RctDtls/ReqHdglg/StsCd	
camt.012	camt.025	T2	Y	N	VR00990	Code 'INBI', 'UCDT', 'ACOL' and 'EXGT' are not allowed in RTGS.	E092	Code 'INBI', 'UCDT', 'ACOL' and 'EXGT' not allowed	DelLmt/LmtDtls/CurLmtId/Trp/Cd	Rct/RctDtls/ReqHdglg/StsCd	
camt.012	camt.025	ISO	Y	N	IV00220	If Type is MULT, then BilateralLimitCounterpartyIdentification is not allowed.	X214	Invalid message content for BilateralLimitCounterpartyIdentification	DelLmt/LmtDtls/CurLmtId/BilLmtCtrPtyld DelLmt/LmtDtls/CurLmtId/Trp/Cd DelLmt/LmtDtls/CurLmtId/Trp	Rct/RctDtls/ReqHdglg/StsCd	BilateralLimitCounterparty1Rule
camt.012	camt.025	ISO	Y	N	IV00230	If Type is BILLI or NELI or INBI, then BilateralLimitCounterpartyIdentification must be present.	X215	Invalid message content for BilateralLimitCounterpartyIdentification	DelLmt/LmtDtls/CurLmtId/BilLmtCtrPtyld DelLmt/LmtDtls/CurLmtId/Trp/Cd DelLmt/LmtDtls/CurLmtId/Trp	Rct/RctDtls/ReqHdglg/StsCd	BilateralLimitCounterparty2Rule
camt.012	camt.025	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	DelLmt/LmtDtls/CurLmtId/AcctOwnt/FinInstnld/BICFI DelLmt/LmtDtls/CurLmtId/BilLmtCtrPtyld/FinInstnld/BICFI	Rct/RctDtls/ReqHdglg/StsCd	AnyBIC
camt.012	camt.025	ISO	Y	N	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	DelLmt/LmtDtls/CurLmtId/AcctOwnt/FinInstnld/BICFI DelLmt/LmtDtls/CurLmtId/BilLmtCtrPtyld/FinInstnld/BICFI	Rct/RctDtls/ReqHdglg/StsCd	BICFI
camt.018	camt.019	T2	Y	Y	VR00100	The business sender 'From' in the BAH must specify: Party BIC of sending party.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnld/BICFI	RtrBizDayInf/RptOrErr/OprlErr/Err	
camt.018	camt.019	T2	Y	Y	VR01310	If element 'Request Type/Enquiry' is used, it must contain "RT16"	E115	Invalid value in RequestType/Enquiry	GetBizDayInf/MsgHdr/ReqTp/Enqry	RtrBizDayInf/RptOrErr/OprlErr/Err	
camt.018	camt.019	T2	Y	Y	C18T136	The Request Type used for System Time query must be valid	T136	Invalid value for system time query	GetBizDayInf/MsgHdr/ReqTp/Enqry	RtrBizDayInf/RptOrErr/OprlErr/Err	
camt.021	camt.025	T2	Y	N	AS00900	Only AS using procedure C or its CB on behalf are allowed to sent this type of message.	A090	No authorisation for this type of message	AppHdr/Fr/Flid/FinInstnld/BICFI	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	AS00910	An RGBI message with the same BIC of the referenced AS and the same BusinessInformationReference in the defined timeframe is a duplicate.	A091	Duplicate BusinessInformationReference	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls AppHdr/Fr/Flid/FinInstnld/BICFI RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	AS00920	Element 'Qualifier' is mandatory with value 'true'.	A092	Invalid Qualifier	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFmtd	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	AS00930	Element 'Subject' is mandatory and one of the the following codes must be used: - 'OVN-CYCL-OPEN' - 'OVN-CYCL-CLOS' - 'OVN-PROC-CLOS' - 'DAY-PROC-OPEN' - 'DAY-CYCL-OPEN' - 'DAY-CYCL-CLOS' - 'DAY-PROC-CLOS'	A093	Invalid Subject code	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	AS00940	The code specified in element 'Subject' must be in line with the current procedure/cycle status of the referenced AS.	A094	Subject code not in line with current AS status	AppHdr/Fr/Flid/FinInstnld/BICFI RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: - for RGBI sent by the AS itself: Party BIC of AS; - for RGBI sent by the CB acting on behalf: Party BIC of responsible CB of AS given in 'Subject Details' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnld/BICFI RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	C21T257	The BIC within 'Subject Details' must be an AS defined in CRDM if sent by a CB or T2 operator	T257	BIC not allowed within the Subject Details	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	C21T258	The request must be sent during the operational time for AS business in RTGS	T258	Request out of cut-off time	RtrGnlBizInf	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	C21T259	When the technical Sender is relative to a CB then 'Subject Details' must be filled with the BIC of an AS of which the CB is responsible for	T259	AS missing or not allowed in SubjectDetails	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	C21T260	BIC within 'Subject Details' in combination with the BusinessInformationReference must be unique over a period of 5 business days	T260	BusinessInformationReference not unique	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjtdtls RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	C21T261	The qualifier has to be formatted with the value 'true'	T261	The Qualifier has to be formatted	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	C21T262	Only AS codes are allowed which are defined within the RTGS-use for 'Subject' tag	T262	Codes sent by the AS are not known	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	Rct/RctDtls/ReqHdglg/StsCd	
camt.021	camt.025	T2	Y	N	C21T263	The code specified in 'Subject' tag must be consistent with the actual phase of AS business	T263	Order or message out of sequence	RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	Rct/RctDtls/ReqHdglg/StsCd	
camt.025	camt.025	T2	Y	N	AS00790	The 'Status Code' must be either 'YES' or 'NO'.	A079	Invalid code	Rct/RctDtls/ReqHdglg/StsCd	Rct/RctDtls/ReqHdglg/StsCd	
camt.025	camt.025	T2	Y	N	AS00800	'Original Message Identification' must be equal to the 'Group Identification' of initial ASTransferInitiation waiting for guarantee fund decision.	A080	Invalid OriginalMessageIdentification	Rct/RctDtls/OrgnlMsgld/Msgld	Rct/RctDtls/ReqHdglg/StsCd	
camt.025	camt.025	T2	Y	N	AS00810	'Original Message Identification' must be unique in the defined timeframe for the same referenced AS.	A081	Duplicate OriginalMessageIdentification	Rct/RctDtls/OrgnlMsgld/Msgld AppHdr/Fr/Flid/FinInstnld/BICFI Rct/RctDtls/ReqHdglg/Desc	Rct/RctDtls/ReqHdglg/StsCd	
camt.025	camt.025	T2	Y	N	AS00820	If element 'Description' is used, it must have 11 alphanumeric characters.	A082	Invalid Description format	Rct/RctDtls/ReqHdglg/Desc	Rct/RctDtls/ReqHdglg/StsCd	
camt.025	camt.025	T2	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	Rct/RctDtls/ReqHdglg/Desc	Rct/RctDtls/ReqHdglg/StsCd	
camt.025	camt.025	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: - for guarantee fund decision sent by the AS itself: Party BIC of AS; - for guarantee fund decision sent by the CB acting on behalf: Party BIC of responsible CB of AS given in 'Description' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnld/BICFI Rct/RctDtls/ReqHdglg/Desc	Rct/RctDtls/ReqHdglg/StsCd	
camt.025	camt.025	T2	Y	N	AS00780	The business sender must be an authorised ancillary system configured for guarantee fund mechanism or a CB acting on behalf.	A078	Insufficient privileges for sending the answer		Rct/RctDtls/ReqHdglg/StsCd	
camt.029	camt.025	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: An Addressee BIC of an account or Party BIC of a CB.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnld/BICFI	Rct/RctDtls/ReqHdglg/StsCd	
camt.029	camt.025	T2	Y	N	VR01080	A U2A only party as business receiver is not allowed.	E094	U2A only business receiver not allowed	AppHdr/To/Flid/FinInstnld/BICFI	RstnOfInvstgtn/Cxldtls/TxlnfAndSts/CxlStsRsnInf/Orgtr/CtryOfRes	Country
camt.029	camt.025	ISO	Y	N	IV00280	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	D004	Invalid country code in //Dynamic error including xpath//	RstnOfInvstgtn/Cxldtls/TxlnfAndSts/CxlStsRsnInf/Orgtr/ld/Prvld/Dt AndPicOfBirth/CtryOfBirth RstnOfInvstgtn/Cxldtls/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Ctry	Rct/RctDtls/ReqHdglg/StsCd	Country
camt.029	camt.025	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	RstnOfInvstgtn/Cxldtls/TxlnfAndSts/CxlStsRsnInf/Orgtr/ld/Orgld/An yBIC RstnOfInvstgtn/Assgnmt/Assgnr/Agtr/FinInstnld/BICFI RstnOfInvstgtn/Assgnmt/Assgnr/Agtr/FinInstnld/BICFI	Rct/RctDtls/ReqHdglg/StsCd	AnyBIC
camt.029	camt.025	HVPS+	Y	N	HV01150	For each [ResolutionOfInvestigationV09/CancellationDetails/TransactionInformationAndStatus/CancellationStatusReasonInformation/Originator/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y058	Invalid message content for PostalAddress of Originator	RstnOfInvstgtn/Cxldtls/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr RstnOfInvstgtn/Cxldtls/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Ctry RstnOfInvstgtn/Cxldtls/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Twn Nm RstnOfInvstgtn/Cxldtls/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Adr Line	Rct/RctDtls/ReqHdglg/StsCd	Town Name And Country Rule

camt.029	camt.025	HVPS+	Y	N	HV01160	For each [ResolutionOfInvestigationV09/CancellationDetails/TransactionInformationAndStatus/CancellationStatusReasonInformation/Originator/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y059	Invalid message content for PostalAddress of Originator	RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Dept RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/SubDept RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/StrtNm RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/BldgNb RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/BldgNm RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Fir RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/PstBx RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Room RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/PstCd RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/TwnNm RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/TwnLctNm RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/DstrctNm RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/CtrySubDvsn RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Ctry RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Adr	Rct/RctDtls/ReqHdgl/StsCd	Structured vs Unstructured Rule
camt.029	camt.025	ISO	Y	N	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	RsltnOfInvstgtn/Assgnmt/Assgn/Agt/FinInstnlD/BICFI RsltnOfInvstgtn/Assgnmt/Assgn/Agt/FinInstnlD/BICFI	Rct/RctDtls/ReqHdgl/StsCd	BICFI
camt.046	camt.047	T2	Y	Y	VR00100	The business sender 'From' in the BAH must specify Party BIC of sending party.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnlD/BICFI	RtrRsvatn/RptOrErr/OprlErr/Err	
camt.046	camt.047	T2	Y	Y	VR01250	The specified search criteria are not in the data scope of the business sender.	E110	Search criteria not in data scope of business sender	GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctOwrr/Finl GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/Acctld/Othr/ld AppHdr/Fr/Flid/FinInstnlD/BICFI	RtrRsvatn/RptOrErr/OprlErr/Err RtrRsvatn/RptOrErr/OprlErr/Err	
camt.046	camt.047	T2	Y	Y	VR01260	Elements 'Account Owner' and 'Account Identification' are optional and mutually exclusive.	E111	Elements AccountOwner and AccountIdentification are mutually exclusive	GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctOwrr/Finl GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/Acctld/Othr/ld	RtrRsvatn/RptOrErr/OprlErr/Err RtrRsvatn/RptOrErr/OprlErr/Err	
camt.046	camt.047	T2	Y	Y	VR01280	In case element 'Account Owner' is used: It must be a valid party BIC. In case element 'Account Identification' is used: It must be a valid account number and the account type must be 'RTGS DCA' (for RTGS) or 'MCA' (for CLM).	E112	Invalid search criteria	GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctOwrr/Finl GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/Acctld/Othr/ld AppHdr/Fr/Flid/FinInstnlD/BICFI	RtrRsvatn/RptOrErr/OprlErr/Err RtrRsvatn/RptOrErr/OprlErr/Err	
camt.046	camt.047	ISO	Y	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctOwrr/Finl GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/Acctld/Othr/ld	RtrRsvatn/RptOrErr/OprlErr/Err RtrRsvatn/RptOrErr/OprlErr/Err	AnyBIC
camt.046	camt.047	ISO	Y	Y	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctOwrr/Finl GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/Acctld/Othr/ld	RtrRsvatn/RptOrErr/OprlErr/Err RtrRsvatn/RptOrErr/OprlErr/Err	BICFI
camt.048	camt.025	T2	Y	Y	VR00100	The business sender 'From' in the BAH must specify: - for reservation modification/deletion orders sent by the party itself: Party BIC of owner of account given in 'Account Identification' element in the payload; - for reservation modification/deletion orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Account Identification' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnlD/BICFI ModfyRsvatn/RsvatnId/Cur/Acctld/Othr/ld	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe	ModfyRsvatn/NewRsvatnValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00250	The instruction is rejected by the end-of-day processing.	E074	Instruction rejected due to end-of-day		Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00700	If the relevant cash account is in status blocked, the business sender of the instruction must be the responsible CB.	E055	Instruction not possible due to blocking account/party status	AppHdr/Fr/Flid/FinInstnlD/BICFI ModfyRsvatn/RsvatnId/Cur/Acctld/Othr/ld	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00860	For RTGS: Modification is only possible for account type 'RTGS DCA'. For CLM: Modification is only possible for account type 'MCA'.	E069	Instruction not allowed for this account type	ModfyRsvatn/RsvatnId/Cur/Acctld/Othr/ld	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00870	Modification with message block 'Default' is not allowed in RTGS or CLM. It can be addressed to CRDM only.	E070	Message block Default not allowed	ModfyRsvatn/RsvatnId/Dflt	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00880	The specified currency for the requested amount must be the same as the one of the specified account(s).	E071	Invalid currency for account	ModfyRsvatn/NewRsvatnValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00890	Element 'Start Date Time' is not allowed.	E072	Element StartDate Time not allowed	ModfyRsvatn/NewRsvatnValSet/StartDtTm	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00900	The pending modification is rejected due to a new modification / deletion request.	E073	Pending modification rejected due to new modification / deletion request		Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	Y	VR00970	Account number must be known in the addressed settlement service.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	ModfyRsvatn/RsvatnId/Cur/Acctld/Othr/ld	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	N	Y	VR00980	Code 'BLKD' is only allowed, if business sender is the responsible CB.	E077	Code 'BLKD' only allowed by responsible CB	AppHdr/Fr/Flid/FinInstnlD/BICFI ModfyRsvatn/RsvatnId/Cur/Tp/Cd	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	Y	N	VR01050	Code 'BLKD' and 'CARE' are not allowed in RTGS.	E089	Code 'BLKD' and 'CARE' not allowed	ModfyRsvatn/RsvatnId/Cur/Tp/Cd	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	T2	N	Y	VR01060	Code 'UPAR' and 'HPAR' are not allowed in CLM.	E090	Code 'UPAR' and 'HPAR' not allowed	ModfyRsvatn/RsvatnId/Cur/Tp/Cd	Rct/RctDtls/ReqHdgl/StsCd	
camt.048	camt.025	ISO	Y	Y	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	ModfyRsvatn/NewRsvatnValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdgl/StsCd	ActiveCurrency
camt.048	camt.025	ISO	Y	Y	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	ModfyRsvatn/NewRsvatnValSet/Amt/AmtWthCcy/Ccy ModfyRsvatn/NewRsvatnValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdgl/StsCd	CurrencyAmount
camt.049	camt.025	T2	Y	Y	VR00100	The business sender 'From' in the BAH must specify: - for reservation modification/deletion orders sent by the party itself: Party BIC of owner of account given in 'Account Identification' element in the payload; - for reservation modification/deletion orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Account Identification' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnlD/BICFI DelRsvatn/CurRsvatn/Acctld/Othr/ld	Rct/RctDtls/ReqHdgl/StsCd	
camt.049	camt.025	T2	Y	Y	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe		Rct/RctDtls/ReqHdgl/StsCd	
camt.049	camt.025	T2	Y	Y	VR00700	If the relevant cash account is in status blocked, the business sender of the instruction must be the responsible CB.	E055	Instruction not possible due to blocking account/party status	AppHdr/Fr/Flid/FinInstnlD/BICFI DelRsvatn/CurRsvatn/Acctld/Othr/ld	Rct/RctDtls/ReqHdgl/StsCd	
camt.049	camt.025	T2	Y	Y	VR00911	A reservation deletion is only possible, if the reservation for this account exists.	E075	No limit/reservation defined	DelRsvatn/CurRsvatn/Tp/Cd DelRsvatn/CurRsvatn/Acctld/Othr/ld	Rct/RctDtls/ReqHdgl/StsCd	
camt.049	camt.025	T2	Y	Y	VR00970	Account number must be known in the addressed settlement service.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	DelRsvatn/CurRsvatn/Acctld/Othr/ld	Rct/RctDtls/ReqHdgl/StsCd	
camt.049	camt.025	T2	N	Y	VR00980	Code 'BLKD' is only allowed, if business sender is the responsible CB.	E077	Code 'BLKD' only allowed by responsible CB	AppHdr/Fr/Flid/FinInstnlD/BICFI DelRsvatn/CurRsvatn/Tp/Cd	Rct/RctDtls/ReqHdgl/StsCd	
camt.050	camt.025	T2	Y	N	AS00870	AS procedure C: Any liquidity transfer to/from a sub-account is only possible during an open procedure.	A087	Procedure of AS procedure C not open		Rct/RctDtls/ReqHdgl/StsCd	

camt.050	camt.025	T2	Y	N	IR00090	The queued automated liquidity transfer order is rejected due to a new automated liquidity transfer order from CLM.	I009	Queued automated liquidity transfer order rejected due to new order	AppHdr/Fr/Flid/FinInstnId/BICFI	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00100	The business sender 'From' in the BAH must specify: For RTGS: - for liquidity transfer orders sent by the party itself: Party BIC of owner of account given in 'Debtor Account' element in the payload; - for liquidity transfer orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Debtor Account' element in the payload. For CLM: - for liquidity transfer orders (incl. overnight deposit setting up orders) sent by the party itself: Party BIC of owner of account given in 'Debtor Account' element in the payload; - for liquidity transfer orders (incl. overnight deposit setting up orders) sent by the co-manager: Party BIC of co-manager of co-managed account given in 'Debtor Account' element in the payload; - for liquidity transfer orders (incl. overnight deposit setting up orders) sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Debtor Account' element in the payload; - for overnight deposit reverse orders sent by the party itself: Party BIC of CLM Account Holder linked to overnight deposit account; - for overnight deposit reverse orders sent by the co-manager: Party BIC of co-manager of CLM Account Holder linked to overnight deposit account; - for overnight deposit reverse orders sent by the responsible CB: Party BIC of owner of account given in 'Debtor Account' element in the payload; - for marginal lending setting up orders sent by the CB (till ECMS go-live): Party BIC of owner of account given in 'Debtor Account' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnId/BICFI LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe	LqdyCdtTrf/LqdyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00252	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	E023	Central bank disagreed to earmarked cash transfer order	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00410	'Debtor Account' and 'Creditor Account' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00450	Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	N	Y	VR00460	Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	N	Y	VR00470	Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	N	Y	VR00480	Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	N	Y	VR00485	The party linked to the account must be allowed to use standing facilities: - in case the creditor account is an overnight deposit account; - in case the debtor account is an marginal lending account.	E097	Party not allowed to use standing facilities	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00490	The creditor account must be a valid account with the following account type For CLM: - any CLM cash account except marginal lending account; - RTGS DCA, T2S DCA or TIPS account; - RTGS CB account or T2S CB account; - AS guarantee funds account (in RTGS). For RTGS: - RTGS DCA; - RTGS sub-account; - AS guarantee funds account; - RTGS dedicated transit account; - RTGS CB account, CLM CB account or T2S CB account; - MCA, T2S DCA or TIPS account.	E014	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00500	The following cash account types can only be credited if the business sender is the responsible CB of the account For RTGS: - RTGS dedicated transit account For CLM: - CLM dedicated transit account for RTGS; - CLM dedicated transit account for T2S; - CLM dedicated transit account for TIPS; - Technical account for CONT settlement; - CB ECB account; - ECB mirror account.	E038	No authorisation to credit CreditorAccount	AppHdr/Fr/Flid/FinInstnId/BICFI LqdyCdtTrf/LqdyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	N	VR00510	A sub-account can only be debited/credited intra-service if the same party holds both settlement accounts.	E039	Debtor/Creditor account not linked to sub-account	LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00520	The debtor account must be a valid account with the following account type For CLM: - any CLM cash account For RTGS: - RTGS DCA; - RTGS sub-account; - AS guarantee funds accounts; - RTGS dedicated transit account; - RTGS CB account.	E013	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00530	A liquidity transfer order with the following identical field content for the current business day is a duplicate: - debtor account; - message type; - creditor account; - end to end identification; - settlement date; - settlement amount.	E015	Duplicate message payload	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/LqdyCdtTrf/EndToEndId LqdyCdtTrf/LqdyCdtTrf/StlmDt LqdyCdtTrf/LqdyCdtTrf/TrfdAmt/AmtWthCcy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00540	The settlement date must be the current business day.	E040	Settlement date must specify the current business day	LqdyCdtTrf/LqdyCdtTrf/StlmDt	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00550	The elements 'Creditor' and 'Debtor' are not allowed.	E048	Elements Creditor and Debtor not allowed	LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd
camt.050	camt.025	T2	Y	Y	VR00560	The account to be debited must have sufficient liquidity.	E042	Insufficient liquidity	LqdyCdtTrf/LqdyCdtTrf/DbrAcct/Id/Othr/Id	Rct/RctDtIs/ReqHdIlg/StsCd

camt.050	camt.025	T2	N	Y	VR00570	If the creditor account is an overnight deposit account held by a CB outside the Eurosystem, the sum of all overnight deposits with this CB must not exceed the maximum envisaged amount for this CB.	E043	Sum of overnight deposits exceeds the maximum amount for central bank	LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdglg/StsCd	
camt.050	camt.025	T2	Y	Y	VR01070	The inter-service liquidity transfer has been rejected by the receiving settlement service.	E091	Inter-service liquidity transfer rejected by receiving settlement service		Rct/RctDtls/ReqHdglg/StsCd	
camt.050	camt.025	T2	N	Y	VR01230	A liquidity transfer debiting a marginal lending account is not allowed after ECMS go-live.	E098	Liquidity transfer on marginal lending account not allowed after ECMS go-live	LqdyCdtTrf/LqdyCdtTrf/DbtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdglg/StsCd	
camt.050	camt.025	ISO	Y	Y	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	LqdyCdtTrf/LqdyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdglg/StsCd	ActiveCurrency
camt.050	camt.025	ISO	Y	Y	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	LqdyCdtTrf/LqdyCdtTrf/TrfdAmt/AmtWthCcy/LqdyCdtTrf/LqdyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdglg/StsCd	CurrencyAmount
camt.050	camt.025	ISO	Y	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	LqdyCdtTrf/LqdyCdtTrf/Dbtr/FinInstnld/BICFI/LqdyCdtTrf/LqdyCdtTrf/Cdtr/FinInstnld/BICFI	Rct/RctDtls/ReqHdglg/StsCd	AnyBIC
camt.050	camt.025	ISO	Y	Y	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	LqdyCdtTrf/LqdyCdtTrf/Dbtr/FinInstnld/BICFI	Rct/RctDtls/ReqHdglg/StsCd	BICFI
camt.056	camt.029	T2	Y	Y	VR00100	The business sender 'From' in the BAH must specify: For RTGS: - for payment revocation and recall orders sent by the party itself: An Addressee BIC of account given in 'Assigner' element in the payload; - for payment revocation and recall orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Assigner' element in the payload. For CLM: Party BIC of owner of account given in 'Assigner' element in the payload.	E010	Invalid business sender	AppHdr/FinInstnld/BICFI FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnld/BICFI FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt/Ccy	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	Y	Y	VR00700	If the relevant cash account is in status blocked, the business sender of the instruction must be the responsible CB.	E055	Instruction not possible due to blocking account/party status	AppHdr/FinInstnld/BICFI FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnld/BICFI FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt/Ccy	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	Y	Y	VR00775	For RTGS: A payment revocation and recall order is only allowed for the following message types: - pacs.004 - pacs.008 - pacs.009 - pacs.010 For CLM: A payment revocation order is only allowed for the following message types: - pacs.009 - pacs.010	E081	Invalid OriginalMessageNameIdentification	FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt/Ccy	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	Y	Y	VR00780	For RTGS: Revocation of pacs.004 and pacs.010 is only possible if the payment order exists. For CLM: Revocation is only possible if the payment order exists.	E053	No payment found	FIToFIPmtCxlReq/Undrlyg/Txlnf	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	Y	N	VR00790	pacs.004 and pacs.010 with status 'settled' cannot be revoked or recalled.	E063	Revocation or recall of settled payment not possible	FIToFIPmtCxlReq/Undrlyg/Txlnf	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	N	Y	VR00800	Payments with final status cannot be revoked.	E064	Revocation of payments with final status not possible	FIToFIPmtCxlReq/Undrlyg/Txlnf	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	Y	N	VR00810	Payments with status 'revoked' or 'rejected' cannot be revoked or recalled.	E065	Revocation or recall of rejected or revoked payment not possible	FIToFIPmtCxlReq/Undrlyg/Txlnf	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	Y	N	VR00820	Code 'SYAD' is not allowed.	E066	Code 'SYAD' not allowed	FIToFIPmtCxlReq/Undrlyg/Txlnf/CxRsnInf/Rsn/Cd	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	Y	Y	VR00830	A payment revocation and recall order with the following identical field content in the defined timeframe is a duplicate: - assigner; - message type; - original message type; - assignee; - original UETR; - original end to end identification; - original settlement date; - original settlement amount.	E015	Duplicate message payload	FIToFIPmtCxlReq/Undrlyg/Txlnf/CxRsnInf/Rsn/Cd AppHdr/MsgDefldr FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt/Ccy FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt/Ccy FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnld/BICFI FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlUETR FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlEndToEndld FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmDt FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	Y	N	VR01090	A U2A only party as business receiver is not allowed in case of a payment recall request (payment is in status 'settled' or does not exist).	E095	Recall to U2A only business receiver not allowed	AppHdr/To/FinInstnld/BICFI	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	N	Y	VR01290	Revocation by a CB is only allowed for payment orders sent by the CB (i.e. not sent by ECMS).	E113	Revocation not allowed	FIToFIPmtCxlReq/Undrlyg/Txlnf	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	
camt.056	camt.029	ISO	Y	N	IV00280	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	D004	Invalid country code in //Dynamic error including xpath//	FIToFIPmtCxlReq/Undrlyg/Txlnf/CxRsnInf/Orgtr/CtryOfRes OfBirth/CtryOfBirth	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	Country
camt.056	camt.029	ISO	Y	Y	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt/Ccy	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	ActiveCurrency
camt.056	camt.029	ISO	Y	Y	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	FIToFIPmtCxlReq/Undrlyg/Txlnf/OrgnlIntrBkStlmAmt/Ccy	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	CurrencyAmount
camt.056	camt.029	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	FIToFIPmtCxlReq/Undrlyg/Txlnf/CxRsnInf/Orgtr/Id/Orgld/AnyBIC FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnld/BICFI	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	AnyBIC
camt.056	camt.029	HVPS+	Y	N	HV01130	For each [FIToFIPaymentCancellationRequestV08/Underlying/TransactionInformation/CancellationReasonInformation/Originator/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y058	Invalid message content for PostalAddress of Originator	FIToFIPmtCxlReq/Undrlyg/Txlnf/CxRsnInf/Orgtr/PstAdr FIToFIPmtCxlReq/Undrlyg/Txlnf/CxRsnInf/Orgtr/PstAdr/Ctry FIToFIPmtCxlReq/Undrlyg/Txlnf/CxRsnInf/Orgtr/PstAdr/TwnNm FIToFIPmtCxlReq/Undrlyg/Txlnf/CxRsnInf/Orgtr/PstAdr/AdrLine	RstnOfInvstgtn/CxDtls/TxlnfAndSts/CxStsRsnInf/Rsn/Prtry	Town Name And Country Rule

camt.056	camt.029	HVPS+	Y	N	HV01140	For each [FIToFIPaymentCancellationRequestV08/Underlying/TransactionInformation/CancellationReasonInformation/Originator/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y059	Invalid message content for PostalAddress of Originator	FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/Dept FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/SubDept FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/StrNm FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/BldgNb FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/BldgNm FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/Fir FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/PstBx FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/Room FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/PstCd FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/TwnNm FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/TwnLctnNm FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/DstrctNm FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/CtrySubDvsn FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/Ctry FIToFIPmtCxlReq/Undrlyg/Txlnf/CxlRsnlnf/Orgr/PstAdr/AdrLine FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnld/BICFI FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnld/BICFI	RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxStsRsnlnf/Rsn/Prtry	Structured vs Unstructured Rule
camt.056	camt.029	ISO	Y	Y	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//		RsltnOfInvstgtn/CxDtIs/TxlnfAndSts/CxStsRsnlnf/Rsn/Prtry	BICFI
camt.998	admi.007	T2	N	Y	VR01030	Element 'Proprietary Data/Type' must contain one of the following values: 'ModifyCreditLine'; 'AuthorizePenalty'; 'GetPenalty'; 'GetValueOfMinimumReserve'; 'InsertBalanceMinimumReserve' 'InsertValueOfMinimumReserve'.	E084	Invalid ProprietaryData/Type	PrtryMsg/PrtryData/Type	RctAck/Rpt/ReqHdlg/StsCd	
camt.998	admi.007	T2	N	Y	VR01040	Element 'Proprietary Data/Type' must be present	E001	Invalid message/file. //Dynamic error including element name//	PrtryMsg/PrtryData/Type	RctAck/Rpt/ReqHdlg/StsCd	
camt.998_AuthorizePenalty	camt.025	T2	N	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	PrtryMsg/PrtryData/Data/T2PrtryData/PnltyMgmtld/CtrPtyld/BIC	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_AuthorizePenalty	camt.025	T2	N	Y	VR00100	The business sender 'From' in the BAH must specify: Party BIC of responsible CB of party given in 'Counterparty Identification' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flld/FinInstnld/BICFI	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_AuthorizePenalty	camt.025	T2	N	Y	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe	PrtryMsg/PrtryData/Data/T2PrtryData/PnltyMgmtld/CtrPtyld/BIC	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_AuthorizePenalty	camt.025	T2	N	Y	VR01170	The element 'PenaltyType' must be used, if element 'PenaltyStatus' has value 'PAY' otherwise it is not allowed.	E116	Invalid PenaltyType	PrtryMsg/PrtryData/Data/T2PrtryData/NewPnltyValSet/PnltyTp PrtryMsg/PrtryData/Data/T2PrtryData/NewPnltyValSet/PnltySts	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_AuthorizePenalty	camt.025	T2	N	Y	VR01200	An 'AuthorizePenalty' can only be sent in case a penalty exists.	E107	No penalty for indicated institution available	PrtryMsg/PrtryData/Data/T2PrtryData/PnltyMgmtld/CtrPtyld/BIC	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_AuthorizePenalty	camt.025	T2	N	Y	VR01210	Indicated maintenance period must be valid.	E105	Invalid maintenance period	PrtryMsg/PrtryData/Data/T2PrtryData/NewPnltyValSet/MntncPrd/FrDt PrtryMsg/PrtryData/Data/T2PrtryData/NewPnltyValSet/MntncPrd/ToDt	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_AuthorizePenalty	camt.025	T2	N	Y	VR01320	A penalty with a final status cannot be authorised/cancelled.	E117	Authorisation/cancellation not possible due to final penalty status		Rct/RctDtls/ReqHdlg/StsCd	
camt.998_GetPenaltyMinimumReserve	camt.998_ReturnPenalty	T2	N	Y	CMPT046	The business sender must be a Central Bank which is responsible for the CLM account holder	T046	The business sender is not the Central Bank which is responsible for the CLM account holder	AppHdr/Fr/Flld/FinInstnld/BICFI	PrtryMsg/PrtryData/Data/T2PrtryData/OpriErr/Err/Prtry	
camt.998_GetPenaltyMinimumReserve	camt.998_ReturnPenalty	T2	N	Y	CMPT174	BIC must be a valid financial institution and subject to minimum reserve requirement	T174	BIC is not a valid financial institution subject to minimum reserve requirement	PrtryMsg/PrtryData/Data/T2PrtryData/MinRsrvmgmtld/CtrPtyld/BIC	PrtryMsg/PrtryData/Data/T2PrtryData/OpriErr/Err/Prtry	
camt.998_GetPenaltyMinimumReserve	camt.998_ReturnPenalty	T2	N	Y	CMPT181	Date must be equal to start date of previous minimum reserve maintenance period	T181	'From Date' is not equal to start date of previous minimum reserve maintenance period	PrtryMsg/PrtryData/Data/T2PrtryData/NewPnltyValSet/MntncPrd/FrDt	PrtryMsg/PrtryData/Data/T2PrtryData/MntncPrd/FrDt	
camt.998_GetPenaltyMinimumReserve	camt.998_ReturnPenalty	T2	N	Y	CMPT182	Date must be equal to end date of previous minimum reserve maintenance period	T182	'To Date' is not equal to end date of previous minimum reserve maintenance period	PrtryMsg/PrtryData/Data/T2PrtryData/NewPnltyValSet/MntncPrd/ToDt	PrtryMsg/PrtryData/Data/T2PrtryData/MntncPrd/ToDt	
camt.998_GetValueOfReserveMinimumReserve	camt.998_ReturnValueOfMinimumReserve	T2	N	Y	CMGT184	Date must be equal to start date of current minimum reserve maintenance period	T184	'From Date' is not equal to start date of current minimum reserve maintenance period	PrtryMsg/PrtryData/Data/T2PrtryData/NewPnltyValSet/MntncPrd/FrDt	PrtryMsg/PrtryData/Data/T2PrtryData/OpriErr/Err/Prtry	
camt.998_GetValueOfReserveMinimumReserve	camt.998_ReturnValueOfMinimumReserve	T2	N	Y	CMGT185	Date must be equal to start date of current minimum reserve maintenance period	T185	'To Date' is not equal to end date of current minimum reserve maintenance period	PrtryMsg/PrtryData/Data/T2PrtryData/NewPnltyValSet/MntncPrd/ToDt	PrtryMsg/PrtryData/Data/T2PrtryData/OpriErr/Err/Prtry	
camt.998_GetValueOfReserveMinimumReserve	camt.998_ReturnValueOfMinimumReserve	T2	N	Y	CMPT047	The business sender must be a Central Bank which is responsible for the CLM account holder	T047	The business sender is not the Central Bank which is responsible for the CLM account holder	AppHdr/Fr/Flld/FinInstnld/BICFI	PrtryMsg/PrtryData/Data/T2PrtryData/OpriErr/Err/Prtry	
camt.998_InsertBalanceMinimumReserve	camt.025	T2	N	Y	IV00280	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	D004	Invalid country code in //Dynamic error including xpath//	PrtryMsg/PrtryData/Data/PrtryData/Mgmtld/Ctry	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertBalanceMinimumReserve	camt.025	T2	N	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	PrtryMsg/PrtryData/Data/PrtryData/NewBalValSet/CtrPtyld/BIC	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertBalanceMinimumReserve	camt.025	T2	N	Y	VR00100	The business sender 'From' in the BAH must specify: Party BIC of responsible CB of party given in 'Counterparty Identification' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flld/FinInstnld/BICFI PrtryMsg/PrtryData/Data/PrtryData/NewBalValSet/CtrPtyld/BIC	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertBalanceMinimumReserve	camt.025	T2	N	Y	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe		Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertBalanceMinimumReserve	camt.025	T2	N	Y	VR01150	The currency code must be 'EUR'.	E102	Currency code not EUR	PrtryMsg/PrtryData/Data/PrtryData/NewBalValSet/Bal/Amt/Ccy	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertBalanceMinimumReserve	camt.025	T2	N	Y	VR01160	The 'InsertBalanceMinimumReserve' message can only be sent for institutions subject to pool or direct minimum reserve obligation.	E103	Institution not subject to direct or pool minimum reserve obligation	PrtryMsg/PrtryData/Data/PrtryData/NewBalValSet/CtrPtyld/BIC	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertBalanceMinimumReserve	camt.025	T2	N	Y	VR01190	The indicated value date must be a valid business day of the current maintenance period.	E106	Invalid ValueDate	PrtryMsg/PrtryData/Data/PrtryData/NewBalValSet/Bal/ValDuDt	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertBalanceMinimumReserve	camt.025	T2	N	Y	VR01220	Element 'Country' must match the country code of the sending CB.	E109	Invalid Country	PrtryMsg/PrtryData/Data/PrtryData/Mgmtld/Ctry	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertValueOfMinimumReserve	camt.025	T2	N	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	PrtryMsg/PrtryData/Data/T2PrtryData/MinRsrvmgmtld/CtrPtyld/BIC	Rct/RctDtls/ReqHdlg/StsCd	
camt.998_InsertValueOfMinimumReserve	camt.025	T2	N	Y	VR00100	The business sender 'From' in the BAH must specify: Party BIC of responsible CB of party given in 'Counterparty Identification' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flld/FinInstnld/BICFI PrtryMsg/PrtryData/Data/T2PrtryData/MinRsrvmgmtld/CtrPtyld/BIC	Rct/RctDtls/ReqHdlg/StsCd	

camt.998_InsertValueOfMinimumReserve	camt.025	T2	N	Y	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe		Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_InsertValueOfMinimumReserve	camt.025	T2	N	Y	VR01150	The currency code must be 'EUR'.	E102	Currency code not EUR	PrtryMsg/PrtryData/Data/T2PrtryData/NewMinRsrVlSet/Amt/Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_InsertValueOfMinimumReserve	camt.025	T2	N	Y	VR01161	The 'InsertValueOfMinimumReserve' message can only be sent for institutions subject to any kind of minimum reserve obligation (pool, indirect or direct).	E108	Institution not subject to minimum reserve obligation	PrtryMsg/PrtryData/Data/T2PrtryData/MinRsrVgmtld/CtrPtyld/BIC	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_InsertValueOfMinimumReserve	camt.025	T2	N	Y	VR01180	The indicated maintenance period must be current or next one.	E105	Invalid maintenance period	PrtryMsg/PrtryData/Data/T2PrtryData/NewMinRsrVlSet/MntncPrd/ FrDt PrtryMsg/PrtryData/Data/T2PrtryData/NewMinRsrVlSet/MntncPrd/ ToDt	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	PrtryMsg/PrtryData/Data/T2PrtryData/NewCrdtLnValSet/AmtWthCcy /Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	PrtryMsg/PrtryData/Data/T2PrtryData/NewCrdtLnValSet/AmtWthCcy PrtryMsg/PrtryData/Data/T2PrtryData/NewCrdtLnValSet/AmtWthCcy /Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	PrtryMsg/PrtryData/Data/T2PrtryData/CrdtLnld/AcctOwNr	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	VR00100	The business sender 'From' in the BAH must specify: Party BIC of responsible CB of party given in 'Account Owner' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flld/FinInstnld/BICFI PrtryMsg/PrtryData/Data/T2PrtryData/CrdtLnld/AcctOwNr	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	VR00201	An instruction message can only be sent after change of business day and till the respective cut-off time in this currency.	E088	Instruction message sent outside allowed timeframe	PrtryMsg/PrtryData/Data/T2PrtryData/NewCrdtLnValSet/AmtWthCcy /Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	VR01000	Account Owner must be a valid party BIC owning a valid default MCA for the indicated currency.	E085	Invalid AccountOwner	PrtryMsg/PrtryData/Data/T2PrtryData/CrdtLnld/AcctOwNr PrtryMsg/PrtryData/Data/T2PrtryData/NewCrdtLnValSet/AmtWthCcy /Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	VR01010	Sum of new delta and pending delta amount decreases must not exceed the current credit line.	E086	Sum of credit line decreases exceeds current credit line		Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	VR01020	The pending fixed amount modification is rejected due to a new fixed or delta amount modification request or a settled connected payment.	E087	Pending modification rejected due to new request or connected payment		Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	VR01240	A connected payment or a credit line modification with currency 'EUR' is not allowed by a CB after ECMS go-live.	E099	Instruction not allowed after ECMS go-live	PrtryMsg/PrtryData/Data/T2PrtryData/NewCrdtLnValSet/AmtWthCcy /Ccy	Rct/RctDtIs/ReqHdIlg/StsCd
camt.998_ModifyCreditLine	camt.025	T2	N	Y	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	PrtryMsg/PrtryData/Data/T2PrtryData/CrdtLnld/AcctOwNr	Rct/RctDtIs/ReqHdIlg/StsCd
pac.004	pac.002	T2	Y	N	VR00070	Instructing Agent and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	PmtRtr/Txlnf/InstgAgf/FinInstnld/BICFI PmtRtr/Txlnf/InstdAgf/FinInstnld/BICFI PmtRtr/Txlnf/RtrdlntrBkStlmAmt/Ccy	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: - for payment orders sent by the party itself: An Addressee BIC of the account given in 'Instructing Agent' element in the payload; - for payment orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flld/FinInstnld/BICFI PmtRtr/Txlnf/InstgAgf/FinInstnld/BICFI PmtRtr/Txlnf/RtrdlntrBkStlmAmt/Ccy	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00130	The instructing agent must be a valid RTGS DCA or RTGS CB account.	E013	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	PmtRtr/Txlnf/InstgAgf/FinInstnld/BICFI	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00140	The instructed agent must be a valid RTGS DCA or RTGS CB account.	E014	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	PmtRtr/Txlnf/InstdAgf/FinInstnld/BICFI	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00160	A payment order with the following identical field content in the defined timeframe is a duplicate: - instructing agent; - message type; - instructed agent; - original UETR; - original end to end identification; - settlement date; - settlement amount.	E015	Duplicate message payload	PmtRtr/Txlnf/InstgAgf/FinInstnld/BICFI AppHdr/MsgDefldr PmtRtr/Txlnf/InstdAgf/FinInstnld/BICFI PmtRtr/Txlnf/OrgnUETR PmtRtr/Txlnf/OrgnEndToEndld PmtRtr/Txlnf/IntrBkStlmDt PmtRtr/Txlnf/RtrdlntrBkStlmAmt	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00170	For RTGS: A settlement date in the past is only allowed when the value date check is disabled for the instructing RTGS Account Holder. For CLM: A settlement date in the past is not allowed.	E016	Past settlement date not allowed	PmtRtr/Txlnf/IntrBkStlmDt PmtRtr/Txlnf/InstgAgf/FinInstnld/BICFI PmtRtr/Txlnf/RtrdlntrBkStlmAmt/Ccy	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00180	Warehoused payments can be sent for a business day for the specified currency up to the defined number of calendar days in the future.	E017	Settlement date greater than latest submission date for warehoused payments or not a valid business day	PmtRtr/Txlnf/IntrBkStlmDt PmtRtr/Txlnf/RtrdlntrBkStlmAmt/Ccy	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00190	An instruction message for the current business day can only be sent till the respective cut-off time in this currency.	E018	Message received outside allowed business day phase	PmtRtr/Txlnf/IntrBkStlmDt	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00252	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	E023	Central bank disagreed to earmarked cash transfer order	PmtRtr/Txlnf/InstgAgf/FinInstnld/BICFI PmtRtr/Txlnf/InstdAgf/FinInstnld/BICFI PmtRtr/Txlnf/RtrdlntrBkStlmAmt/Ccy	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pac.004	pac.002	T2	Y	N	VR00840	The cash transfer order has been revoked.	E067	Cash transfer order revoked		FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry

pacs.004	pacs.002	ISO	Y	N	IV00280	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	D004	Invalid country code in //Dynamic error including xpath//	PmtRtr/Txlnf/RtrRsnInf/Orgtr/CtryOfRes PmtRtr/Txlnf/RtrRsnInf/Orgtr/Id/PrvldDtAndPlcOfBirth/CtryOfBirth PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/UltmtCdr/Pty/CtryOfRes PmtRtr/Txlnf/RtrChain/UltmtCdr/Pty/Id/PrvldDtAndPlcOfBirth/CtryOfBirth PmtRtr/Txlnf/RtrChain/UltmtCdr/Pty/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/Cdr/Agf/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/Cdr/Pty/CtryOfRes PmtRtr/Txlnf/RtrChain/Cdr/Pty/Id/PrvldDtAndPlcOfBirth/CtryOfBirth PmtRtr/Txlnf/RtrChain/Cdr/Pty/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/Cdr/Agf/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/IntrmyAgt3/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/IntrmyAgt2/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/IntrmyAgt1/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/PrvsInstgAgt3/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/PrvsInstgAgt2/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/PrvsInstgAgt1/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/InitgPty/Agf/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/InitgPty/CtryOfRes PmtRtr/Txlnf/RtrChain/InitgPty/Id/PrvldDtAndPlcOfBirth/CtryOfBirth PmtRtr/Txlnf/RtrChain/InitgPty/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/Dbtr/Pty/CtryOfRes PmtRtr/Txlnf/RtrChain/Dbtr/Pty/Id/PrvldDtAndPlcOfBirth/CtryOfBirth PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstlAdr/Ctry PmtRtr/Txlnf/RtrChain/UltmtDbtr/Pty/CtryOfRes PmtRtr/Txlnf/RtrChain/UltmtDbtr/Pty/Id/PrvldDtAndPlcOfBirth/CtryOfBirth PmtRtr/Txlnf/RtrChain/UltmtDbtr/Pty/CtryOfRes PmtRtr/Txlnf/RtrChain/UltmtDbtr/Pty/Id/PrvldDtAndPlcOfBirth/CtryOfBirth PmtRtr/Txlnf/RtrChain/UltmtDbtr/Pty/PstlAdr/Ctry	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Country
pacs.004	pacs.002	ISO	Y	N	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	PmtRtr/Txlnf/RtrdlntrBkStlmAmt/Ccy PmtRtr/Txlnf/ChrgsInf/Amt/Ccy PmtRtr/Txlnf/CompstnAmt/Ccy PmtRtr/Txlnf/RtrdlnstdAmt/Ccy PmtRtr/Txlnf/OrgnlIntrBkStlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	ActiveCurrency
pacs.004	pacs.002	ISO	Y	N	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	PmtRtr/Txlnf/ChrgsInf/Amt PmtRtr/Txlnf/CompstnAmt PmtRtr/Txlnf/RtrdlnstdAmt PmtRtr/Txlnf/RtrdlntrBkStlmAmt PmtRtr/Txlnf/OrgnlIntrBkStlmAmt PmtRtr/Txlnf/ChrgsInf/Amt/Ccy PmtRtr/Txlnf/CompstnAmt/Ccy PmtRtr/Txlnf/RtrdlnstdAmt/Ccy PmtRtr/Txlnf/RtrdlntrBkStlmAmt/Ccy PmtRtr/Txlnf/OrgnlIntrBkStlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	CurrencyAmount
pacs.004	pacs.002	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	PmtRtr/Txlnf/RtrRsnInf/Orgtr/Id/Orgld/AnyBIC PmtRtr/Txlnf/RtrChain/UltmtCdr/Pty/Id/Orgld/AnyBIC PmtRtr/Txlnf/RtrChain/Cdr/Pty/Id/Orgld/AnyBIC PmtRtr/Txlnf/RtrChain/InitgPty/Id/Orgld/AnyBIC PmtRtr/Txlnf/RtrChain/Dbtr/Pty/Id/Orgld/AnyBIC PmtRtr/Txlnf/RtrChain/UltmtDbtr/Pty/Id/Orgld/AnyBIC PmtRtr/Txlnf/RtrChain/Cdr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Cdr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/IntrmyAgt3/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/IntrmyAgt2/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/IntrmyAgt1/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/PrvsInstgAgt3/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/PrvsInstgAgt2/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/PrvsInstgAgt1/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/InitgPty/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/InstgAgt/FinInstnld/BICFI PmtRtr/Txlnf/InstgAgt/FinInstnld/BICFI PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	AnyBIC
pacs.004	pacs.002	HVPS+	Y	N	HV00790	For each [PaymentReturnV09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y047	Invalid message content for Agent in ChargesInformation	PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/Nm PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/BICFI PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.004	pacs.002	HVPS+	Y	N	HV00800	For each [PaymentReturnV09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y003	Invalid message content for PostalAddress of Agent in ChargesInformation	PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/TwnNm PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/AdrLine PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pacs.004	pacs.002	HVPS+	Y	N	HV00810	For each [PaymentReturnV09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y004	Invalid message content for PostalAddress of Agent in ChargesInformation	PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/Dept PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/SubDept PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/StrNm PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/BldgNb PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/BldgNm PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/Flr PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/PstBx PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/Room PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/PstCd PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/TwnNm PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/TwnLctnNm PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/DstrctNm PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/CtrySubDvsn PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/Ctry PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr/AdrLine PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule

pac.004	pac.002	HVPS+	Y	N	HV00840	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y048	Invalid message content for Party of Debtor	PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/Dept PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/SubDept PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/StrtNm PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/BldgNb PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/BldgNm PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/Flr PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/PstBx PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/Room PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/PstCd PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/TwnLctnNm PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/DstrctNm PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/CtrySubDvsn PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Dbtr/Pty/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.004	pac.002	HVPS+	Y	N	HV00850	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y049	Invalid message content for Agent of Debtor	PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/Nm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.004	pac.002	HVPS+	Y	N	HV00860	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y050	Invalid message content for PostalAddress of Agent of Debtor	PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.004	pac.002	HVPS+	Y	N	HV00870	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y051	Invalid message content for PostalAddress of Agent of Debtor	PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Dept PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/SubDept PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/StrtNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/BldgNb PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/BldgNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Flr PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/PstBx PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Room PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/PstCd PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/TwnLctnNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/DstrctNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/CtrySubDvsn PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.004	pac.002	HVPS+	Y	N	HV00880	For each [PaymentReturnV09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification n a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be absent	Y052	Invalid message content for Agent of InitiatingParty	PmtRtr/Txlnf/RtrChain/InitgPty/Agf/FinInstnld/PstIAdr PmtRtr/Txlnf/RtrChain/InitgPty/Agf/FinInstnld/Nm PmtRtr/Txlnf/RtrChain/InitgPty/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/InitgPty/Agf/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.004	pac.002	HVPS+	Y	N	HV00890	For each [PaymentReturnV09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y017	Invalid message content for DebtorAgent	PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/Nm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.004	pac.002	HVPS+	Y	N	HV00900	For each [PaymentReturnV09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y018	Invalid message content for PostalAddress of DebtorAgent	PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.004	pac.002	HVPS+	Y	N	HV00910	For each [PaymentReturnV09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y019	Invalid message content for PostalAddress of DebtorAgent	PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Dept PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/SubDept PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/StrtNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/BldgNb PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/BldgNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Flr PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/PstBx PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Room PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/PstCd PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/TwnLctnNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/DstrctNm PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/CtrySubDvsn PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Dbtr/Agf/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.004	pac.002	HVPS+	Y	N	HV00920	For each [PaymentReturnV09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y005	Invalid message content for PreviousInstructingAgent1	PmtRtr/Txlnf/RtrChain/PrvsInstgAg1/FinInstnld/PstIAdr PmtRtr/Txlnf/RtrChain/PrvsInstgAg1/FinInstnld/Nm PmtRtr/Txlnf/RtrChain/PrvsInstgAg1/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/PrvsInstgAg1/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.004	pac.002	HVPS+	Y	N	HV00930	For each [PaymentReturnV09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y006	Invalid message content for PostalAddress of PreviousInstructingAgent1	PmtRtr/Txlnf/RtrChain/PrvsInstgAg1/FinInstnld/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/PrvsInstgAg1/FinInstnld/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/PrvsInstgAg1/FinInstnld/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/PrvsInstgAg1/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule

pac.004	pac.002	HVPS+	Y	N	HV01060	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y054	Invalid message content for PostalAddress of Party of Creditor	PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/Dept PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/SubDept PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/StrNm PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/BldgNb PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/BldgNm PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/Flr PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/PstBx PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/Room PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/PstCd PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/TwnLctnNm PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/DstrctNm PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/CtrySubDvsn PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Cdtr/Pty/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.004	pac.002	HVPS+	Y	N	HV01070	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y055	Invalid message content for Agent of Creditor	PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/Nm PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.004	pac.002	HVPS+	Y	N	HV01080	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y056	Invalid message content for PostalAddress of Agent of Creditor	PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.004	pac.002	HVPS+	Y	N	HV01090	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y057	Invalid message content for PostalAddress of Agent of Creditor	PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/Dept PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/SubDept PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/StrNm PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/BldgNb PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/BldgNm PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/Flr PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/PstBx PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/Room PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/PstCd PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/TwnLctnNm PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/DstrctNm PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/CtrySubDvsn PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/Ctry PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.004	pac.002	HVPS+	Y	N	HV01110	For each [PaymentReturnV09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y058	Invalid message content for PostalAddress of Originator	PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/TwnNm PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/Ctry PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/AdrLine PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.004	pac.002	HVPS+	Y	N	HV01120	For each [PaymentReturnV09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y059	Invalid message content for PostalAddress of Originator	PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/Dept PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/SubDept PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/StrNm PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/BldgNb PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/BldgNm PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/Flr PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/PstBx PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/Room PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/PstCd PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/TwnNm PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/TwnLctnNm PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/DstrctNm PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/CtrySubDvsn PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/Ctry PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr/AdrLine PmtRtr/Txlnf/RtrRsnInf/Orgtr/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.004	pac.002	HVPS+	Y	N	HV01280	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress d], if the following element(s) [PostalAddress/AddressLine e] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName f] and [PostalAddress/Country g] must be present	Y062	Invalid message content for PostalAddress of Party of Debtor	PmtRtr/Txlnf/RtrChain/Dptr/Pty/PstIAdr PmtRtr/Txlnf/RtrChain/Dptr/Pty/PstIAdr/AdrLine PmtRtr/Txlnf/RtrChain/Dptr/Pty/PstIAdr/TwnNm PmtRtr/Txlnf/RtrChain/Dptr/Pty/PstIAdr/Ctry	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.004	pac.002	ISO	Y	N	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Cdtr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/IntrmyAgt3/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/IntrmyAgt2/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/IntrmyAgt1/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/PrvsInstgAgt3/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/PrvsInstgAgt2/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/PrvsInstgAgt1/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Dptr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/InitgPty/Agf/FinInstnld/BICFI PmtRtr/Txlnf/RtrChain/Dptr/Agf/FinInstnld/BICFI PmtRtr/Txlnf/InstgAgt/FinInstnld/BICFI PmtRtr/Txlnf/InstgAgt/FinInstnld/BICFI PmtRtr/Txlnf/ChrgsInf/Agf/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	BICFI
pac.008	pac.002	T2	Y	N	VR00070	Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.008	pac.002	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: - for payment orders sent by the party itself: An Addressee BIC of the account given in 'Instructing Agent' element in the payload; - for payment orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.008	pac.002	T2	Y	N	VR00130	The instructing agent must be a valid RTGS DCA or RTGS CB account.	E013	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.008	pac.002	T2	Y	N	VR00140	The instructed agent must be a valid RTGS DCA or RTGS CB account.	E014	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	

pacs.008	pacs.002	T2	Y	N	VR00150	A payment order with the following identical field content in the defined timeframe is a duplicate: - instructing agent; - message type; - instructed agent; - UETR; - end to end identification; - settlement date; - settlement amount.	E015	Duplicate message payload	FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI AppHdr/MsgDefldr FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/Pmld/UETR FIToFICstmrCdtTrf/CdtTrfTxlnf/Pmld/EndToEndld FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmDt FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmAmt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00170	For RTGS: A settlement date in the past is only allowed when the value date check is disabled for the instructing RTGS Account Holder. For CLM: A settlement date in the past is not allowed.	E016	Past settlement date not allowed	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmDt FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00180	Warehoused payments can be sent for a business day for the specified currency up to the defined number of calendar days in the future.	E017	Settlement date greater than latest submission date for warehoused payments or not a valid business day	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmDt FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00190	An instruction message for the current business day can only be sent till the respective cut-off time in this currency.	E018	Message received outside allowed business day phase	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmDt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00210	From time, till time and reject time must be within the relevant settlement window in this currency For CLM: Settlement window for CBOs. For RTGS: pacs.008: Settlement window for customer payments pacs.009 and pacs.010: Settlement window for interbank payments.	E019	From time, till time or reject time outside of settlement window	FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/FrTm FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00220	Till time and reject time are mutually exclusive.	E020	Till time and reject time are mutually exclusive	FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00230	From time must be before latest debit time (reject time or till time).	E021	From time after latest debit time (reject time or till time)	FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/FrTm FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00231	All timeshifts for from time and latest debit time (reject time or till time) must be identical.	E093	Invalid timeshifts	FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/FrTm FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00240	For payment orders with settlement date equal to the current business day or in the past, the till time and reject time must be after the current system time.	E022	Till time or reject time earlier than current system time	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmDt FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FIToFICstmrCdtTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00251	The payment order is rejected due to reach of reject time.	E076	Reject time reached		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00252	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	E023	Central bank disagreed to earmarked cash transfer order	FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00650	Code 'MANP' in Local Instrument/Code is required, when a CB acts on behalf with a pacs.008.	E050	Code 'MANP' required when CB acts on behalf	FIToFICstmrCdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI AppHdr/Fr/Flld/Finlnstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00660	Code 'MANP' in Local Instrument/Code is not allowed, when a CB does not act on behalf for a payment order.	E051	Code 'MANP' not allowed when CB does not act on behalf	FIToFICstmrCdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00670	Code 'BACP' in Local Instrument/Code is not allowed in an inbound payment order.	E052	Code 'BACP' not allowed	FIToFICstmrCdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	T2	Y	N	VR00840	The cash transfer order has been revoked.	E067	Cash transfer order revoked		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.008	pacs.002	ISO	Y	N	IV00020	If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).	X046	Invalid message content for ChargeBearer and ChargesInformation	FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgBr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry ChargeBearerAndChargesInformationRule
pacs.008	pacs.002	ISO	Y	N	IV00030	If ChargesInformation is present, then InstructedAmount must be present.	X048	Invalid message content for InstructedAmount when ChargesInformation is present	FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry ChargesInformationAndInstructedAmountRule
pacs.008	pacs.002	ISO	Y	N	IV00040	If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.	X049	Invalid message content for ExchangeRate when InstructedAmount with different currency is present	FIToFICstmrCdtTrf/CdtTrfTxlnf/XchgRate FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry InstructedAmountAndExchangeRate1Rule
pacs.008	pacs.002	ISO	Y	N	IV00050	If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.	X050	Invalid message content for ExchangeRate when InstructedAmount with same currency is present	FIToFICstmrCdtTrf/CdtTrfTxlnf/XchgRate FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry InstructedAmountAndExchangeRate2Rule
pacs.008	pacs.002	ISO	Y	N	IV00060	If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.	X051	Invalid message content for CreditorAccount when CHQB in InstructionForCreditorAgent is present	FIToFICstmrCdtTrf/CdtTrfTxlnf/CdtrAcct FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry InstructionForCreditorAgentRule
pacs.008	pacs.002	ISO	Y	N	IV00070	If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.	X052	Invalid message content for IntermediaryAgent1Account	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1Acct FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry IntermediaryAgent1AccountRule
pacs.008	pacs.002	ISO	Y	N	IV00080	If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.	X053	Invalid message content for IntermediaryAgent2Account	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2Acct FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry IntermediaryAgent2AccountRule
pacs.008	pacs.002	ISO	Y	N	IV00090	If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.	X054	Invalid message content for IntermediaryAgent3Account	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt3Acct FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt3	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry IntermediaryAgent3AccountRule
pacs.008	pacs.002	ISO	Y	N	IV00100	If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.	X056	Invalid message content for IntermediaryAgent2	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1 FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry IntermediaryAgent2Rule
pacs.008	pacs.002	ISO	Y	N	IV00110	If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.	X057	Invalid message content for IntermediaryAgent3	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2 FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt3	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry IntermediaryAgent3Rule
pacs.008	pacs.002	ISO	Y	N	IV00150	If InstructedAmount is not present, then ExchangeRate is not allowed.	X061	Invalid message content for ExchangeRate	FIToFICstmrCdtTrf/CdtTrfTxlnf/XchgRate FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/Finlnstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry InstructedAmountAndExchangeRate3Rule
pacs.008	pacs.002	ISO	Y	N	IV00160	If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.	X411	Invalid message content for PreviousInstructingAgent1Account	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1Acct FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry PreviousInstructingAgent1AccountRule
pacs.008	pacs.002	ISO	Y	N	IV00170	If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.	X412	Invalid message content for PreviousInstructingAgent2Account	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2Acct FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry PreviousInstructingAgent2AccountRule
pacs.008	pacs.002	ISO	Y	N	IV00180	If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.	X413	Invalid message content for PreviousInstructingAgent3Account	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3Acct FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry PreviousInstructingAgent3AccountRule
pacs.008	pacs.002	ISO	Y	N	IV00190	If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.	X415	Invalid message content for PreviousInstructingAgent2	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1 FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry PreviousInstructionAgent2Rule
pacs.008	pacs.002	ISO	Y	N	IV00200	If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.	X416	Invalid message content for PreviousInstructingAgent3	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2 FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry PreviousInstructionAgent3Rule

pac.008	pac.002	ISO	Y	N	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/GrnshmtRmt/RmtdAmt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dt ls/Amt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Til Amt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Ta xblBaseAmt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/TaxRmt/TilTaxAmt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/TaxRmt/TilTaxblBaseAm t FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocAmt/RmtdAmt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocAmt/AdjstmntA mtAndRsn/Amt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Am t FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocAmt/CdtNoteAm t FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocAmt/DscntApld Amt/Amt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocAmt/DuePyblA mt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt /RmtdAmt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt /AdjstmntAmtAndRsn/Amt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt /TaxAmt/Amt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt /CdtNoteAmt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt /DscntApldAmt/Amt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt /DuePyblAmt FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/GrnshmtRmt/GrnshmtA dmstr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/GrnshmtRmt/Grnshmt/ld /Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/Invcee/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/Invcrc/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/UltmtCdr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/Dptr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/InitgPty/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/UltmtDptr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/CdtrAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/DptrAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt3/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	CurrencyAmount
pac.008	pac.002	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/GrnshmtRmt/Grnshmt/ld /Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/Invcee/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd/Invcrc/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/UltmtCdr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/Dptr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/InitgPty/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/UltmtDptr/ld/Orgld/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxlnf/CdtrAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/DptrAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt3/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	AnyBIC
pac.008	pac.002	HVPS+	Y	N	HV00010	For each [FIToFICustomerCreditTransferV08 a], the following elements are mutually exclusive: [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/RemittanceInformation/Unstructure d b] , [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/RemittanceInformation/Structured c] and all may be absent	Y001	Unstructured and Structured Remittance Information are mutually exclusive	FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Strd FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf/Ustrd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Remittance MutuallyExclusive
pac.008	pac.002	HVPS+	Y	N	HV00020	For each [FIToFICustomerCreditTransferV08 a], the following elements are mutually exclusive: [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/RelatedRemittanceInformation b] , [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/RemittanceInformation c] and all may be absent	Y002	Related Remittance Information and Remittance Information are mutually exclusive	FIToFICstmrCdtTrf FIToFICstmrCdtTrf/CdtTrfTxlnf/RltdRmtInf FIToFICstmrCdtTrf/CdtTrfTxlnf/RmtInf	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Mutually Exclusive
pac.008	pac.002	HVPS+	Y	N	HV00030	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/ChargesInformation/Agent/Financi alInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y003	Invalid message content for PostalAddress of Agent in ChargesInformation	FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Twn Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/AdrL ine FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Ctry SubDvsn FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Dstr ctNm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Twn LctnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Twn Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/PstC d FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Roo m FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/PstB x FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Fir FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Bldg Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Bldg Nb FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Strt Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Sub Dept FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Dept FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/AdrL ine FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.008	pac.002	HVPS+	Y	N	HV00040	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/ChargesInformation/Agent/Financi alInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y004	Invalid message content for PostalAddress of Agent in ChargesInformation	FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Ctry SubDvsn FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Dstr ctNm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Twn LctnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Twn Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/PstC d FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Roo m FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/PstB x FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Fir FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Bldg Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Bldg Nb FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Strt Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Sub Dept FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/Dept FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr/AdrL ine FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agt/FinInstnld/PstAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule

pac.008	pac.002	HVPS+	Y	N	HV00050	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y005	Invalid message content for PreviousInstructingAgent1	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdry FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.008	pac.002	HVPS+	Y	N	HV00060	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y006	Invalid message content for PostalAddress of PreviousInstructingAgent1	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.008	pac.002	HVPS+	Y	N	HV00070	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y007	Invalid message content for PostalAddress of PreviousInstructingAgent1	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdry FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/CtrySubDvsn FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/DistrictNm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/TwnLctnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/PstCd FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/Room FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/PostBx FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/Flr FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/BldgNm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/BldgNb FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/StrNm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/SubDept FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/Dept FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.008	pac.002	HVPS+	Y	N	HV00080	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y008	Invalid message content for PreviousInstructingAgent2	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2/FinInstnld/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2/FinInstnld/Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt2/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.008	pac.002	HVPS+	Y	N	HV00090	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y009	Invalid message content for PreviousInstructingAgent3	FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3/FinInstnld/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3/FinInstnld/Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgt3/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.008	pac.002	HVPS+	Y	N	HV00100	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y010	Invalid message content for IntermediaryAgent1	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.008	pac.002	HVPS+	Y	N	HV00110	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y011	Invalid message content for PostalAddress of IntermediaryAgent1	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.008	pac.002	HVPS+	Y	N	HV00120	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y012	Invalid message content for PostalAddress of IntermediaryAgent1	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/CtrySubDvsn FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/DistrictNm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/TwnLctnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/PstCd FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/Room FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/PostBx FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/Flr FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/BldgNm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/BldgNb FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/StrNm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/SubDept FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/Dept FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.008	pac.002	HVPS+	Y	N	HV00130	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y013	Invalid message content for IntermediaryAgent2	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2/FinInstnld/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2/FinInstnld/Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgt2/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule

pacs.008	pacs.002	HVPS+	Y	N	HV00240	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/Creditor/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y024	Invalid message content for PostalAddress of Creditor	FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/CtrySubDvsn FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/DstrctNm FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/TwnLctnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/PstCd FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/Room FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/PstBx FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/Fir FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/BldgNm FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/BldgNb FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/StrtNm FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/SubDept FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/Dept FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr/AdrLine FIToFICstmrCdtTrf/CdtTrfTxlnf/Cdtr/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pacs.008	pacs.002	HVPS+	Y	N	HV01170	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y060	Invalid message content for Agent in ChargesInformation	FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agnt/FinInstnlD/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agnt/FinInstnlD/Nm FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agnt/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agnt/FinInstnlD	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.008	pacs.002	ISO	Y	N	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	FIToFICstmrCdtTrf/CdtTrfTxlnf/CdtrAgnt/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/DptrAgnt/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgnt3/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgnt2/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrmyAgnt1/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstAgnt/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/InstAgnt3/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgnt2/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PrvsInstgAgnt1/FinInstnlD/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/ChrgsInf/Agnt/FinInstnlD/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	BICFI
pacs.009	pacs.002	T2	Y	N	AS00350	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then the account to be debited must have no queued cash transfers with a higher queue position.	E100	Settlement not possible due to FIFO		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	AS00360	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then the priority must be urgent.	A036	Urgent priority must be specified for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd FICdtTrf/CdtTrfTxlnf/StlmPrty	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	AS00370	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then the settlement date must be the current business day.	A037	Settlement date must be the current business day for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd FICdtTrf/CdtTrfTxlnf/IntrBkStlmDt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	AS00380	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then instructed agent must be a valid AS technical account for AS settlement procedure D for the indicated currency and the RTGS Account Holder of the instructing agent needs to be linked to this AS.	A038	InstructedAgent must specify AS technical account with link to InstructingAgent for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd FICdtTrf/CdtTrfTxlnf/InstAgnt/FinInstnlD/BICFI FICdtTrf/CdtTrfTxlnf/IntrBkStlmAmt/Ccy FICdtTrf/CdtTrfTxlnf/InstAgnt/FinInstnlD/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	AS00390	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then all optional message blocks on level 'Credit Transfer Transaction Information' except block 'Payment Type Information', 'Settlement Priority' and 'Creditor Account' are not allowed.	A039	Invalid pacs.009 message block for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd FICdtTrf/CdtTrfTxlnf/StlmTmIndctn FICdtTrf/CdtTrfTxlnf/StlmTmReq FICdtTrf/CdtTrfTxlnf/PrvsInstgAgnt1 FICdtTrf/CdtTrfTxlnf/PrvsInstgAgnt1Acct FICdtTrf/CdtTrfTxlnf/PrvsInstgAgnt2 FICdtTrf/CdtTrfTxlnf/PrvsInstgAgnt2Acct FICdtTrf/CdtTrfTxlnf/PrvsInstgAgnt3 FICdtTrf/CdtTrfTxlnf/PrvsInstgAgnt3Acct FICdtTrf/CdtTrfTxlnf/IntrmyAgnt1 FICdtTrf/CdtTrfTxlnf/IntrmyAgnt1Acct FICdtTrf/CdtTrfTxlnf/IntrmyAgnt2 FICdtTrf/CdtTrfTxlnf/IntrmyAgnt2Acct FICdtTrf/CdtTrfTxlnf/IntrmyAgnt3 FICdtTrf/CdtTrfTxlnf/IntrmyAgnt3Acct FICdtTrf/CdtTrfTxlnf/DptrAcct FICdtTrf/CdtTrfTxlnf/DptrAgnt FICdtTrf/CdtTrfTxlnf/DptrAgntAcct FICdtTrf/CdtTrfTxlnf/CdtrAgnt FICdtTrf/CdtTrfTxlnf/CdtrAgntAcct FICdtTrf/CdtTrfTxlnf/CdtrAcc FICdtTrf/CdtTrfTxlnf/RmtInf FICdtTrf/CdtTrfTxlnf/UndflgCstmrCdtTrf	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	AS00400	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used and 'Creditor Account' is provided, only element 'Identification/Other/Identification' is allowed.	A040	Debtor and Creditor must specify a BIC for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd FICdtTrf/CdtTrfTxlnf/CdtrAcct/Id/IBAN FICdtTrf/CdtTrfTxlnf/CdtrAcct/Tp FICdtTrf/CdtTrfTxlnf/CdtrAcct/Ccy FICdtTrf/CdtTrfTxlnf/CdtrAcct/Nm FICdtTrf/CdtTrfTxlnf/CdtrAcct/Prxy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	AS00410	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used, then 'BICFI' is mandatory in message block 'Debtor' and 'Creditor'.	A041	Invalid message content for CreditorAccount for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd FICdtTrf/CdtTrfTxlnf/Dptr/FinInstnlD/BICFI FICdtTrf/CdtTrfTxlnf/Cdtr/FinInstnlD/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	AS00420	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then the account to be debited must have sufficient liquidity.	E042	Insufficient liquidity		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	AS00880	AS procedure D: Any liquidity transfer to/from the AS technical account is only possible during an open procedure.	A088	Procedure of AS procedure D not open		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	Y	VR00070	Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	FICdtTrf/CdtTrfTxlnf/InstAgnt/FinInstnlD/BICFI FICdtTrf/CdtTrfTxlnf/InstAgnt/FinInstnlD/BICFI FICdtTrf/CdtTrfTxlnf/IntrBkStlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	Y	VR00100	The business sender 'From' in the BAH must specify: For RTGS: - for payment orders (without code 'SBTI' in Local Instrument/Code) sent by the party itself: An Addressee BIC of the account given in 'Instructing Agent' element in the payload; - for payment orders (without code 'SBTI' in Local Instrument/Code) sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload. - for SBTI sent by the party itself: Party BIC of owner of account given in 'Instructing Agent' element in the payload; - for SBTI sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload; For CLM: Party BIC of owner of account given in 'Instructing Agent' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnlD/BICFI FICdtTrf/CdtTrfTxlnf/InstAgnt/FinInstnlD/BICFI FICdtTrf/CdtTrfTxlnf/IntrBkStlmAmt/Ccy Only relevant for RTGS: FICdtTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	

pac.009	pac.002	T2	Y	Y	VR00150	A payment order with the following identical field content in the defined timeframe is a duplicate: - instructing agent; - message type; - instructed agent; - UETR; - end to end identification; - settlement date; - settlement amount.	E015	Duplicate message payload	FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI AppHdr/MsgDefldr FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FICdTrf/CdtTrfTxlnf/Pmld/UETR FICdTrf/CdtTrfTxlnf/Pmld/EndToEndld FICdTrf/CdtTrfTxlnf/IntrBkSttlmDt FICdTrf/CdtTrfTxlnf/IntrBkSttlmAmt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00170	For RTGS: A settlement date in the past is only allowed when the value date check is disabled for the instructing RTGS Account Holder. For CLM: A settlement date in the past is not allowed.	E016	Past settlement date not allowed	FICdTrf/CdtTrfTxlnf/IntrBkSttlmDt FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FICdTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00180	Warehoused payments can be sent for a business day for the specified currency up to the defined number of calendar days in the future.	E017	Settlement date greater than latest submission date for warehoused payments or not a valid business day	FICdTrf/CdtTrfTxlnf/IntrBkSttlmDt FICdTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00190	An instruction message for the current business day can only be sent till the respective cut-off time in this currency.	E018	Message received outside allowed business day phase	FICdTrf/CdtTrfTxlnf/IntrBkSttlmDt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00210	From time, till time and reject time must be within the relevant settlement window in this currency For CLM: Settlement window for CBOs. For RTGS: pac.008: Settlement window for customer payments pac.009 and pac.010: Settlement window for interbank payments.	E019	From time, till time or reject time outside of settlement window	FICdTrf/CdtTrfTxlnf/SttlmTmReq/FrTm FICdTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FICdTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm FICdTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	N	VR00220	Till time and reject time are mutually exclusive.	E020	Till time and reject time are mutually exclusive	FICdTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FICdTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00230	From time must be before latest debit time (reject time or till time).	E021	From time after latest debit time (reject time or till time)	FICdTrf/CdtTrfTxlnf/SttlmTmReq/FrTm FICdTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FICdTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00231	All timeshifts for from time and latest debit time (reject time or till time) must be identical.	E093	Invalid timeshifts	FICdTrf/CdtTrfTxlnf/SttlmTmReq/FrTm FICdTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FICdTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00240	For payment orders with settlement date equal to the current business day or in the past, the till time and reject time must be after the current system time.	E022	Till time or reject time earlier than current system time	FIToFICstmrCdtTrf/CdtTrfTxlnf/IntrBkSttlmDt FICdTrf/CdtTrfTxlnf/SttlmTmReq/TillTm FICdTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00251	The payment order is rejected due to reach of reject time.	E076	Reject time reached		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00252	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	E023	Central bank disagreed to earmarked cash transfer order	FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FICdTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	N	VR00260	pac.009 with urgent priority is only allowed, if - business sender is a CB or - code 'SBTI' in Local Instrument/Code is used.	E024	Priority urgent not allowed for this payment	FICdTrf/CdtTrfTxlnf/SttlmPrty AppHdr/ToFld/FinInstnld/BICFI FICdTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00270	For RTGS: The instructing agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account. For CLM: The instructing agent must be a valid CLM CB account.	E013	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	N	Y	VR00280	The instructing agent and the instructed agent must be different.	E096	InstructingAgent and InstructedAgent must be different	FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00290	For RTGS: If code 'SBTI' is not used in Local Instrument/Code the instructed agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account. For CLM: The instructed agent must be a valid MCA or CLM CB account.	E014	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	N	Y	VR00310	In case of a connected payment no reject time is allowed.	E025	Reject time not allowed for connected payments	FICdTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Prtry FICdTrf/CdtTrfTxlnf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	N	Y	VR00320	In case of a connected payment: - the instructed agent must be an MCA with responsible CB = business sender - the instructing agent must be a CLM CB account.	E026	Connected payment not allowed	FICdTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Prtry FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI AppHdr/FrFld/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	N	Y	VR00330	If code 'CONP' is used in Local Instrument/Proprietary, the code has to be followed by an amount with maximum 18 characters including mandatory decimal point and 0 to 2 decimal places.	E027	Code 'CONP/' not followed by a valid amount	FICdTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Prtry	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	N	VR00390	If Message Definition Identifier in the BAH contains 'CORE' the message block 'Underlying Customer Credit Transfer' is not allowed.	E033	UnderlyingCustomerCreditTransfer not allowed for 'CORE' in MessageDefinitionIdentifier	AppHdr/MsgDefldr FICdTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	N	VR00400	If Message Definition Identifier in the BAH contains 'COV' the message block 'Underlying Customer Credit Transfer' is mandatory.	E034	UnderlyingCustomerCreditTransfer mandatory for 'COV' in MessageDefinitionIdentifier	AppHdr/MsgDefldr FICdTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	N	VR00651	Code 'MANP' or 'SBTI' in Local Instrument/Code is required, when a CB acts on behalf with a pac.009.	E049	Code 'MANP' or 'SBTI' required when CB acts on behalf	FICdTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd FICdTrf/CdtTrfTxlnf/InstgAgt/FinInstnld/BICFI AppHdr/FrFld/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	N	VR00660	Code 'MANP' in Local Instrument/Code is not allowed, when a CB does not act on behalf for a payment order.	E051	Code 'MANP' not allowed when CB does not act on behalf	FICdTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	N	VR00670	Code 'BACP' in Local Instrument/Code is not allowed in an inbound payment order.	E052	Code 'BACP' not allowed	FICdTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Cd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	Y	Y	VR00840	The cash transfer order has been revoked.	E067	Cash transfer order revoked		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	N	Y	VR01110	For a connected payment decreasing the liquidity, no delta credit line modifications must be pending for the same MCA.	E101	Connected payment not accepted due to pending delta credit line modifications		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	N	Y	VR01120	For a connected payment decreasing the liquidity, the MCA must have sufficient liquidity. For a connected payment debiting the CB account, the CB account must be not credit-based only or must have sufficient liquidity.	E042	Insufficient liquidity		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	N	Y	VR01130	For a connected payment, the sum of the credit line part and pending delta amount decreases must not exceed the current credit line.	E086	Sum of credit line decreases exceeds current credit line		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	T2	N	Y	VR01240	A connected payment or a credit line modification with currency 'EUR' is not allowed by a CB after ECMS go-live.	E099	Instruction not allowed after ECMS go-live	FICdTrf/CdtTrfTxlnf/PmtPlnfl/Lclnstrm/Prtry FICdTrf/CdtTrfTxlnf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.009	pac.002	ISO	Y	N	IV00070	If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.	X052	Invalid message content for IntermediaryAgent1Account	FICdTrf/CdtTrfTxlnf/IntrmyAgt1Acct FICdTrf/CdtTrfTxlnf/IntrmyAgt1	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	IntermediaryAgent1AccountRule
pac.009	pac.002	ISO	Y	N	IV00070	If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.	X052	Invalid message content for IntermediaryAgent1Account	FICdTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt1Acct FICdTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt1	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	IntermediaryAgent1AccountRule
pac.009	pac.002	ISO	Y	N	IV00080	If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.	X053	Invalid message content for IntermediaryAgent2Account	FICdTrf/CdtTrfTxlnf/IntrmyAgt2Acct FICdTrf/CdtTrfTxlnf/IntrmyAgt2	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	IntermediaryAgent2AccountRule
pac.009	pac.002	ISO	Y	N	IV00080	If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.	X053	Invalid message content for IntermediaryAgent2Account	FICdTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt2Acct FICdTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt2	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	IntermediaryAgent2AccountRule
pac.009	pac.002	ISO	Y	N	IV00090	If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.	X054	Invalid message content for IntermediaryAgent3Account	FICdTrf/CdtTrfTxlnf/IntrmyAgt3Acct FICdTrf/CdtTrfTxlnf/IntrmyAgt3	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	IntermediaryAgent3AccountRule

pacs.009	pacs.002	ISO	Y	N	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/InstdAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/RmdAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Amt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TtlAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TaxlBaseAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxblBaseAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/RmdAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/AdjstmntAmtAndRsn/Amt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Amt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Amt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/RmdAmt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/AdjstmntAmtAndRsn/Amt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/TaxAmt/Amt/Ccy FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/CdtNoteAmt/Ccy	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	ActiveOrHistoricCurrency
pacs.009	pacs.002	ISO	Y	Y	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/InstdAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/RmdAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Amt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TtlAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TaxlBaseAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxblBaseAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/RmdAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/AdjstmntAmtAndRsn/Amt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Amt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Amt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/RmdAmt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/AdjstmntAmtAndRsn/Amt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/TaxAmt/Amt FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/CdtNoteAmt	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	CurrencyAmount
pacs.009	pacs.002	ISO	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/Grnshee/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/Invcee/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd/Invcrl/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/UltmtCdtR/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Dbtr/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/InitgPly/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/UltmtDbtr/ld/Orgld/AnyBIC FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt1/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/PrvsInstgAgt1/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/Cdtr/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/CdtrAgt/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/DbtrAgt/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/Dbtr/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/IntrmyAgt3/FinInstnlld/BICFI FICdtTrf/CdtTrfTxlnf/IntrmyAgt2/FinInstnlld/BICFI	FItoFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	AnyBIC

pacs.009	pacs.002	HVPS+	Y	N	HV00470	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/Debtor/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y027	Invalid message content for PostalAddress of Debtor in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00480	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/Debtor/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y028	Invalid message content for PostalAddress of Debtor in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/CtrySubDvsn FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/DstrctNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/TwnLctnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/PstCd FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/Room FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/PstBx FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/Flr FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/BldgNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/BldgNb FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/StrtNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/SubDept FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr/Dept FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/Dbtr/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00490	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/DebtorAgent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y029	Invalid message content for DebtorAgent in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/Nm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00500	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/DebtorAgent/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y030	Invalid message content for PostalAddress of DebtorAgent in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ Ctry FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ TwnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00510	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/DebtorAgent/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y031	Invalid message content for PostalAddress of DebtorAgent in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ Ctry FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ CtrySubDvsn FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ DstrctNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ TwnLctnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ TwnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ PstCd FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ Room FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ PstBx FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ Flr FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ BldgNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ BldgNb FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ StrtNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ SubDept FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr/ Dept FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/DbtrAgt/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00520	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/PreviousInstructingAgent1/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y032	Invalid message content for PreviousInstructingAgent1 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/P stlAdr FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/ Nm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/B ICFI FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00530	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y033	Invalid message content for PostalAddress of PreviousInstructingAgent1 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/P stlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/P stlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/P stlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/P stlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule

pacs.009	pacs.002	HVPS+	Y	N	HV00540	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y034	Invalid message content for PostalAddress of PreviousInstructingAgent1 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/CtrySubDvsn FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/DstrctNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/TwnLctnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/PstCd FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/Room FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/PstBx FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/Fir FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/BldgNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/BldgNb FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/StrtNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/SubDept FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr/Dept FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/PstlAdr	Structured Vs Unstructured Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00550	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/PreviousInstructingAgent2/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y035	Invalid message content for PreviousInstructingAgent2 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt2/FinInstnld/PstlAdr FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt2/FinInstnld/Nm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt2/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt2/FinInstnld	Agents Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00560	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/PreviousInstructingAgent3/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y036	Invalid message content for PreviousInstructingAgent3 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt3/FinInstnld/PstlAdr FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt3/FinInstnld/Nm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt3/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/PrvsInstgAgt3/FinInstnld	Agents Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00570	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/IntermediaryAgent1/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y037	Invalid message content for IntermediaryAgent1 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/Nm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld	Agents Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00580	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y038	Invalid message content for PostalAddress of IntermediaryAgent1 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr	Town Name And Country Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00590	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y039	Invalid message content for PostalAddress of IntermediaryAgent1 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/CtrySubDvsn FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/DstrctNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/TwnLctnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/PstCd FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/Room FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/PstBx FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/Fir FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/BldgNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/BldgNb FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/StrtNm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/SubDept FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr/Dept FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt1/FinInstnld/PstlAdr	Structured Vs Unstructured Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00600	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/IntermediaryAgent2/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y040	Invalid message content for IntermediaryAgent2 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt2/FinInstnld/PstlAdr FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt2/FinInstnld/Nm FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt2/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrygCstmrCdtTrf/IntrmyAgt2/FinInstnld	Agents Rule

pacs.009	pacs.002	HVPS+	Y	N	HV00610	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/IntermediaryAgent3/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y041	Invalid message content for IntermediaryAgent3 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnld/PstlAdr FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnld/Nm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00620	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/CreditorAgent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	Y042	Invalid message content for CreditorAgent in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/Nm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00630	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/CreditorAgent/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y043	Invalid message content for PostalAddress of CreditorAgent in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/CtrySubDvsn FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/DstrctNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/TwnLctnNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/PstCd FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/Room FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/PstBx FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/Flr FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/BldgNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/BldgNb FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/StrtNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/SubDept FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/Dept FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00640	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y044	Invalid message content for PostalAddress of CreditorAgent in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/PstlAdr/AdrLine	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00650	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/Creditor/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y045	Invalid message content for PostalAddress of Creditor in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pacs.009	pacs.002	HVPS+	Y	N	HV00660	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/Creditor/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y046	Invalid message content for PostalAddress of Creditor in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/AdrLine FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/CtrySubDvsn FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/DstrctNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/TwnLctnNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/TwnNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/PstCd FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/Room FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/PstBx FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/Flr FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/BldgNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/BldgNb FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/StrtNm FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/SubDept FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/Dept FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pacs.009	pacs.002	HVPS+	Y	N	HV01260	Structured Remittance is limited to 9000 characters excluding the tags (ie, 9000 characters of business data only).	Y061	Invalid content of Structured Remittance (max. 9000 characters)	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/RmtInf/Strd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Remittance Rule

pacs.009	pacs.002	ISO	Y	Y	VR00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/IntrmyAgt1/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/PrvsInstgAgt1/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/Cdtr/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/CdtrAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/DbtrAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/Dbtr/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/IntrmyAgt3/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/IntrmyAgt2/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/IntrmyAgt1/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/InstAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/InstAgt/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt3/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt2/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt1/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	BICFI
pacs.009	pacs.002	T2	Y	N	VR00340	If code 'SBTI' in Local Instrument/Code is used then the priority must be urgent.	E028	Urgent priority must be specified for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnlf/LclInstrm/Cd	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	VR00350	If code 'SBTI' in Local Instrument/Code is used then the settlement date must be the current business day.	E029	Settlement date must be the current business day for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/SltmPrtry	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	VR00360	If code 'SBTI' in Local Instrument/Code is used then instructed agent must be a valid AS technical account for AS settlement procedure D for the indicated currency and the RTGS Account Holder of the instructing agent needs to be linked to this AS.	E030	InstructedAgent must specify AS technical account with link to InstructingAgent for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/IntrBkStlmDt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	VR00370	If code 'SBTI' in Local Instrument/Code is used then all optional message blocks on level 'Credit Transfer Transaction Information' except block 'Payment Type Information', 'Settlement Priority' and 'Creditor Account' are not allowed.	E031	Invalid pacs.009 message block for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnlf/LclInstrm/Cd FICdtTrf/CdtTrfTxlnf/SltmTmIndctn FICdtTrf/CdtTrfTxlnf/SltmTmReq FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt1 FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt1Acct FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt2 FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt2Acct FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt3 FICdtTrf/CdtTrfTxlnf/PrvsInstgAgt3Acct FICdtTrf/CdtTrfTxlnf/IntrmyAgt1 FICdtTrf/CdtTrfTxlnf/IntrmyAgt1Acct FICdtTrf/CdtTrfTxlnf/IntrmyAgt2 FICdtTrf/CdtTrfTxlnf/IntrmyAgt2Acct FICdtTrf/CdtTrfTxlnf/IntrmyAgt3 FICdtTrf/CdtTrfTxlnf/IntrmyAgt3Acct FICdtTrf/CdtTrfTxlnf/DbtrAcct FICdtTrf/CdtTrfTxlnf/DbtrAgt FICdtTrf/CdtTrfTxlnf/DbtrAgtAcct FICdtTrf/CdtTrfTxlnf/CdtrAgt FICdtTrf/CdtTrfTxlnf/CdtrAgtAcct FICdtTrf/CdtTrfTxlnf/CdtrAcc FICdtTrf/CdtTrfTxlnf/RmtInf FICdtTrf/CdtTrfTxlnf/UndrlygCstmrCdtTrf	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	VR00371	If code 'SBTI' in Local Instrument/Code is used and 'Creditor Account' is provided, only element 'Identification/Other/Identification' is allowed.	E049	Invalid message content for CreditorAccount for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnlf/LclInstrm/Cd FICdtTrf/CdtTrfTxlnf/CdtrAcctId/IBAN FICdtTrf/CdtTrfTxlnf/CdtrAcct/Tp FICdtTrf/CdtTrfTxlnf/CdtrAcct/Ccy FICdtTrf/CdtTrfTxlnf/CdtrAcct/Nm FICdtTrf/CdtTrfTxlnf/CdtrAcct/Prxy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	Y	N	VR00380	If code 'SBTI' in Local Instrument/Code is used, then 'BICFI' is mandatory in message block 'Debtor' and 'Creditor'.	E032	Debtor and Creditor must specify a BIC for code 'SBTI'	FICdtTrf/CdtTrfTxlnf/PmtPlnlf/LclInstrm/Cd FICdtTrf/CdtTrfTxlnf/Dbtr/FinInstnld/BICFI FICdtTrf/CdtTrfTxlnf/Cdtr/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.010	pacs.002	T2	Y	Y	VR00070	Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	E007	Account number / Account BIC in indicated currency unknown in addressed settlement service	FIDrcDbt/CdtInstr/InstgAgt/FinInstnld/BICFI FIDrcDbt/CdtInstr/InstAgt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.010	pacs.002	T2	Y	Y	VR00100	The business sender 'From' in the BAH must specify: For RTGS: - for payment orders (without code 'SBTI' in Local Instrument/Code) sent by the party itself: An Addressee BIC of the account given in 'Instructing Agent' element in the payload; - for payment orders (without code 'SBTI' in Local Instrument/Code) sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload. - for SBTI sent by the party itself: Party BIC of owner of account given in 'Instructing Agent' element in the payload; - for SBTI sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload; For CLM: Party BIC of owner of account given in 'Instructing Agent' element in the payload.	E010	Invalid business sender	AppHdr/Fr/Flid/FinInstnld/BICFI FIDrcDbt/CdtInstr/InstgAgt/FinInstnld/BICFI FIDrcDbt/CdtInstr/DrciDbtTxlnf/IntrBkStlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pacs.010	pacs.002	T2	Y	Y	VR00150	A payment order with the following identical field content in the defined timeframe is a duplicate: - instructing agent; - message type; - instructed agent; - UETR; - end to end identification; - settlement date; - settlement amount.	E015	Duplicate message payload	FIDrcDbt/CdtInstr/InstgAgt/FinInstnld/BICFI AppHdr/MsgDefIdr FIDrcDbt/CdtInstr/InstAgt/FinInstnld/BICFI FIToFICstmrCdtTrf/CdtTrfTxlnf/PmtId/UETR FIDrcDbt/CdtInstr/DrciDbtTxlnf/IntrBkStlmAmt FIDrcDbt/CdtInstr/DrciDbtTxlnf/IntrBkStlmDt FIDrcDbt/CdtInstr/DrciDbtTxlnf/IntrBkStlmAmt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	

pacs.010	pacs.002	T2	Y	Y	VR00170	For RTGS: A settlement date in the past is only allowed when the value date check is disabled for the instructing RTGS Account Holder. For CLM: A settlement date in the past is not allowed.	E016	Past settlement date not allowed	FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmDt FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt/Ccy	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00180	Warehoused payments can be sent for a business day for the specified currency up to the defined number of calendar days in the future.	E017	Settlement date greater than latest submission date for warehoused payments or not a valid business day	FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmDt FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt/Ccy	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00190	An instruction message for the current business day can only be sent till the respective cut-off time in this currency.	E018	Message received outside allowed business day phase	FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmDt	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00210	From time, till time and reject time must be within the relevant settlement window in this currency For CLM: Settlement window for CBOs. For RTGS: pacs.008: Settlement window for customer payments pacs.009 and pacs.010: Settlement window for interbank payments.	E019	From time, till time or reject time outside of settlement window	FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/FrTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/TillTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/RjctTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt/Ccy	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	N	VR00220	Till time and reject time are mutually exclusive.	E020	Till time and reject time are mutually exclusive	FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/TillTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/RjctTm	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00230	From time must be before latest debit time (reject time or till time).	E021	From time after latest debit time (reject time or till time)	FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/FrTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/TillTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/RjctTm	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00231	All timeshifts for from time and latest debit time (reject time or till time) must be identical.	E093	Invalid timeshifts	FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/FrTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/TillTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/RjctTm	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00240	For payment orders with settlement date equal to the current business day or in the past, the till time and reject time must be after the current system time.	E022	Till time or reject time earlier than current system time	FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/TillTm FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/RjctTm	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00251	The payment order is rejected due to reach of reject time.	E076	Reject time reached		FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00252	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	E023	Central bank disagreed to earmarked cash transfer order	FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt/Ccy	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00271	For RTGS: The instructing agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account. For CLM: The instructing agent must be a valid CLM CB account or in case of a direct debit with code "BLKD" the instructing agent can also be a valid MCA account.	E013	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	N	Y	VR00280	The instructing agent and the instructed agent must be different.	E096	InstructingAgent and InstructedAgent must be different	FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00290	For RTGS: If code 'SBTT' is not used in Local Instrument/Code the instructed agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account. For CLM: The instructed agent must be a valid MCA or CLM CB account.	E014	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	N	Y	VR00310	In case of a connected payment no reject time is allowed.	E025	Reject time not allowed for connected payments	FI DrctDbt/CdtInstr/DrctDbtTxlnf/PmtTplnf/LclInstrm/Prtry FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmTmReq/RjctTm	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	N	Y	VR00320	In case of a connected payment: - the instructed agent must be an MCA with responsible CB = business sender - the instructing agent must be a CLM CB account.	E026	Connected payment not allowed	FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI AppHdr/Fr/Fild/FinInstnlD/BICFI	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	N	Y	VR00330	If code 'CONP/' is used in Local Instrument/Proprietary, the code has to be followed by an amount with maximum 18 characters including mandatory decimal point and 0 to 2 decimal places.	E027	Code 'CONP/' not followed by a valid amount	FI DrctDbt/CdtInstr/DrctDbtTxlnf/PmtTplnf/LclInstrm/Prtry	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00580	For RTGS: The account holder of the instructing agent/payee must be authorised to debit the instructed agent/payer (direct debit mandate). For CLM: If the account holder of the instructing agent/payee is not the responsible CB of the instructed agent/payer, the account holder of the instructing agent/payee must be authorised to debit the instructed agent/payer (direct debit mandate).	E044	InstructingAgent not mandated to debit InstructedAgent	FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt/Ccy	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00590	For RTGS: The amount of the direct debit payment order must be lower than or equal to the defined maximum amount for a single direct debit payment order from the instructed agent/payer towards the account holder of the instructing agent/payee. For CLM: If the account holder of the instructing agent/payee is not the responsible CB of the instructed agent/payer, the amount of the direct debit payment order must be lower than or equal to the defined maximum amount for a single direct debit payment order from the instructed agent/payer towards the account holder of the instructing agent/payee.	E045	Direct debit amount exceeds the maximum amount per payment	FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt/Ccy	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	N	VR00600	pacs.010 with urgent priority is only allowed, if business sender is a CB.	E024	Priority urgent not allowed for this payment	FI DrctDbt/CdtInstr/DrctDbtTxlnf/StlmPrty AppHdr/Fr/Fild/FinInstnlD/BICFI	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	N	Y	VR00605	Code 'BLKD' in Local Instrument/Proprietary is only allowed, if business sender is the responsible CB of 'Instructed Agent'.	E077	Code 'BLKD' only allowed by responsible CB	FI DrctDbt/CdtInstr/DrctDbtTxlnf/PmtTplnf/LclInstrm/Prtry	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry
pacs.010	pacs.002	T2	Y	Y	VR00610	For RTGS: The sum of the amount of the direct debit to be settled and the total amount of already settled direct debits of the account holder of the instructing agent/payee must be lower than or equal to the defined maximum amount for direct debits per day from the instructed agent/payer towards the account holder of the instructing agent/payee. For CLM: If the account holder of the instructing agent/payee is not the responsible CB of the instructed agent/payer, the sum of the amount of the direct debit to be settled and the total amount of already settled direct debits of the account holder of the instructing agent/payee must be lower than or equal to the defined maximum amount for direct debits per day from the instructed agent/payer towards the account holder of the instructing agent/payee.	E046	Sum of direct debits exceeds the maximum daily amount for account holder of InstructingAgent	FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/InstgAg/FinInstnlD/BICFI FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt FI DrctDbt/CdtInstr/DrctDbtTxlnf/IntrBkStlmAmt/Ccy	FI ToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry

pac.010	pac.002	T2	Y	Y	VR00620	For RTGS: The sum of the amounts of the direct debit to be settled and the total amount of already settled direct debits for the instructed agent/payer must be lower than or equal to the defined maximum amount for direct debits per day for the instructed agent/payer. For CLM: If the account holder of the instructing agent/payee is not the responsible CB of the instructed agent/payer, the sum of the amounts of the direct debit to be settled and the total amount of already settled direct debits for the instructed agent/payer must be lower than or equal to the defined maximum amount for direct debits per day for the instructed agent/payer.	E047	Sum of direct debits exceeds the maximum daily amount for InstructedAgent	FIDrcDtDbt/CdtInstr/InstdAgf/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/DrcDtTxlnf/IntrBkStlmAmt FIDrcDtDbt/CdtInstr/DrcDtTxlnf/IntrBkStlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.010	pac.002	T2	Y	Y	VR00640	For RTGS: The instructed agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account for the indicated currency. For CLM: The instructed agent must be a valid MCA or CLM CB account for the indicated currency.	E014	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	FIDrcDtDbt/CdtInstr/InstdAgf/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/DrcDtTxlnf/IntrBkStlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.010	pac.002	T2	Y	Y	VR00840	The cash transfer order has been revoked.	E067	Cash transfer order revoked		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.010	pac.002	T2	N	Y	VR01110	For a connected payment decreasing the liquidity, no delta credit line modifications must be pending for the same MCA.	E101	Connected payment not accepted due to pending delta credit line modifications		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.010	pac.002	T2	N	Y	VR01120	For a connected payment decreasing the liquidity, the MCA must have sufficient liquidity. For a connected payment debiting the CB account, the CB account must be not credit-based only or must have sufficient liquidity.	E042	Insufficient liquidity		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.010	pac.002	T2	N	Y	VR01140	For a seizure of funds payment (code 'BLKD'), the payment amount must not exceed the current seizure of funds reservation.	E042	Insufficient liquidity		FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.010	pac.002	T2	N	Y	VR01240	A connected payment or a credit line modification with currency 'EUR' is not allowed by a CB after ECMS go-live.	E099	Instruction not allowed after ECMS go-live	FIDrcDtDbt/CdtInstr/DrcDtTxlnf/PmtTplnf/LclInstrm/Prtry FIDrcDtDbt/CdtInstr/DrcDtTxlnf/IntrBkStlmAmt/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	
pac.010	pac.002	ISO	Y	N	IV00120	If CreditorAgentAccount is present, then CreditorAgent must be present.	X058	Invalid message content for CreditorAgentAccount	FIDrcDtDbt/CdtInstr/CdrAgtAcct FIDrcDtDbt/CdtInstr/CdrAgt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	CreditorAgentAccountRule
pac.010	pac.002	ISO	Y	N	IV00280	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	D004	Invalid country code in //Dynamic error including xpath//	FIDrcDtDbt/CdtInstr/DrcDtTxlnf/DbrAgt/FinInstnld/PstlAdr/Ctry FIDrcDtDbt/CdtInstr/DrcDtTxlnf/Dbr/FinInstnld/PstlAdr/Ctry FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/Ctry FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/Ctry	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Country
pac.010	pac.002	ISO	Y	Y	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	FIDrcDtDbt/CdtInstr/DrcDtTxlnf/IntrBkStlmAmt/Ccy FIDrcDtDbt/CdtInstr/DrcDtTxlnf/DbrAgtAcct/Ccy FIDrcDtDbt/CdtInstr/DrcDtTxlnf/DbrAcct/Ccy FIDrcDtDbt/CdtInstr/CdrAgtAcct/Ccy	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	ActiveCurrency
pac.010	pac.002	ISO	Y	Y	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	FIDrcDtDbt/CdtInstr/DrcDtTxlnf/IntrBkStlmAmt/Ccy FIDrcDtDbt/CdtInstr/DrcDtTxlnf/IntrBkStlmAmt	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	CurrencyAmount
pac.010	pac.002	ISO	Y	Y	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	FIDrcDtDbt/CdtInstr/DrcDtTxlnf/DbrAgt/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/DrcDtTxlnf/Dbr/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/InstdAgf/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/InstdAgf/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	AnyBIC
pac.010	pac.002	HVPS+	Y	N	HV00670	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgent/FinancialInstitutionIdentification a], if the following element(s) [CreditorAgent/FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [CreditorAgent/FinancialInstitutionIdentification/Name c] and [CreditorAgent/FinancialInstitutionIdentification/PostalAddress d] must be present	Y020	Invalid message content for CreditorAgent	FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/Nm FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.010	pac.002	HVPS+	Y	N	HV00680	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgent/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then at least one occurrence of the following element(s) [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be present	Y021	Invalid message content for PostalAddress of CreditorAgent	FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/Ctry FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/TwnNm FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/AdrLine FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.010	pac.002	HVPS+	Y	N	HV00690	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgent/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y022	Invalid message content for PostalAddress of CreditorAgent	FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/Ctry FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/CtrySubDvsn FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/DstrctNm FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/TwnLctnNm FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/TwnNm FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/PstCd FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/Room FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/Room FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/PstBx FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/Flr FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/BldgNm FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/BldgNb FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/StrNm FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/AdrLine FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/Dept FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr/SubDept FIDrcDtDbt/CdtInstr/CdrAgt/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.010	pac.002	HVPS+	Y	N	HV00700	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/Creditor/FinancialInstitutionIdentification a], if the following element(s) [Creditor/FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [Creditor/FinancialInstitutionIdentification/Name c] and [Creditor/FinancialInstitutionIdentification/PostalAddress d] must be present	Y026	Invalid message content for Creditor	FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/Nm FIDrcDtDbt/CdtInstr/Cdr/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.010	pac.002	HVPS+	Y	N	HV00710	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/Creditor/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y023	Invalid message content for PostalAddress of Creditor	FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/Ctry FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/TwnNm FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/AdrLine FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.010	pac.002	HVPS+	Y	N	HV00720	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/Creditor/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y024	Invalid message content for PostalAddress of Creditor	FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/Ctry FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/CtrySubDvsn FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/DstrctNm FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/TwnLctnNm FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/TwnNm FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/PstCd FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/Room FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/Room FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/PstBx FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/Flr FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/BldgNm FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/BldgNb FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/StrNm FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/AdrLine FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/Dept FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr/SubDept FIDrcDtDbt/CdtInstr/Cdr/FinInstnld/PstlAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule

pac.010	pac.002	HVPS+	Y	N	HV00730	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/DirectDebitTransactionInformation/Debtor/FinancialInstitutionIdentification a], if the following element(s) [Debtor/FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [Debtor/FinancialInstitutionIdentification/Name c] and [Debtor/FinancialInstitutionIdentification/PostalAddress d] must be present	Y025	Invalid message content for Debtor	FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/Nm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.010	pac.002	HVPS+	Y	N	HV00740	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/DirectDebitTransactionInformation/Debtor/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y015	Invalid message content for PostalAddress of Debtor	FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/Ctry FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/TwnNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/AdrLine FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.010	pac.002	HVPS+	Y	N	HV00750	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/DirectDebitTransactionInformation/Debtor/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y016	Invalid message content for PostalAddress of Debtor	FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/Ctry FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/CtrySubDvs FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/DstrctNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/TwnLctnNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/TwnNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/PstCd FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/Room FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/PstBx FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/Flr FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/BldgNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/BldgNb FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/StrtNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/AdrLine FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/Dept FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr/SubDept FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.010	pac.002	HVPS+	Y	N	HV00760	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification a], if the following element(s) [DebtorAgent/FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [DebtorAgent/FinancialInstitutionIdentification/Name c] and [DebtorAgent/FinancialInstitutionIdentification/PostalAddress d] must be present	Y017	Invalid message content for DebtorAgent	FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/Nm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pac.010	pac.002	HVPS+	Y	N	HV00770	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress a], if the following element(s) [PostalAddress/AddressLine b] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName c] and [PostalAddress/Country d] must be present	Y018	Invalid message content for PostalAddress of DebtorAgent	FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/Ctry FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/TwnNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/AdrLine FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Town Name And Country Rule
pac.010	pac.002	HVPS+	Y	N	HV00780	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress a], if at least one occurrence of the following element(s) [PostalAddress/AddressLine b] is (are) present, then the following element(s) [PostalAddress/Department c] and [PostalAddress/SubDepartment d] and [PostalAddress/StreetName e] and [PostalAddress/BuildingNumber f] and [PostalAddress/BuildingName g] and [PostalAddress/Floor h] and [PostalAddress/PostBox i] and [PostalAddress/Room j] and [PostalAddress/PostCode k] and [PostalAddress/TownName l] and [PostalAddress/TownLocationName m] and [PostalAddress/DistrictName n] and [PostalAddress/CountrySubDivision o] and [PostalAddress/Country p] must be absent	Y019	Invalid message content for PostalAddress of DebtorAgent	FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/Ctry FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/CtrySubDvs FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/DstrctNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/TwnLctnNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/TwnNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/PstCd FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/Room FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/PstBx FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/Flr FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/BldgNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/BldgNb FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/StrtNm FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/AdrLine FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/Dept FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr/SubDept FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/PstIAdr	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	Structured Vs Unstructured Rule
pac.010	pac.002	ISO	Y	Y	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/DbtrAgt/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/DrcDtDbtTxlnf/Dbtr/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/Cdtr/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/CdtrAgt/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/InstAgt/FinInstnld/BICFI FIDrcDtDbt/CdtInstr/InstAgt/FinInstnld/BICFI	FIToFIPmtStsRpt/TxlnfAndSts/StsRsnInf/Rsn/Prtry	BICFI
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00030	'Requested Execution Date' must be the current business day in RTGS for the indicated currency.	A003	Invalid RequestedExecutionDate	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00040	If element 'Control Sum' is used, it must be equal to the sum of the individual amounts in single PaymentInformation.	A004	Invalid ControlSum	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtrlSum pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt	pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00050	If element 'Number of Transactions' is used, it must be equal to the number of occurrences of PaymentInformation in the message.	A005	Invalid NumberOfTransactions	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/NbOfTx pain.998.001.01/PrtryData/T2PrtryData/PmtInf	pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00060	The number of single AS transfers must not exceed the allowed number of AS transfers per AS batch.	A006	Maximum number of AS transfers in an AS batch exceeded	pain.998.001.01/PrtryData/T2PrtryData/PmtInf	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00070	'Settlement Model Type' must be in the list of AS settlement procedures.	A007	Invalid SettlementModelType	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00080	The referenced AS must use the indicated 'Settlement Model Type' in the indicated currency.	A008	AS does not use indicated SettlementModelType in indicated currency	AppHdr/Flr/Flid/FinInstnld/BICFI pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00090	AS procedures A, B and E: If element 'Scheduled Time' is used, only 'Information Period Type' 'AGRE' is allowed.	A009	Invalid InformationPeriodType	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchlddTm/InfPrdTp	pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00100	If element 'Scheduled Time' is used, an indicated 'From Time' must be later than the current system time and earlier than the cut-off time in the indicated currency. If a 'Time Period' is indicated, the calculated time must not exceed the cut-off time in the indicated currency.	A010	Invalid FromTime or TimePeriod	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchlddTm/FrTm pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchlddTm/TmPrd pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00110	If element 'Settlement Period Type' is used, an indicated 'To Time' must be later than the current system time and earlier than the cut-off time in the indicated currency. If a 'Time Period' is indicated, the calculated time must not exceed the cut-off time in the indicated currency.	A011	Invalid ToTime or TimePeriod	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmPrdTp/ToTm pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmPrdTp/TmPrd pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	

pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00130	AS procedure A, B and E: If message block 'Credit Transfer Type Identification' is used, only 'Payment Scheme Code' 'REP' is allowed. AS procedure C: Message block 'Credit Transfer Type Identification' is mandatory and only 'Payment Scheme Code' 'CDS', 'CUO' and 'SET' are allowed. All AS transfers of the AS batch must have the same 'Payment Scheme Code'. AS procedure D: Message block 'Credit Transfer Type Identification' is mandatory and only 'Payment Scheme Code' 'CDS' and 'CUO' are allowed. All AS transfers of the AS batch must have the same 'Payment Scheme Code'.	A013	Invalid PaymentSchemeCode	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpld pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpld/StlmPrty/PmtSchmeCd	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00140	First Agent' has to be a valid and active Settlement Bank related to the referenced AS and the used AS settlement procedure or an AS technical account related to the referenced AS and the used AS settlement procedure in the indicated currency.	A014	Invalid FirstAgent	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FirstAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00150	AS procedure C: If 'First Agent Account' is used, it has to be a valid and active sub-account dedicated to the referenced AS. It must also be a sub-account of the referenced Settlement Bank.	A015	Invalid FirstAgentAccount	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FirstAgtAcct/DmstAcct/Id	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00160	Final Agent' has to be a valid and active Settlement Bank related to the referenced AS and the used AS settlement procedure or an AS technical account related to the referenced AS and the used AS settlement procedure in the indicated currency.	A016	Invalid FinalAgent	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00170	AS procedure C: If 'Final Agent Account' is used, it has to be a valid and active sub-account dedicated to the referenced AS. It must also be a sub-account of the referenced Settlement Bank.	A017	Invalid FinalAgentAccount	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgtAcct/DmstAcct/Id	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00180	'ToTime' must be later than the 'From Time' if present.	A018	ToTime must be later than FromTime	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmPrdTp/ToTm pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchlddTm/FrTm	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00190	'Group Identification' must be unique in the defined timeframe for the same referenced AS.	A019	Duplicate GroupIdentification	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpldAppHdr/Fr/Flld/FinInstnld/BICFI	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00200	'Instruction Identification' must be unique in the defined timeframe for the same referenced AS.	A020	Duplicate InstructionIdentification	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InigtPty/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Pmtld/InstldAppHdr/Fr/Flld/FinInstnld/BICFI	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00230	AS procedure A and B: The total amount of debited payments from the AS technical account must be equal to the total amount of credited payments to the AS technical account.	A023	Sum of debit amounts not equal to sum of credit amounts	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InigtPty/FI/BIC	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00240	The amount must be different from zero	A024	Invalid amount	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00250	Debit and credit account must be in line with the indicated AS settlement procedure and payment scheme code.	A025	Debit and credit account not in line with settlement procedure and payment scheme code	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FirstAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpld/StlmPrty/PmtSchmeCd	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
									Additionally for AS procedure C: pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FirstAgtAcct/DmstAcct/Id pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgtAcct/DmstAcct/Id	
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00260	AS procedure C: If 'Payment Scheme Code' is 'CUO', 'First Agent' and 'Final Agent' must be identical.	A026	FirstAgent and FinalAgent must be identical	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpld/StlmPrty/PmtSchmeCd	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00340	'Payment Scheme Code' not allowed due to inconsistent time or procedure or cycle or status of the business day.	A034	Unexpected PaymentSchemeCode	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FirstAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00430	Element 'Scheduled Time' is only allowed in AS procedures A, B and E.	A043	Element ScheduledTime not allowed	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00440	Element 'Settlement Period Type' is only allowed in AS procedures A, B and E.	A044	Element SettlementPeriodType not allowed	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00700	If 'Payment Scheme Code' 'CDS' is used, element 'Counterpart AS' is mandatory and must contain a valid AS BIC with which the sending AS is in a CROSS-AS relation.	A070	Invalid or missing CounterpartAS	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpld/StlmPrty/PmtSchmeCd	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00710	Element 'Counterpart AS' is forbidden for instructions other than cross-AS settlement ('Payment Scheme Code' CDS).	A071	CounterpartAS not allowed	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtpAS/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpld/StlmPrty/PmtSchmeCd	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00720	AS procedure D and 'Payment Scheme Code' = 'CDS': If 'First Agent' is an AS technical account, 'Debtor BIC' is mandatory.	A072	Missing DebtorBIC	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtpAS/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpld/StlmPrty/PmtSchmeCd	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00730	AS procedure D and 'Payment Scheme Code' = 'CDS': If 'Final Agent' is an AS technical account, 'Creditor BIC' is mandatory.	A073	Missing CreditorBIC	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpld/StlmPrty/PmtSchmeCd	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00740	All given currencies must be identical.	A074	Invalid currency	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/FI/BIC	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00750	If elements 'From Time' and 'To Time' are used, both indicated timeshifts must be identical.	A075	Invalid timeshifts	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchlddTm/FrTm	pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00830	The AS batch has been revoked.	A083	AS batch revoked	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmPrdTp/ToTm	pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00840	The AS transfer order is rejected due to reach of end of settlement period.	A084	End of settlement period reached		pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00850	The AS guarantee funds account to be debited must have sufficient liquidity.	A085	Insufficient liquidity		pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00860	The use of guarantee fund mechanism has been rejected.	A086	Guarantee fund mechanism rejected		pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00870	AS procedure C: Any liquidity transfer to/from a sub-account is only possible during an open procedure.	A087	Procedure of AS procedure C not open		pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00880	AS procedure D: Any liquidity transfer to/from the AS technical account is only possible during an open procedure.	A088	Procedure of AS procedure D not open		pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00890	The AS batch is rejected due to failed execution validation for each contained AS transfer in the batch.	A089	AS batch rejected due to failed execution validation for each contained AS transfer		pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTransferInitiation	pain.998_ASInitiationStatus	T2	Y	N	IV00290	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.	D005	Invalid active currency code in //Dynamic error including xpath//	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTxAmt/InstAmt/Ccy pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtrlSum/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd

pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	IV00310	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	D007	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt/ Ccy pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtrlSum/Ccy pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtrlSum/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnPmtInf/OrgnTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	IV00320	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial 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.	D008	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PrstAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtpAS/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dptr/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/FI/BIC	pain.998.001.01/PrtryData/T2PrtryData/OrgnPmtInf/OrgnTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	VR00100	The business sender 'From' in the BAH must specify: - for AS batch sent by the AS itself: Party BIC of AS; - for AS batch sent by the CB acting on behalf: Party BIC of responsible CB of AS given in 'Initiating Party' element in the payload.	E010	Invalid business sender	AppHdr/FinInstnId/BICFI pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty/FI/BIC	pain.998.001.01/PrtryData/T2PrtryData/OrgnGrpRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	VR00840	The cash transfer order has been revoked.	E067	Cash transfer order revoked		
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00010	If the business sender is an AS, the AS must be in the list of valid and active AS.	A001	Business sender not authorised	AppHdr/FinInstnId/BICFI	pain.998.001.01/PrtryData/T2PrtryData/OrgnPmtInf/OrgnTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00020	If the business sender is CB, then the Tag 'Initiating Party' must be filled with a BIC of a valid and active AS.	A002	AS BIC missing	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty/FI/BIC	pain.998.001.01/PrtryData/T2PrtryData/OrgnPmtInf/OrgnTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00120	If the sender is a CB then the AS must be a member of this CB.	A012	AS not allowed in InitiatingParty		pain.998.001.01/PrtryData/T2PrtryData/OrgnPmtInf/OrgnTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	AS00330	Procedure C: For the used scenario 'First Agent'/Domestic Account Number' and/or 'Final Agent'/Domestic Account Number' is mandatory.	A033	FirstAgent/DomesticAccountNumber or FinalAgent/DomesticAccountNumber missing	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/StlmMdlTp pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PrstAgtAcct/DmstAcct/Id pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgtAcct/DmstAcct/Id	pain.998.001.01/PrtryData/T2PrtryData/OrgnPmtInf/OrgnTxRefInfAndSts/StsRsn/BilyAgrd
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	ASTA320	Due to another cash transfer order in the urgent queue of the debited account holder the order couldn't be processed and has been rejected.	A076	No settlement due to urgent cash transfer order queued		
pain.998_ASTRansferInitiation	pain.998_ASInitiationStatus	T2	Y	N	IV00260	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.	D001	Invalid financial institution BIC in //Dynamic error including xpath//	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtpAS/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dptr/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/FI/BIC	pain.998.001.01/PrtryData/T2PrtryData/OrgnPmtInf/OrgnTxRefInfAndSts/StsRsn/BilyAgrd