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The Payments Market Practice Group (PMPG) is an independent body of payments subject matter experts from Asia Pacific, EMEA and the Americas.

The mission of the PMPG is to:

- Take stock of payments market practices across regions.
- Discuss, explain, and document market practice issues, including possible commercial impact.
- Recommend market practices, covering end-to-end transactions.
- Propose best practice, business responsibilities and rules, message flows, consistent implementation of ISO messaging standards and exception definitions.
- Ensure publication of recommended best practices.
- Recommend payments market practices in response to changing compliance requirements.

The PMPG provides a truly global forum to drive better market practices, which, together with correct use of standards, will help in achieving full straight-through-processing and improved customer service.
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Identification – Parent Element
Type
Issuer
Number
Related Date
Description
Amount

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Tax remittance
Creditor
Debtor
Tax Identification
Registration Identification
Tax Type
Authorisation
Ultimate Debtor
Administration Zone
Reference Number
Method

Total taxable base amount
Total Tax Amount
Date
Sequence Number
Record
Type
Category
Category Details
Debtor Status
Certificate Identification
Forms Code
Period
Tax Amount
Details
Additional Information

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Invoicer – Parent Element
Name
Postal Address
Identification
Country of Residence
Invoice – Parent Element
Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor
3.2 Garnishment Remittance

Type
Garnishee
Garnishment Administrator
Reference Number
Date
Remitted Amount

3.2.1 Example of Garnishment Remittance information

4 IMPLEMENTATION OF THE STRUCTURED REMITTANCE
1 Introduction

The use of Structured Remittance can provide Enterprise Resource Planning (ERP) systems with the ability to receive and process richer remittance data, which enables better efficiency for reconciliation, provide enhanced invoice information and allows bulk reconciliation by the Creditor.

The CGI (Common Global Implementation) Group are currently creating a User Handbook for Corporates on the usage of the Structured Remittance and provides a best practice guidance for the usage of the Structured Remittance elements: https://www2.swift.com/mystandards/#/group/CGI-MP!usage_guidelines

This document aims to help educate FI’s on not only what the Structured Remittance information is, but also to help identify which elements should be exposed to their clients to align with the aforementioned best practice document produced by the CGI.

2 Breaking down Structured Remittance Information

The Structured Remittance Information can be overwhelming to navigate for both Corporates and FI’s. FI’s need the ability to present their clients with GUI’s that provide a user-friendly way to populate Structured Remittance, and Corporates need to understand the Structured Remittance in order to utilise the benefits for reconciliation.

This document walks through the data that can be provided within the Structured Remittance elements. The elements have been grouped in order to break it down and educate. Elements have been grouped to replicate a simplistic Structured Remittance and then builds upon that providing information about more data elements which cover more complex use cases.

It is expected that when clients first start using the Structured Remittance elements within ISO, a basic Structured Remittance would be utilised - this is covered within sections 2.1 to 2.4 of this document.

2.5 then looks at the usage of Line details, which provides further details relating to the remittance and may start to be used by clients once they can implement the technical ability of providing/reconciling this information

Section 2.6 covers the use case for paying a Tax Authority and so needs to be provided to clients along with the ability to populate basic remittance information. This is because the Tax Authorities are already publishing guidance on how they would like this section of the Structured Remittance populated.

Section 3 onwards then outlines the edge use cases which should be agreed between the Parties and Agents involved on the Debtor and Creditor sides of the payment.
2.1 Basic Structured Remittance information

This section focuses on the basic Document Information and information concerning the amount paid.

It focuses on the data provided within 2 of the parent elements from within the Structured Remittance:

<table>
<thead>
<tr>
<th>Remittance Information</th>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unstructured</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Structured</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>[1] Referred Document Information</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>[2] Referred Document Amount</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Creditor Reference Information</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Invoicer</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Invoicee</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Tax Remittance</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Garnishment Remittance</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Additional Remittance Information</td>
<td>0</td>
<td>3</td>
</tr>
</tbody>
</table>

2.1.1. Referred Document Information (Parent element) ![Diagram]

When using Structured Remittance, the **Referred Document Information** should always be present. This parent element provides the identification and the content of the Referred Document – so, for example, the **invoice number** and **date**. It is the most important and most basic of the information required within the Structured Remittance elements.

**Type** [1a]

The **Type** field under the **Referred Document Information** should be populated with the type of Referred Document. The available codes are embedded within the Usage Guidelines currently and the available options are:
**Issuer**
This field is not normally required to be populated. It is a rare use case where this field is required. This field only needs to be populated if you need to expand on who issued the code used in the **Referred** - **Type** element.

**Number**
This field should always be included when Structured Remittance is present. This provides a unique and unambiguous identification of the **Referred Document**. It is common practice for the Creditor / Supplier Reference or for the Invoice number to be populated within this element.

**Related Date**
The date associated to the Referred Document – for example, the date that the Referred Document was issued.
2.1.2. Referred Document Amount (Parent element)

The **Referred Document Amount** elements hold details about the amounts of the Referred Documents or items listed under the creditor reference element, so for example if there is an invoice number provided as a Referred Document or as a creditor reference, then the **Referred Document Amount** elements would hold the details of the amounts linked to that invoice.

**Due Payable Amount**

Amount specified is the exact amount due and payable to the creditor before any deductions, credit notes or tax applied.

**Remitted Amount**

Amount of money remitted for the Referred Document. This is the actual amount paid (instructed amount within the underlying payment), which has any deductions, credit notes or tax applied.

2.1.3. Example of these basic elements populated

<table>
<thead>
<tr>
<th>Supplier invoice #</th>
<th>Document Date</th>
<th>Payment Date</th>
<th>Invoice Amount</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>11111111</td>
<td>25/09/23</td>
<td>26/09/23</td>
<td>12,345.06</td>
<td>12,345.06</td>
</tr>
<tr>
<td>22222222</td>
<td>25/09/23</td>
<td>26/09/23</td>
<td>55,555.11</td>
<td>55,555.11</td>
</tr>
</tbody>
</table>

```xml
<RmtInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
          (Identifies the Referred Document as a commercial invoice)
        </CdOrPrtry>
        <RltdDt>2023-09-25</RltdDt>
        (The supplier's invoice number)
        <RltdDt>2023-09-25</RltdDt>
        (Date of the document)
      </Tp>
      <Nb>11111111</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
      <DuePyblAmt Ccy="GBP">12345.06</DuePyblAmt>
      (The Payable amount – Invoice amount)
      <RmtdAmt Ccy="GBP">12345.06</RmtdAmt>
      (The Remitted amount – Amount paid)
    </RfrdDocAmt>
  </Strd>
  <Strd>
</RmtInf>
```
<Tp>
  <CdOrPrtry>
    <Cd>CINV</Cd> (Identifies the Referred Document type as a commercial invoice)
  </CdOrPrtry>
</Tp>

<Nb>22222222</Nb> (The suppliers Invoice number)
<RltdDt>2023-09-25</RltdDt> (Date of the document)

</RfrdDocInf>
<RfrdDocInf>
  <DuePyblAmt Ccy="GBP">55555.06</DuePyblAmt> (The Payable amount – Invoice amount)
  <RmtdAmt Ccy="GBP">55555.06</RmtdAmt> (The remitted amount – Amount paid)
</RfrdDocInf>
</Strd>

Note: In the above example, the two individual Referred Document Information sections have been separated by a new Structured Remittance block, </Strd>. This is one possible way to format the Structured Remittance and can make a clear differentiation between the 2 occurrences. However, it is possible to not divide in this way, as the Referred Document Information section has an unlimited multiplicity associated (as long as the 9000 Character limit for Structured Remittance is not exceeded) and so can be repeated without adding a new </Strd> section being provided. Referred Document Information may be repeated under one occurrence of Structured, if very few invoices are covered under the payment. If multiple invoices are paid under the payment and amount deductions apply, Structured may be repeated per invoice and per credit memo, to ensure a proper reconciliation. Either option is available for formatting and both are valid. Within this document, the above example shows the separation using the </Strd> elements to compartment, the rest of the examples within this document do not separate using a new </Strd> parent element.

2.2. Creditor Reference Information

The Creditor Reference Information is used to provide a unique reference issued by the Creditor. The Type or Issuer elements (or a combination of both) can influence the format of the Creditor Reference provided. The Creditor Reference will normally convey customer payment details in a machine-readable form and include a computational check digit for validation.
Type

Specifies the type of Creditor Reference.

Available External Codes embedded within the Usage Guideline are:

<table>
<thead>
<tr>
<th>Code Or Proprietary</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remittance Advice Message [RADM]</td>
<td></td>
</tr>
<tr>
<td>Related Payment Instruction [RPIN]</td>
<td></td>
</tr>
<tr>
<td>Foreign Exchange Deal Reference [FXDR]</td>
<td></td>
</tr>
<tr>
<td>Dispatch Advice [DSP]</td>
<td></td>
</tr>
<tr>
<td>Purchase Order [PUOR]</td>
<td></td>
</tr>
<tr>
<td>Structured Communication Reference [SCOR]</td>
<td></td>
</tr>
</tbody>
</table>

It is also possible to provide a Proprietary value under Type. This is used within some communities where the embedded codes from the Usage Guideline do not cover the required use case.

Issuer

The Issuer field will be used to further identify the type of Creditor Reference supplied.

Reference

Unique reference, as assigned by the Creditor, to unambiguously refer to the payment transaction.

Usage: if available, the Initiating Party should provide this reference in the Structured Remittance Information to enable reconciliation by the Creditor upon receipt of the amount of money. If the business context requires the use of a Creditor Reference or a payment remittance identification, and only one identifier can be passed through the end-to-end chain, the Creditor’s reference or payment remittance identification should be quoted in the end-to-end transaction identification.

When the Creditor Reference Information is provided, then the Reference field should always be present.

Note: There should be no validations against the presence of a Reference (for example invoice number) being present within the Referred Document Information as it is possible that the corporate may place the Reference (I,e invoice number) within the Creditor Reference Information. Usage of the Creditor Reference replaces the usage of the Referred Document Information.
2.2.1. Example of Creditor Reference Information being provided

<table>
<thead>
<tr>
<th>Payment Order #</th>
<th>Document Date</th>
<th>Invoice Amount</th>
<th>Discount</th>
<th>Deduction</th>
<th>Credit Note</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>11111111</td>
<td>16/08/23</td>
<td>10,000.05</td>
<td>300</td>
<td></td>
<td>200</td>
<td>9,500.05</td>
</tr>
<tr>
<td>22222222</td>
<td>16/08/23</td>
<td>80,000.65</td>
<td>1000.30</td>
<td></td>
<td></td>
<td>79,000.35</td>
</tr>
</tbody>
</table>

<reqInf>
  <Strd>
    <RfrdDocAmt>
      <DuePyblAmt Ccy="GBP">10000.05</DuePyblAmt>  (The original invoice Due payable amount)
      <DscntApldAmt>
        <Tp>
          <Cd>APDS</Cd>  (Identifies that an additional promotional discount has been added)
        </Tp>
        <DuePyblAmt Ccy="GBP">300.00</DuePyblAmt>  (Identifies the amount of the discount)
        <CdtNoteAmt Ccy="GBP">200.00</CdtNoteAmt>  (Identifies the amount of the credit note)
      </DscntApldAmt>
      <RmtdAmt Ccy="USD">9500.05</RmtdAmt>  (Remitted amount – payable minus discount and credit note)
    </RfrdDocAmt>
    <CdtrRefInf>  (Identifies the Creditor Reference Information associated)
      <Tp>
        <CdOrPrtry>
          <Cd>PUOR</Cd>  (Identifies the Creditor Reference type as a Payment Order)
        </CdOrPrtry>
      </Tp>
      <Ref>11111111</Ref>  (Identifies the Payment Order Reference)
    </CdtrRefInf>
  </Strd>
  <Strd>
    <RfrdDocAmt>
      <DuePyblAmt Ccy="GBP">80000.65</DuePyblAmt>  (Original Due Payable Amount from invoice)
      <AdjstmntAmtAndRsn>
        <Amt Ccy="GBP">1000.30</Amt>  (Adjustment Amount)
        <CdtDbtInd>DBIT</CdtDbtInd>  (Indicates whether the adjustment is a credit or debit)
        <AddtlInf>This is a deduction due to incorrect price being quoted</AddtlInf>  (Adjustment reason)
      </AdjstmntAmtAndRsn>
      <RmtdAmt Ccy="USD">79000.35</RmtdAmt>  (Remitted Amount – payable minus Adjusted)
    </RfrdDocAmt>
    <CdtrRefInf>  (Identifies the Creditor Reference Information associated to that invoice)
      <Tp>
        <CdOrPrtry>
          <Cd>PUOR</Cd>  (Identifies the Creditor reference type as a Payment Order)
        </CdOrPrtry>
      </Tp>
      <Ref>22222222</Ref>  (Identifies the Payment Order Reference Number)
    </CdtrRefInf>
  </Strd>
</reqInf>
2.2.2. Examples of how the Type and Issuer can be used within the Creditor Reference Information element

Example 1

If the Creditor Reference Information -> Issuer is populated with the value “ISO” and the Creditor Reference Information -> Type -> Code field is populated with the value “SCOR”, then the Creditor Reference Information -> Reference element must contain a formally correct "Creditor Reference" according to ISO 11649.

ISO 11649 Reference format
RFXX1234561, in which
• RF is the identifier
• XX are the two check digits based on the Reference provided by the customer
• 1234561 is the reference number provided by the customer

Example 2

If the Creditor Reference Information -> Type -> Proprietary element contains the value:

• IPI = Structured reference according to IPI
  or
• QRR = QR reference (in association with QR-bill)

Then the Creditor Reference Information -> Reference must contain either:

• The IPI Reference
  or
• QR reference of the QR bill - this element must contain the QRR and may only be used in combination with a QR IBAN in the "Creditor Account/IBAN" element.

2.3. The Additional Remittance Information element

Within the Structured Remittance, there is an Additional Remittance Information element. This element provides the ability to add information in free text form to complement the Structured Remittance Information. It should only be used when the correct element is not available within the Structured Remittance elements. It is recommended to only permit 1 occurrence of the Additional Remittance Information, however the Usage Guideline currently supports up to 3 occurrences, as shown below:
2.3.1 Example of Foreign Exchange involved using the Additional Remittance Information element

When there is foreign exchange involved within the payable amount and remitted amount, the FX information can be placed into the Additional Remittance Information field – an example of this is below.

This is not a very common use case as the majority of the time, an invoice will be provided to the Debtor with the amount owed showing in 2 available currencies. Therefore, they can make a decision regarding which currency they will pay in and do not need to show the invoice amount in one currency and remitted amount in another currency. However, this example has been placed here for completeness.

<table>
<thead>
<tr>
<th>Supplier invoice #</th>
<th>Document Date</th>
<th>Payment Date</th>
<th>GBP Invoice Amount</th>
<th>EUR Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>111111111</td>
<td>25/09/23</td>
<td>26/09/23</td>
<td>12,345.06</td>
<td>14246.85</td>
</tr>
</tbody>
</table>

\[\text{RmtInf}\]
\[\text{Strd}\]
\[\text{RfrdDocInf}\]
\[\text{Tp}\]
\[\text{CdOrPrtry}\]
<Cd>CINV</Cd> (Identifies the Referred Document as a commercial invoice)

<SeqOrPrtry>
</Tp>

<Nb>11111111</Nb> (The supplier's invoice number)

<RltdDt>2023-09-25</RltdDt> (Date of the document)

</RfrdDocInf>

<RfrdDocAmt>
<DuePyblAmt Ccy="GBP">12345.06</DuePyblAmt> (The Payable amount – Invoice amount)

<RmtdAmt Ccy="EUR">14246.85</RmtdAmt> (The Remitted amount – Amount paid)

</RfrdDocAmt>

<AddtlRmtInf>Conversion rate 1.15</AddtlRmtInf> (The conversion rate Applied)

</Strd>

</RmtInf>

2.4 Additional breakdown of the Referred Document Amount (parent element)

It is possible to show a further breakdown of why the Due Payable Amount and the Remitted Amount differ within the Structured Remittance. Elements can be added to provide information regarding the following:

- Discount Applied Amount
- Credit Note Amount
- Adjustment Amount and Reason

Discount Applied Amount

The Discount Applied Amount parent element can be repeated multiple times. It allows the discounts applied to the Due Payable Amount to be documented. The discount can be identified via a Type, and will have the Associated Discount Amount associated:

Discount Applied Amount (Type, 0 * Amount)
The available external codes for the Discount Applied Amount --> Type at the time of publishing this paper are as follows (ExternalDiscountAmountType1Code). Please note that use of the Proprietary element should be discouraged:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>APDS</td>
<td>AdditionalPromotionalDiscount</td>
</tr>
<tr>
<td>STDS</td>
<td>StandingDiscount</td>
</tr>
<tr>
<td>TMDS</td>
<td>TermsDiscount</td>
</tr>
</tbody>
</table>

Note: CGI is in the process of raising a CR to get an additional code added for “Allowance Discount”. The proposal is to use the code “ALDS”. However, this has not yet been approved at the time of publishing this paper.

The Structured Remittance elements utilise a combination of embedded codes for some elements - for example, within the Referred Document --> Type --> Code - RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Cd, but there is also the use of External Code List for others elements, such as the above Discount Applied Amount --> Type RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Tp/Cd.

Credit Note Amount
Amount specified for the Referred Document is the amount of a credit note.

Tax Amount
Quantity of cash resulting from the calculation of the tax

Type
The Type element provides the ability to put an external code within the code field. Usage of the Proprietary element should be discouraged.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CITY</td>
<td>CityTax</td>
</tr>
<tr>
<td>CNTY</td>
<td>CountyTax</td>
</tr>
<tr>
<td>LOCL</td>
<td>LocalTax</td>
</tr>
<tr>
<td>PROV</td>
<td>ProvinceTax</td>
</tr>
<tr>
<td>STAT</td>
<td>StateTax</td>
</tr>
</tbody>
</table>
Amount
Amount of money, which equates to tax applied (per type).

Adjustment Amount and reason
Specifies detailed information on the Amount and Reason of the document adjustment.

Amount
This is the amount that the Referred Document amount has been adjusted by.

Credit Debit Indicator
The Credit Debit Indicator identifies whether the adjustment amount is a credit or a debit value.

Reason
Specifies the Reason for the Adjustment. This element can only support up to 4 characters and is not currently associated to any external code category. Therefore, it is not recommended to populate this field and to instead provide any reasons for adjustment within the Additional Information field (if required. However, use of this free text field should be avoided if possible).

Additional Information
If further details are required to detail the adjustment then they can be added here. However, it is seen to be a rare use case where further information is required.

2.4.1 Example of Additional information being provided for Referred Document Amount

Example of Tier 2 Data populated

<table>
<thead>
<tr>
<th>Supplier Invoice #</th>
<th>Document Date</th>
<th>Tax Amount</th>
<th>Invoice Amount</th>
<th>Discount</th>
<th>Deduction</th>
<th>Credit Note</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>111111111</td>
<td>16/08/23</td>
<td>10,000.05</td>
<td>10,000.05</td>
<td>300</td>
<td></td>
<td>200</td>
<td>9,500.05</td>
</tr>
<tr>
<td>222222222</td>
<td>16/08/23</td>
<td>80,000.65</td>
<td>79,000.35</td>
<td>10,00.30</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>333333333</td>
<td>16/08/23</td>
<td>100</td>
<td>10,000.05</td>
<td>300</td>
<td></td>
<td>200</td>
<td>9,600.05</td>
</tr>
</tbody>
</table>
<RmtdInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd> (This identifies this Referred Document as a commercial invoice)
        </CdOrPrtry>
        <Nb>11111111</Nb> (The Supplier Invoice number)
        <RltdDt>2023-08-16</RltdDt> (The document date)
      </Tp>
    </RfrdDocInf>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CREN</Cd> (The Credit note linked to the same invoice)
        </CdOrPrtry>
        <Nb>11111111</Nb> (The supplier Invoice number)
        <RltdDt>2023-08-16</RltdDt> (The document date)
      </Tp>
    </RfrdDocInf>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd> (Identifies that the Referred Document is a commercial invoice)
        </CdOrPrtry>
        <Nb>22222222</Nb> (The Suppliers invoice number)
        <RltdDt>2023-08-16</RltdDt> (Date of document)
      </Tp>
    </RfrdDocInf>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
        <Nb>11111111</Nb> (The Supplier Invoice number)
        <RltdDt>2023-08-16</RltdDt> (The document date)
      </Tp>
    </RfrdDocInf>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
        <Nb>11111111</Nb> (The Supplier Invoice number)
        <RltdDt>2023-08-16</RltdDt> (The document date)
      </Tp>
    </RfrdDocInf>
  </Strd>
</RmtdInf>

The original invoice Due payable amount
<DscntApldAmt>
  <Tp>
    <Cd>APDS</Cd> (Identifies that an additional promotional discount has been added)
  </Tp>
  <Amt Ccy="GBP">300.00</Amt> (Identifies the amount of the discount)
</DscntApldAmt>

The credit note
<AdjstmntAmtAndRsn>
  <AdjstmntAmtAndRsn>
    <Amt Ccy="GBP">1000.30</Amt> (Adjustment Amount)
    <CdtDbtInd>DBIT</CdtDbtInd> (Indicates whether the adjustment is a credit or debit)
    <AddtlInf>This is a deduction due to incorrect price being quoted</AddtlInf> (Adjustment reason)
  </AdjstmntAmtAndRsn>
  <RmtdAmt Ccy="USD">79000.35</RmtdAmt> (Remitted Amount – payable minus Adjusted)
</AdjstmntAmtAndRsn>
</RfrdDocInf>
</RmtdInf>
2.5 Breakdown of Line Items within the Referred Document

It is optional to provide further detail of line items within a Referred Document. Line item information provides a more granular level of information regarding the Referred Document:
Line Details

The Line Details element may need to be agreed between the Sender of the Structured Remittance and final Receiver of the Structured Remittance before being used. This is due to the fact that some of the ERP systems may not be set up to handle this information.

The Line Details element has the ability to hold very detailed information concerning every line included within a payment. However, it can also be utilised to include only the exceptions.

Identification – Parent Element

Identification of the document line
Type
The Type field identifies the type of line item being referred to:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADPI</td>
<td>AdditionalProductIdentificationAssignedByTheManufacturer</td>
<td>Line item reference is an additional product identification assigned by the manufacturer.</td>
</tr>
<tr>
<td>ASNB</td>
<td>AssetNumber</td>
<td>Line item reference is an asset number.</td>
</tr>
<tr>
<td>CTNB</td>
<td>CatalogNumber</td>
<td>Line item reference is a catalog number.</td>
</tr>
<tr>
<td>EANN</td>
<td>EuropeanArticleNumberEA2551</td>
<td>Line item reference is an European Article Number (EAN).</td>
</tr>
<tr>
<td>EINB</td>
<td>EquipmentIdentificationNumber</td>
<td>Line item reference is an equipment identification number.</td>
</tr>
<tr>
<td>GSNB</td>
<td>GeneralSpecificationNumber</td>
<td>Line item reference is a general specification number.</td>
</tr>
<tr>
<td>HIBC</td>
<td>HIBCHealthCareIndustryBarCode</td>
<td>Line item reference is a Health Care Industry Bar Code (HIBC).</td>
</tr>
<tr>
<td>LTNB</td>
<td>LotNumber</td>
<td>Line item reference is a lot number.</td>
</tr>
<tr>
<td>MDNB</td>
<td>ModelNumber</td>
<td>Line item reference is a model number</td>
</tr>
<tr>
<td>PRNB</td>
<td>PartNumber</td>
<td>Line item reference is a part reference number.</td>
</tr>
<tr>
<td>PTCD</td>
<td>ProductTypeCode</td>
<td>Line item reference is a product type code.</td>
</tr>
<tr>
<td>SKNB</td>
<td>StockNumber</td>
<td>Line item reference is a stock number.</td>
</tr>
<tr>
<td>STNB</td>
<td>StyleNumber</td>
<td>Line item reference is a style number.</td>
</tr>
<tr>
<td>TONB</td>
<td>TechnicalOrderNumber</td>
<td>Line item reference is a technical order number.</td>
</tr>
<tr>
<td>UPCC</td>
<td>UPCConsumerPackageCode</td>
<td>Line item reference is an UPC consumer package code.</td>
</tr>
<tr>
<td>UPNB</td>
<td>UniversalProductNumber</td>
<td>Line item reference is an Universal Product Number.</td>
</tr>
</tbody>
</table>

Issuer
The Issuer is generally not used as is used to identify the issuer of the reference document line “identificationtype”. It is a rare use case where the Issuer needs to be provided as it adds little value.

Number
Identification of the Type specified for the Referred Document line (for example, this may be the line/part number of the supplier’s invoice).

Related Date
Date associated with the Referred Document line.

Description
Description related to the Document line. This information is rarely needed as there is already a lot of information provided at a Line detail and so a further description is rarely needed.

Amount
Provides details of the amounts of the document line.
The below amounts are available for detail to be added:

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1e2.1</td>
<td>Due Payable Amount</td>
</tr>
<tr>
<td>1e2.2</td>
<td>Discount Applied Amount</td>
</tr>
<tr>
<td>1e2.3</td>
<td>Credit Note Amount</td>
</tr>
<tr>
<td>1e2.4</td>
<td>Tax Amount</td>
</tr>
<tr>
<td>1e2.5</td>
<td>Adjustment Amount And Reason</td>
</tr>
<tr>
<td>1e2.6</td>
<td>Remitted Amount</td>
</tr>
</tbody>
</table>

When **Line Details** are used, then the **Referred Document Amount** will hold the total of the Line Detail items.

### 2.5.1 Example of Line Details being provided

<table>
<thead>
<tr>
<th>Supplier Invoice #</th>
<th>Stock Number</th>
<th>Related Date</th>
<th>Tax Amount</th>
<th>Invoice Amount</th>
<th>Discount</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>11111111</td>
<td>Stockitem1</td>
<td>16/08/23</td>
<td>10,000.05</td>
<td>300</td>
<td>9,700.05</td>
<td></td>
</tr>
<tr>
<td>11111111</td>
<td>Stockitem2</td>
<td>16/08/23</td>
<td>5100.10</td>
<td>100</td>
<td>5000.10</td>
<td></td>
</tr>
<tr>
<td>11111111</td>
<td>Stockitem3</td>
<td>16/08/23</td>
<td>3300.20</td>
<td>100</td>
<td>3200.20</td>
<td></td>
</tr>
<tr>
<td>11111111</td>
<td>Tax</td>
<td>300</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td></td>
<td></td>
<td><strong>18,400.35</strong></td>
<td><strong>500</strong></td>
<td><strong>17,900.35</strong></td>
<td></td>
</tr>
</tbody>
</table>

```xml
<RemInf>
  <Strd>
    <Tp>
      <CdOrPrtry>
        <Cd>CINV</Cd>
        (This identifies this Referred Document as a commercial invoice)
      </CdOrPrtry>
    </Tp>
    <Nb>11111111</Nb>
    (The Supplier Invoice number)
    <RltdDt>2023-08-16</RltdDt>
    (The document date)
  </Strd>
  <LineDtls>
    <Id>
      <Tp>
        <CdOrPrtry>
          <Cd>SKNB</Cd>
          (Type identified as a Stock Number)
        </CdOrPrtry>
      </Tp>
      <Nb>Stockitem1</Nb>
      (Number Linked to the Type of Line item specified)
      <RltdDt>2023-08-16</RltdDt>
    </Id>
    <Amt>
      <DuePyblAmt Ccy="USD">10000.05</DuePyblAmt>
      (Due Payable Amount)
      <DscntApldAmt>
        <TP>
          <Cd>APDS</Cd>
          (Additional Promotional Discount)
        </TP>
        <Amt Ccy="USD">300.00</Amt>
        (Discount Amount)
        <RmtdAmt Ccy="USD">9700.05</RmtdAmt>
        (Remitted Amount)
      </DscntApldAmt>
    </Amt>
  </LineDtls>
</RemInf>
```
<Id/>
<Tp>
   <CdOrPrtry>
      <Cd>SKNB</Cd>
   </CdOrPrtry>
</Tp>
<Nb>Stockitem2</Nb>  
<RltdDt>2023-08-16</RltdDt>
</Id>

<Amt>
   <DuePyblAmt Ccy="USD">5100.10</DuePyblAmt>  
   <DscntApldAmt>
      <TP>
         <Cd>APDS</Cd>  
      </TP>
      <Amt Ccy="USD">100.00</Amt> 
   </DscntApldAmt>
   <RmtdAmt Ccy="USD">5000.10</RmtdAmt>  
</Amt>
</LineDtls>
</LineDtls>
</RfrdDocInf>

<RfrdDocAmt>
   <DuePyblAmt Ccy="USD">18200.35</DuePyblAmt>  
   <DscntApldAmt>
      <TP>
         <Cd>APDS</Cd>  
      </TP>
      <Amt Ccy="USD">500.00</Amt> 
   </DscntApldAmt>
   <TaxAmt>
      <Tp>
         <Cd>CNTY</Cd> 
      </Tp>
      <Amt Ccy="USD">300.00</Amt>  
   </TaxAmt>
   <RmtdAmt Ccy="USD">17,900.35</RmtdAmt>  
</RfrdDocAmt>
### 2.6 Tax Remittance

The **Tax Remittance** section provides remittance information about a payment made for tax-related purposes.

The **Tax** fields present within the Referenced Document Amount and Line Details documented above provide information regarding the tax associated to the amounts provided, whereas the **Tax Remittance** element is used when the actual payment is tax-related.

When making a payment for tax-related purposes i.e to a Tax Authority, the required Tax IDs should be present within the Debtor/Creditor/Ultimate Debtor Tax ID tags within the **Structured Remittance -> Tax Remittance** fields. However, when providing Tax ID information, due to Regulatory Reporting reasons, the Tax ID must be provided within the actual Debtor and Creditor party fields; the **Tax Remittance --> Tax ID** elements should not be used.

**Example of when providing Tax ID as part of Regulatory Reporting information:**

```xml
<Cdtr>
  <Nm>Mr Reg Reporting Example</Nm>
  <PstlAdr>
    <StrtNm>Tax road</StrtNm>
    <BldgNm>57</BldgNm>
    <TwnNm>Regl Rep Town</TwnNm>
    <Ctry>UK</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Other>
        <Id>123456789taxid</Id>
        Tax Id of the Beneficiary placed here
      </Other>
      <SchmeNm>
        <Cd>TXID</Cd> External code - PersonIdenification - To indicate Id is Tax ID
      </SchmeNm>
      </Other>
    </PrvtId>
  </Id>
</Cdtr>
```

An example of when a Tax Reference may be present within the Regulatory reporting section of a payment, rather than the Tax Remittance section, is for example a UK domestic non-urgent salary payment (via Bacs): for these types of payments, the tax reference (HMRC RTI) assigned by the company issuing the salary payment must be provided within the **Regulatory Reporting --> Details --> Information** element - FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg/Dtls/Inf - with a **Type** - FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg/Dtls/Tp **Code** populated as TAXS.
**Tax Remittance**

The Tax Remittance section provides remittance information about a payment made for tax-related purposes.

**Creditor**

Party on the credit side of the transaction to which the tax applies

**Debtor**

Party on the debit side of the transaction to which the tax applies

---

### Tax Identification

The Tax Identification Number of the Creditor

### Registration Identification

Unique identification, as assigned by an organisation, to unambiguously identify a party

### Tax Type

Type of Tax Payer
Authorisation
Details of the Authorised Tax paying party

Ultimate Debtor
Ultimate party that owes an amount of money to the taxing authority

Administration Zone
Territorial part of a country to which the tax payment is related

Reference Number
Tax reference information that is specific to a taxing agency should be placed within this element. It is recommended to provide this field for reconciliation purposes.

Method
Method used to pay the tax

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>minOccurs</th>
<th>maxOccurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>5g</td>
<td>Total Taxable Base Amount</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Xml Attribute Currency</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Algorithm : CurrencyAmount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5h</td>
<td>Total Tax Amount</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Xml Attribute Currency</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Algorithm : CurrencyAmount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5h.1</td>
<td>Date</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>5h.2</td>
<td>Sequence Number</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Algorithm : Garnishment Remittance</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Algorithm : Additional Remittance Information</td>
<td>0</td>
<td>3</td>
</tr>
</tbody>
</table>

Total taxable base amount
Total amount of money on which the tax is based

Total Tax Amount
Total amount of money as result of the calculation of the tax

Date
Date by which the tax is due

Sequence Number
Sequential number of the tax report
Record

Record of Tax Details allows a more granular breakdown of the Tax

Type

High level code to identify the type of tax

Category

Specifies the tax code as published by the tax authority

Category Details

Provides further details of the category tax code

Debtor Status

Code provided by local authority to identify the status of the party that has drawn up the settlement document

Certificate Identification

Identification number of the tax report as assigned by the taxing authority

Forms Code

Identifies, in a coded form, on which template the tax report is to be provided

Period

Set of elements used to provide details on the period of time related to the tax payment

Tax Amount

Set of elements used to provide information on the amount of the tax record.
Details

The Details elements are repeatable and allows more granular details / Breakdown against the Tax Amount. Each detail record can be listed with the period and amount associated to it.

Additional Information

Any additional information to be provided about the Record level tax details can be provided within this element

2.6.1 Example of Tax Remittance Information

<table>
<thead>
<tr>
<th>Tax Payer</th>
<th>Tax Payer Id</th>
<th>Total taxable base amount</th>
<th>Total amount of Tax</th>
<th>Type of Tax</th>
<th>Record level taxable base amount</th>
<th>Record level amount of tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Miss Turner</td>
<td>1234567890</td>
<td>100000.00</td>
<td>17500.00</td>
<td>T1</td>
<td>100000.00</td>
<td>11000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>T9</td>
<td>100000.00</td>
<td>6500.00</td>
</tr>
</tbody>
</table>

```xml
<RmtInf>
<Strd>
<Dbtr>
<TaxId>1234567890</TaxId> (The Debtors Tax Id)
<Authstn>
<Titl>Miss</Titl> (The Details of the authorised Tax payer)
<Nm>Turner</Nm> (The Details of the authorised Tax payer)
<Authstn>
</Dbtr>
<TtlTaxblBaseAmt Ccy="GBP">100000.00</TtlTaxblBaseAmt> (Total base amount to be taxed)
<TtlTaxAmt Ccy="GBP">17500.00</TtlTaxAmt> (Total amount of tax)
<Dt>2023-01-31</Dt> (Date that the tax is due)
<Rcrd> (Record/breakdown of Tax)
<Tp>T1</Tp> (The Type of tax – T1 = VAT for example)
<Prd>
<FrDt>2022-04-06</FrDt> (From Date for tax calculation)
<TToDt>2023-05-06</ToDt> (To Date for tax calculation)
</Prd>
<TaxAmt>
<TaxblBaseAmt Ccy="GBP">100000.00</TaxblBaseAmt> (Taxable base amount for this tax record)
<TtlAmt Ccy="GBP">11000.00</TtlAmt> (Amount of Tax calculated for this tax record)
</Rcrd>
<Rcrd> (Record/breakdown of Tax)
<Tp>T9</Tp> (The Type of tax – T9 = Tax sitting outside of VAT for example pensions/salaries)
<Prd>
<FrDt>2022-04-06</FrDt> (From Date for tax calculation)
<TToDt>2023-05-06</ToDt> (To Date for tax calculation)
</Prd>
<TaxAmt>
<TaxblBaseAmt Ccy="GBP">100000.00</TaxblBaseAmt> (Taxable base amount for this tax record)
<TtlAmt Ccy="GBP">6500.00</TtlAmt> (Amount of Tax calculated for this tax record)
</Rcrd>
```
3 Additional Elements to Structured Remittance that are rarely used but may have use cases that they support

The CGI User Handbook indicates that these elements should be bilaterally determined between the Debtor and Debtor Agent or the Creditor and Creditor Agent.

3.1 Providing information within Structured Remittance when there are multiple entities involved

Additional Information can be provided when there are multiple entities involved. For example, if there is a company that has a main office (parent company) with multiple subsidiaries. Within the Structured Remittance, it is possible to identify each subsidiary being paid. These elements should be used where there is a complex corporate, for example, with multiple subsidiaries that need to be identified as invoices, but as there is only one occurrence of Ultimate Debtor within the payment itself, then these invoices need to be identified by the use of the Invoicee and Invoicer elements.

- Invoicer Name and Address
- Invoicer Organisation Id or Personal Id
- Invoice Name and Address
- Invoicee Organisation Id or Personal Id

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4a</td>
<td>Name</td>
<td>0 1</td>
</tr>
<tr>
<td>4b</td>
<td>Postal Address</td>
<td>0 1</td>
</tr>
<tr>
<td>4c</td>
<td>Identification</td>
<td>0 1</td>
</tr>
<tr>
<td>4d</td>
<td>Country Of Residence</td>
<td>0 1</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5a</td>
<td>Name</td>
<td>0 1</td>
</tr>
<tr>
<td>5b</td>
<td>Postal Address</td>
<td>0 1</td>
</tr>
<tr>
<td>5c</td>
<td>Identification</td>
<td>0 1</td>
</tr>
<tr>
<td>5d</td>
<td>Country Of Residence</td>
<td>0 1</td>
</tr>
</tbody>
</table>
Invoicer – Parent Element
Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor

Name  
Full name of the Invoicer

Postal Address  
Full Postal address of the Invoicer

Identification  
Either Organisation Identification or Private identification can be provided

Country of Residence  
Country in which a person resides (the place of a person’s home). In the case of a company, it is the country from which the affairs of that company are directed. Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

Invoicee – Parent Element
Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor

Name  
Full name of the Invoicee

Postal Address  
Full Postal address of the Invoicee

Identification  
Either Organisation Identification or Private identification can be provided

Country of Residence  
Country in which a person resides (the place of a person’s home). In the case of a company, it is the country from which the affairs of that company are directed. Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

3.1.1 Example of Invoicer and Invoicee information being provided

<table>
<thead>
<tr>
<th>Supplier Invoice #</th>
<th>Invoicer Name</th>
<th>Customer Number</th>
<th>Doc Date</th>
<th>Payment Date</th>
<th>Invoice Amount</th>
<th>Discount</th>
<th>Deduction</th>
<th>Credit Note</th>
<th>Payment Order #</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1111111 1</td>
<td>Comp1</td>
<td>44444444</td>
<td>16/08/23</td>
<td>17/08/23</td>
<td>10,000.05</td>
<td>300</td>
<td></td>
<td>200</td>
<td>1a1a1a</td>
<td>9,500.05</td>
</tr>
<tr>
<td>2222222 2</td>
<td>Comp2</td>
<td>88888888</td>
<td>16/08/23</td>
<td>17/08/23</td>
<td>80,000.65</td>
<td>10,0030</td>
<td></td>
<td>2a2a2a</td>
<td>79,000.35</td>
<td></td>
</tr>
</tbody>
</table>

```xml
<RmtInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd> (This identifies this Referred Document as a commercial invoice)
        </CdOrPrtry>
      </Tp>
    </RfrdDocInf>
  </Strd>
</RmtInf>
```
<Tp>
  <CdOrPrtry>
    <Cd>CREN</Cd> (The Credit note linked to the same invoice)
  </CdOrPrtry>
</Tp>

<RfrdDocInf>
  <Tp>
    <CdOrPrtry>
      <Cd>CREN</Cd> (The Credit note linked to the same invoice)
    </CdOrPrtry>
  </Tp>
  <Nb>11111111</Nb> (The Supplier Invoice number)
  <RltdDt>2023-08-16</RltdDt> (The document date)
</RfrdDocInf>

<RfrdDocInf>
  <Tp>
    <CdOrPrtry>
      <Cd>CINV</Cd> (Identifies that the Referred Document is a commercial invoice)
    </CdOrPrtry>
  </Tp>
  <Nb>22222222</Nb> (The Suppliers invoice number)
  <RltdDt>2023-08-16</RltdDt> (Date of document)
</RfrdDocInf>

<DuePyblAmt Ccy="GBP">10000.05</DuePyblAmt> (The original invoice Due payable amount)

<DscntApldAmt>
  <Tp>
    <Cd>APDS</Cd> (Identifies that an additional promotional discount has been added)
  </Tp>
  <Amt Ccy="GBP">300.00</Amt> (Identifies the amount of the discount)
</DscntApldAmt>

<CdtNoteAmt Ccy="GBP">200.00</CdtNoteAmt> (Identifies the amount of the credit note)

<RmtdAmt Ccy="USD">9500.05</RmtdAmt> (Remitted amount – payable minus discount and credit note)

<Invcr>
  <Nm>Comp1</Nm> (The Name of the Invoicer)
  <Id>
    <OrgId>
      <Othr>
        <Id>44444444</Id> (The Company Number)
        <SchmeNm>
          <Cd>CUST</Cd> (Identifies the code above as a Customer Number)
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Invcr>

<AdjstmntAmtAndRsn>
  <Amt Ccy="GBP">1000.30</Amt> (Adjustment Amount)
  <CdtDbtInd>DBIT</CdtDbtInd> (Indicates whether the adjustment is a credit or debit)
  <AddtlInf>This is a deduction due to incorrect price being quoted</AddtlInf> (Adjustment reason)
</AdjstmntAmtAndRsn>
3.2 Garnishment Remittance

**Garnishment** refers to a court-ordered process for collecting on a judgement, which takes money directly from the defendant's wages or other third party who owes the defendant a debt.

<table>
<thead>
<tr>
<th>6a</th>
<th>Garnishment Remittance</th>
<th>0 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>6b</td>
<td>Type</td>
<td>1 1</td>
</tr>
<tr>
<td>6c</td>
<td>Garnishee</td>
<td>0 1</td>
</tr>
<tr>
<td>6d</td>
<td>Garnishment Administrator</td>
<td>0 1</td>
</tr>
<tr>
<td>6e</td>
<td>Reference Number</td>
<td>0 1</td>
</tr>
<tr>
<td>6f</td>
<td>Date</td>
<td>0 1</td>
</tr>
<tr>
<td>6g</td>
<td>Remitted Amount</td>
<td>0 1</td>
</tr>
<tr>
<td>6h</td>
<td>Family Medical Insurance Indicator</td>
<td>0 1</td>
</tr>
<tr>
<td>6i</td>
<td>Employee Termination Indicator</td>
<td>0 1</td>
</tr>
</tbody>
</table>

**Type**

A Code or Proprietary value can be provided. If using a Code, then the following codes are available from the External code list. This is a mandatory field if Garnishment Remittance is provided:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>External Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>GNCS</td>
<td>GarnishmentForChildSupport</td>
<td>ExternalGarnishmentType1Code</td>
</tr>
<tr>
<td>GNDP</td>
<td>GarnishmentForChildSupportFromDirectPayer</td>
<td>ExternalGarnishmentType1Code</td>
</tr>
<tr>
<td>GTPP</td>
<td>GarnishmentToTaxingAgency</td>
<td>ExternalGarnishmentType1Code</td>
</tr>
</tbody>
</table>

**Garnishee**

Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher
Garnishment Administrator
Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

Reference Number
Reference information that is specific to the agency receiving the garnishment

Date
Date of payment which garnishment was taken from

Remitted Amount
Amount of money remitted for Garnishment

3.2.1 Example of Garnishment Remittance information

```xml
<GrnshmtRmt>
  <Tp>
    <CdOrPrtry>
      <Cd>GTPP</Cd>
      (Type of Garnishment = GTPP which is Garnishment to Taxing Agency)
    </CdOrPrtry>
  </Tp>
  <Grnshee>
    <Nm>Company X</Nm>
    (Name of Garnishee – Party owing money)
    <PstlAdr>
      <StrtNm>Lemon Street</StrtNm>
      (Postal address of the Garnishee)
      <PstCd>SP45DX</PstCd>
      <TwnNm>Amesbury</TwnNm>
      <Ctry>GB</Ctry>
    </PstlAdr>
  </Grnshee>
  <GrnshmtAdmstr>
    <Nm>Magistrate Court Y</Nm>
    (The Garnishment Administrator information)
    <PstlAdr>
      <StrtNm>Lime Street</StrtNm>
      (Postal address of the Garnishment Administrator)
      <PstCd>ME141DD</PstCd>
      <TwnNm>Maidstone</TwnNm>
      <Ctry>GB</Ctry>
    </PstlAdr>
  </GrnshmtAdmstr>
  <RefNb>REF3546354</RefNb>
  (Unique Reference assigned by the Agency receiving the Garnishment)
  <Dt>2023-01-31</Dt>
  (Date of Payment from which the Garnishment is taken)
  <RmtdAmt Ccy="GBP">8000.00</RmtdAmt>
  (Amount of money remitted for Garnishment)
</GrnshmtRmt>
```
4 Implementation of the Structured Remittance

It is possible to provide Structured Remittance for Domestic Payments where the Financial Market Infrastructure (FMI) is supporting it.

The CBPR+ Rules state the following "Use of Structured Remittance must be bilaterally or multilaterally agreed".
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