



**PMPG**  
Payments Market Practice Group

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# Structured Remittance Information



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The mission of the PMPG is to:

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- 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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# Contents

1	INTRODUCTION	6
2	BREAKING DOWN STRUCTURED REMITTANCE INFORMATION	6
2.1	BASIC STRUCTURED REMITTANCE INFORMATION	7
2.1.1.	<b>Referred Document Information (Parent element)</b>	<b>7</b>
	Type	7
	Issuer	8
	Number	8
	Related Date	8
2.1.2.	<b>Referred Document Amount (Parent element)</b>	<b>9</b>
	The <b>Referred Document Amount</b> 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 <b>Referred Document Amount</b> elements would hold the details of the amounts linked to that invoice.	9
	Due Payable Amount	9
	Remitted Amount	9
2.1.3.	Example of these basic elements populated	9
2.2.	<b>Creditor Reference Information</b>	<b>10</b>
	Type	11
	Issuer	11
	Reference	11
2.2.1.	Example of Creditor Reference Information being provided	12
2.2.2.	<b>Examples of how the Type and Issuer can be used within the Creditor Reference Information element</b>	<b>13</b>
	<b>Example 1</b>	13
	<b>Example 2</b>	13
2.3.	<b>The Additional Remittance Information element</b>	<b>13</b>
2.3.1	<b>Example of Foreign Exchange involved using the Additional Remittance information element</b>	<b>14</b>
2.4	<b>Additional breakdown of the Referred Document Amount (parent element)</b>	<b>15</b>
	Discount Applied Amount	15
	Credit Note Amount	16
	Tax Amount	16
	Type	16
	Amount	17
	Adjustment Amount and reason	17
	Amount	17
	Credit Debit Indicator	17
	Reason	17
	Additional Information	17
2.4.1	<b>Example of Additional information being provided for Referred Document Amount</b>	<b>17</b>
	Example of Tier 2 Data populated	17

<b>2.5 Breakdown of Line Items within the Referred Document</b>	<b>19</b>
Line Details	20
Identification – Parent Element	20
Type	21
Issuer	21
Number	21
Related Date	21
Description	21
Amount	21
<b>2.5.1 Example of Line Details being provided</b>	<b>22</b>
<b>2.6 Tax Remittance</b>	<b>24</b>
Tax remittance	25
Creditor	25
Debtor	25
Tax Identification	25
Registration Identification	25
Tax Type	25
Authorisation	26
Ultimate Debtor	26
Administration Zone	26
Reference Number	26
Method	26
Total taxable base amount	26
Total Tax Amount	26
Date	26
Sequence Number	26
Record	27
Type	27
Category	27
Category Details	27
Debtor Status	27
Certificate Identification	27
Forms Code	27
Period	27
Tax Amount	27
Details	28
Additional Information	28
2.6.1 Example of Tax Remittance Information	28
<b>3 ADDITIONAL ELEMENTS TO STRUCTURED REMITTANCE THAT ARE RARELY USED BUT MAY HAVE USE CASES THAT THEY SUPPORT</b>	<b>29</b>
<b>3.1 Providing information within Structured Remittance when there are multiple entities involved</b>	<b>29</b>
Invoicer– Parent Element	30
Name	30
Postal Address	30
Identification	30
Country of Residence	30
Invoicee– Parent Element	30
Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor	30

Name	30
Postal Address	30
Identification	30
Country of Residence	30
3.1.1 Example of Invoicer and Invoicee information being provided	30
<b>3.2 Garnishment Remittance</b>	<b>32</b>
Type	32
Garnishee	32
Garnishment Administrator	33
Reference Number	33
Date	33
Remitted Amount	33
<b>3.2.1 Example of Garnishment Remittance information</b>	<b>33</b>
<b>4 IMPLEMENTATION OF THE STRUCTURED REMITTANCE</b>	<b>34</b>

# 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](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:-

▼	Remittance Information	0	1
●	Unstructured	0	1
▼	Structured	0	*
1	> Referred Document Information	0	*
2	> Referred Document Amount	0	1
	> Creditor Reference Information	0	1
	> Invoicer	0	1
	> Invoicee	0	1
	> Tax Remittance	0	1
	> Garnishment Remittance	0	1
	● Additional Remittance Information	0	3

### 2.1.1. Referred Document Information (Parent element)

▼	Remittance Information	0	1
●	Unstructured	0	1
▼	Structured	0	*
▼	Referred Document Information	0	*
1a	▼ Type	0	1
	> Code Or Proprietary	1	1
1b	● Issuer	0	1
1c	● Number	0	1
1d	● Related Date	0	1

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

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:



▼ ● Type	0	1
▼ 📄 Code Or Proprietary	1	1
▼ 📄 Code	1	1
◆ Metered Service Invoice [MSIN]		
◆ Credit Note Related To Financial Adjustment [CNFA]		
◆ Debit Note Related To Financial Adjustment [DNFA]		
◆ Commercial Invoice [CINV]		
◆ Credit Note [CREN]		
◆ Debit Note [DEBN]		
◆ Hire Invoice [HIRI]		
◆ Self Billed Invoice [SBIN]		
◆ Commercial Contract [CMCN]		
◆ Statement Of Account [SOAC]		
◆ Dispatch Advice [DISP]		
◆ Bill Of Lading [BOLD]		
◆ Voucher [VCHR]		
◆ Account Receivable Open Item [AROI]		
◆ Trade Services Utility Transaction [TSUT]		
◆ Purchase Order [PUOR]		

### Issuer 1b

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 1c

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 1d

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) 2

	Referred Document Amount	0	1
2a	Due Payable Amount	0	1
	Discount Applied Amount	0	*
	Credit Note Amount	0	1
	Tax Amount	0	*
	Adjustment Amount And Reason	0	*
2b	Remitted Amount	0	1

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 2a

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

### Remitted Amount 2b

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

Supplier invoice #	Document Date	Payment Date	Invoice Amount	Payment Amount
11111111	25/09/23	26/09/23	12,345.06	12,345.06
22222222	25/09/23	26/09/23	55,555.11	55,555.11

```

<RmtInf>
  <Strd>
    <RfrdDocInf> 1
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd> (Identifies the Referred Document as a commercial invoice) 1a
        </CdOrPrtry>
      </Tp>
      <Nb>11111111</Nb> (The supplier's invoice number) 1c
      <RltdDt>2023-09-25</RltdDt> (Date of the document) 1d
    </RfrdDocInf>
    <RfrdDocAmt> 2
      <DuePyblAmt Ccy="GBP">12345.06</DuePyblAmt> (The Payable amount – Invoice amount) 2a
      <RmtdAmt Ccy="GBP">12345.06</RmtdAmt> (The Remitted amount – Amount paid) 2b
    </RfrdDocAmt>
  </Strd>
</Strd>
  <RfrdDocInf> 1

```

```

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

```

**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 3

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.

3	▼ Creditor Reference Information	0	1
3a	▼ Type	0	1
3b	> Code Or Proprietary	1	1
3c	● Issuer	0	1
3a	● Reference	0	1

### Type 3a

Specifies the type of **Creditor Reference**.

Available External Codes embedded within the Usage Guideline are:

▼ ● Creditor Reference Information	0	1
▼ ● Type	0	1
▼ 🚫 Code Or Proprietary	1	1
▼ 🚫 Code	1	1
◆ Remittance Advice Message [RADM]		
◆ Related Payment Instruction [RPIN]		
◆ Foreign Exchange Deal Reference [FXDR]		
◆ Dispatch Advice [DISP]		
◆ Purchase Order [PUOR]		
◆ Structured Communication Reference [SCOR]		

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 3b

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

### Reference 3c

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 remit 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

Payment Order #	Document Date	Invoice Amount	Discount	Deduction	Credit Note	Payment Amount
11111111	16/08/23	10,000.05	300		200	9,500.05
22222222	16/08/23	80,000.65		1000.30		79,000.35

```

<RmtInf>
  <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>
        <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)
    </RfrdDocAmt>
    <CdtrRefInf> (Identifies the Creditor Reference Information associated) 3
      <Tp>
        <CdOrPrtry>
          <Cd>PUOR</Cd> (Identifies the Creditor Reference type as a Payment Order) 3 a
        </CdOrPrtry>
      </Tp>
      <Ref>11111111</Ref> (Identifies the Payment Order Reference) 3 c
    </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) 3 a
        </CdOrPrtry>
      </Tp>
      <Ref>22222222</Ref> (Identifies the Payment Order Reference Number) 3 c
    </CdtrRefInf>
  </Strd>
</RmtInf>

```

## 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:

Structured	0	*
> Referred Document Information	0	*
> Referred Document Amount	0	1
> Creditor Reference Information	0	1
> Invoicer	0	1
> Invoicee	0	1
> Tax Remittance	0	1
> Garnishment Remittance	0	1
Additional Remittance Information	0	3

### 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.

Structured	0	*
> Referred Document Information	0	*
> Referred Document Amount	0	1
> Creditor Reference Information	0	1
> Invoicer	0	1
> Invoicee	0	1
> Tax Remittance	0	1
> Garnishment Remittance	0	1
FX	Additional Remittance Information	0 3

			GBP	EUR
Supplier invoice #	Document Date	Payment Date	Invoice Amount	Payment Amount
11111111	25/09/23	26/09/23	12,345.06	14246.85

```

<RmtInf>
  <Strd>
    <RfrdDocInf> 1
      <Tp>
        <CdOrPrtry>

```

```

        <Cd>CINV</Cd> (Identifies the Referred Document as a commercial invoice) 1a
      </CdOrPrtry>
    </Tp>
    <Nb>11111111</Nb> (The supplier's invoice number) 1c
    <RltdDt>2023-09-25</RltdDt> (Date of the document) 1d
  </RfrdDocInf>
  <RfrdDocAmt> 2
    <DuePyblAmt Ccy="GBP">12345.06</DuePyblAmt> (The Payable amount – Invoice amount) 2a
    <RmtdAmt Ccy="EUR">14246.85</RmtdAmt> (The Remitted amount – Amount paid) 2b
  </RfrdDocAmt>
  <AddtlRmtInf>Conversion rate 1.15</AddtlRmtInf> (The conversion rate Applied) FX
</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

2	▼	Referred Document Amount	0	1
	>	Due Payable Amount	0	1
2c	>	Discount Applied Amount	0	*
2d	>	Credit Note Amount	0	1
2e	>	Tax Amount	0	*
2f	>	Adjustment Amount And Reason	0	*
	>	Remitted Amount	0	1

### Discount Applied Amount 2c

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:

2c	▼	Discount Applied Amount	0	*
2c1	▼	Type	0	1
	☰	Code	1	1
	●	Proprietary	1	1
2c2	>	Amount	1	1



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:

APDS	AdditionalPromotionalDiscount	Addition discount based on third-party agreed business promotional activity, i.e., extra 10 percent discount for 15 days)
STDS	StandingDiscount	Discount based on volume purchased.
TMDS	TermsDiscount	Discount based on terms negotiated for payment within a specified time period, i.e., 2/10 Net 30 (2 percent discount if paid in 10 days; otherwise, net amount is due in 30 days).

**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 2d

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

### Tax Amount 2e

Quantity of cash resulting from the calculation of the tax

2e	Referred Document Amount	0	1
	> Due Payable Amount	0	1
	> Discount Applied Amount	0	*
	> Credit Note Amount	0	1
2e	Tax Amount	0	*
2e1	> Type	0	1
2e2	> Amount	1	1
	> Xml Attribute Currency		

### Type 2e1

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

ExternalTaxAmountType1Code	CITY	CityTax
ExternalTaxAmountType1Code	CNTY	CountyTax
ExternalTaxAmountType1Code	LOCL	LocalTax
ExternalTaxAmountType1Code	PROV	ProvinceTax
ExternalTaxAmountType1Code	STAT	StateTax

2e2

## Amount

Amount of money, which equates to tax applied (per type).

## Adjustment Amount and reason 2f

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

2f	▼ <input checked="" type="radio"/> Adjustment Amount And Reason	0	*
2f1	▶ <input checked="" type="radio"/> Amount	1	1
2f2	▼ <input checked="" type="radio"/> Credit Debit Indicator	0	1
	◆ Credit [CRDT]		
	◆ Debit [DBIT]		
2f3	<input checked="" type="radio"/> Reason	0	1
2f4	<input checked="" type="radio"/> Additional Information	0	1

## Amount 2f1

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

## Credit Debit Indicator 2f2

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

## Reason 2f3

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 2f4

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

Supplier Invoice #	Document Date	Tax Amount	Invoice Amount	Discount	Deduction	Credit Note	Payment Amount
11111111	16/08/23		10,000.05	300		200	9,500.05
22222222	16/08/23		80,000.65		10,00.30		79,000.35
33333333	16/08/23	100	10,000.05	300		200	9,600.05

```

<RmtInf>
  <Strd>
    <RfrdDocInf> 1
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd> (This identifies this Referred Document as a commercial invoice) 1a
        </CdOrPrtry>
      </Tp>
      <Nb>11111111</Nb> (The Supplier Invoice number) 1c
      <RltdDt>2023-08-16</RltdDt> (The document date) 1d
    </RfrdDocInf>
    <RfrdDocInf> 1
      <Tp>
        <CdOrPrtry>
          <Cd>CREN</Cd> (The Credit note linked to the same invoice) 1a
        </CdOrPrtry>
      </Tp>
      <Nb>11111111</Nb> (The supplier Invoice number) 1c
      <RltdDt>2023-08-16</RltdDt> (The document date) 1d
    </RfrdDocInf>
    <RfrdDocAmt> 2
      <DuePyblAmt Ccy="GBP">10000.05</DuePyblAmt> (The original invoice Due payable amount) 2a
      <DscntApldAmt> 2c
        <Tp>
          <Cd>APDS</Cd> (Identifies that an additional promotional discount has been added) 2c1
        </Tp>
        <Amt Ccy="GBP">300.00</Amt> (Identifies the amount of the discount) 2c2
      </DscntApldAmt>
      <CdtNoteAmt Ccy="GBP">200.00</CdtNoteAmt> (Identifies the amount of the credit note) 2d
      <RmtdAmt Ccy="USD">9500.05</RmtdAmt> (Remitted amount – payable minus discount and credit note) 2b
    </RfrdDocAmt>
  </Strd>
  <Strd> 1
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd> (Identifies that the Referred Document is a commercial invoice) 1a
        </CdOrPrtry>
      </Tp>
      <Nb>22222222</Nb> (The Suppliers invoice number) 1c
      <RltdDt>2023-08-16</RltdDt> (Date of document) 1d
    </RfrdDocInf>
    <RfrdDocAmt> 2
      <DuePyblAmt Ccy="GBP">80000.65</DuePyblAmt> (Original Due Payable Amount from invoice) 2a
      <AdjstmntAmtAndRsn> 2f
        <Amt Ccy="GBP">1000.30</Amt> (Adjustment Amount) 2f1
        <CdtDbtInd>DBIT</CdtDbtInd> (Indicates whether the adjustment is a credit or debit) 2f2
        <AddtlInf>This is a deduction due to incorrect price being quoted</AddtlInf> (Adjustment reason) 2f4
      </AdjstmntAmtAndRsn>
      <RmtdAmt Ccy="USD">79000.35</RmtdAmt> (Remitted Amount – payable minus Adjusted) 2b
    </RfrdDocAmt>
  </Strd>

```

```

<Strd>
  <RfrdDocInf> 1
    <Tp>
      <CdOrPrtry>
        <Cd>CINV</Cd> (This identifies this Referred Document as a commercial invoice) 1a
      </CdOrPrtry>
    </Tp>
    <Nb>33333333</Nb> (The Supplier Invoice number) 1c
    <RltdDt>2023-08-16</RltdDt> (The document date) 1d
  </RfrdDocInf>
  <RfrdDocInf> 1
    <Tp>
      <CdOrPrtry>
        <Cd>CREN</Cd> (The Credit note linked to the same invoice) 1a
      </CdOrPrtry>
    </Tp>
    <Nb>33333333</Nb> (The supplier Invoice number) 1c
    <RltdDt>2023-08-16</RltdDt> (The document date) 1d
  </RfrdDocInf>
  <RfrdDocAmt> 2
    <DuePyblAmt Ccy="GBP">10000.05</DuePyblAmt> (The original invoice Due payable amount) 2a
    <DscntApldAmt> 2c
      <Tp>
        <Cd>APDS</Cd> (Identifies that an additional promotional discount has been added) 2c1
      </Tp>
      <Amt Ccy="GBP">300.00</Amt> (Identifies the amount of the discount) 2c2
    </DscntApldAmt>
    <CdtNoteAmt Ccy="GBP">200.00</CdtNoteAmt> (Identifies the amount of the credit note) 2d
    <TaxAmt> 2e
      <Tp>
        <Cd>CNTY</Cd> (Identifies the type of Tax amount as a County Tax) 2e1
      </Tp>
      <Amt>100.00</Amt> 2e2
    </TaxAmt>
    <RmtdAmt Ccy="USD">9600.05</RmtdAmt> (Remitted amount – payable minus discount and credit note) 2b
  </RfrdDocAmt>
</Strd>
</RmtInf>

```

## 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**:

1	▼ Referred Document Information	0	*
	> Type	0	1
	• Number	0	1
	• Related Date	0	1
1e	▼ Line Details	0	*
	> Identification	1	*
	• Description	0	1
	> Amount	0	1

### Line Details 1e

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.

1e	▼ Line Details	0	*
1e1	▼ Identification	1	*
	▼ Type	0	1
	▼ Code Or Proprietary	1	1
1e1.1	Code	1	1
	• Proprietary	1	1
1e1.2	• Issuer	0	1
1e1.3	• Number	0	1
1e1.4	• Related Date	0	1
1e1.5	• Description	0	1
1e2	▼ Amount	0	1
1e2.1	> Due Payable Amount	0	1
1e2.2	> Discount Applied Amount	0	*
1e2.3	> Credit Note Amount	0	1
1e2.4	> Tax Amount	0	*
1e2.5	> Adjustment Amount And Reason	0	*
1e2.6	> Remitted Amount	0	1

### Identification – Parent Element 1e1 Identification of the document line

### Type 1e1.1

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

ADPI	AdditionalProductIdentificationAssignedByTheManufacturer	Line item reference is an additional product identification assigned by the manufacturer.
AISB	AlternateISBN	Line item reference is an alternate International Standard Book Number (ISBN).
ASNB	AssetNumber	Line item reference is an asset number.
CTNB	CatalogNumber	Line item reference is a catalog number.
DBSP	DunBradstreetStandardProductAndServiceCode	Line item reference is Dun & Bradstreet Standard Product and Service code.
EANN	EuropeanArticleNumberEAN2551	Line item reference is an European Article Number (EAN).
EINB	EquipmentIdentificationNumber	Line item reference is an equipment identification number.
GSNB	GeneralSpecificationNumber	Line item reference is a general specification number.
HIBC	HIBCHealthCareIndustryBarcode	Line item reference is a Health Care Industry Bar Code (HIBC)
ISBN	InternationalStandardBookNumberISBN	Line item reference is an International Standard Book Number (ISBN).
LTNB	LotNumber	Line item reference is a lot number.
MDNB	ModelNumber	Line item reference is a model number
PRNB	PartNumber	Line item reference is a part reference number.
PTCD	ProductTypeCode	Line item reference is a product type code.
SKNB	StockNumber	Line item reference is a stock number.
STNB	StyleNumber	Line item reference is a style number.
TONB	TechnicalOrderNumber	Line item reference is a technical order number.
UPCC	UPCConsumerPackageCode	Line item reference is an UPC consumer package code.
UPNB	UniversalProductNumber	Line item reference is an Universal Product Number.

### Issuer 1e1.2

The **Issuer** is generally not used as is it 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 1e1.3

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 1e1.4

Date associated with the Referred Document line.

### Description 1e1.5

**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 1e2

Provides details of the amounts of the document line

The below amounts are available for detail to be added:

Amount	0	1
1e2.1 > Due Payable Amount	0	1
1e2.2 > Discount Applied Amount	0	*
1e2.3 > Credit Note Amount	0	1
1e2.4 > Tax Amount	0	*
1e2.5 > Adjustment Amount And Reason	0	*
1e2.6 > Remitted Amount	0	1

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

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

```

<RmtInf>
  <Strd>
    <RfrdDocInf> 1
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd> (This identifies this Referred Document as a commercial invoice) 1a
        </CdOrPrtry>
      </Tp>
      <Nb>11111111</Nb> (The Supplier Invoice number) 1c
      <RltdDt>2023-08-16</RltdDt> (The document date) 1d
      <LineDtls> 1e
        <ld>
          <Tp>
            <CdOrPrtry>
              <Cd>SKNB</Cd> (Type identified as a Stock Number) 1e1.1
            </CdOrPrtry>
          </Tp>
          <Nb>Stockitem1</Nb> (Number Linked to the Type of Line item specified) 1e1.3
          <RltdDt>2023-08-16</RltdDt> 1e1.4
        </ld>
        <Amt>
          <DuePyblAmt Ccy="USD">10000.05</DuePyblAmt> (Due Payable Amount) 1e2.1
          <DscntApldAmt> 1e2.2
            <TP>
              <Cd>APDS</Cd> (Additional Promotional Discount)
            </TP>
            <Amt Ccy="USD">300.00</Amt> (Discount Amount)
          </DscntApldAmt>
          <RmtdAmt Ccy="USD">9700.05</RmtdAmt> (Remitted Amount) 1e2.6
        </Amt>
      </LineDtls> 1e
    </LineDtls>
  </Strd>
</RmtInf>

```

```

<Id>
  <Tp>
    <CdOrPrtry>
      <Cd>SKNB</Cd> (Type identified as a Stock Number) 1e1.1
    </CdOrPrtry>
  </Tp>
  <Nb>Stockitem2</Nb> (Number Linked to the Type of Line item specified) 1e1.3
  <RltdDt>2023-08-16</RltdDt> 1e1.4
</Id>
<Amt>
  <DuePyblAmt Ccy="USD">5100.10</DuePyblAmt> (Due Payable Amount) 1e2.1
  <DscntApldAmt> 1e2.2
    <TP>
      <Cd>APDS</Cd> (Additional Promotional Discount)
    </TP>
    <Amt Ccy="USD">100.00</Amt> (Discount Amount)
  </DscntApldAmt>
  <RmtdAmt Ccy="USD">5000.10</RmtdAmt> (Remitted Amount) 1e2.6
</Amt>
</LineDtls>
<LineDtls> 1e
  <Id>
    <Tp>
      <CdOrPrtry>
        <Cd>SKNB</Cd> (Type identified as a Stock Number) 1e1.1
      </CdOrPrtry>
    </Tp>
    <Nb>Stockitem3</Nb> (Number Linked to the Type of Line item specified) 1e1.3
    <RltdDt>2023-08-16</RltdDt> 1e1.4
  </Id>
  <Amt>
    <DuePyblAmt Ccy="USD">3300.20</DuePyblAmt> (Due Payable Amount) 1e2.1
    <DscntApldAmt> 1e2.2
      <TP>
        <Cd>APDS</Cd> (Additional Promotional Discount)
      </TP>
      <Amt Ccy="USD">100.00</Amt> (Discount Amount)
    </DscntApldAmt>
    <RmtdAmt Ccy="USD">3200.20</RmtdAmt> (Remitted Amount) 1e2.6
  </Amt>
</LineDtls>
</RfrdDocInf>
<RfrdDocAmt> 2
  <DuePyblAmt Ccy=" USD">18200.35</DuePyblAmt> (The original invoice Due payable amount) 2a
  <DscntApldAmt> 2c
    <Tp>
      <Cd>APDS</Cd> (Identifies that an additional promotional discount has been added) 2c1
    </Tp>
    <Amt Ccy="USD">500.00</Amt> (Identifies the amount of the discount) 2c2
  </DscntApldAmt>
  <TaxAmt> 2e
    <Tp>
      <Cd>CNTY</Cd> (Type of tax identified as Country tax) 2e1
    </Tp>
    <Amt>300.00</Amt> (Tax Amount) 2e2
  </TaxAmt>
  <RmtdAmt Ccy="USD">17,900.35</RmtdAmt> (Remitted amount – payable minus discount and credit note) 2b

```



```

    </RfrdDocAmt>
  </Strd>
</RmtInf>

```

## 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 **Referred 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:-

```

<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
          <SchmeNm>
            <Cd>TXID</Cd> External code - PersonIdentification - To indicate Id is Tax ID
          </SchmeNm>
        </Other>
      </PrvtId>
    </Id>
  </PstlAdr>
</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.

5	▼ Tax Remittance	0	1
5a	> Creditor	0	1
5b	> Debtor	0	1
5c	> Ultimate Debtor	0	1
5d	Administration Zone	0	1
5e	Reference Number	0	1
5f	Method	0	1
5g	> Total Taxable Base Amount	0	1
5h	> Total Tax Amount	0	1
5i	Date	0	1
5j	Sequence Number	0	1
5k	> Record	0	*

### Tax remittance 5

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

### Creditor 5a

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

### Debtor 5b

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

.....

5a	▼ Creditor	0	1
5a.1	Tax Identification	0	1
5a.2	Registration Identification	0	1
5a.3	Tax Type	0	1
5b	▼ Debtor	0	1
	Tax Identification	0	1
	Registration Identification	0	1
	Tax Type	0	1
5b.1	▼ Authorisation	0	1
	Title	0	1
	Name	0	1

### Tax Identification 5a.1

The Tax Identification Number of the Creditor

### Registration Identification 5a.2

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

### Tax Type 5a.3

Type of Tax Payer

Authorisation 5 b.1

Details of the Authorised Tax paying party

.....

Ultimate Debtor 5 c

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

Administration Zone 5 d

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

Reference Number 5 e

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 5 f

Method used to pay the tax

5 g	<input checked="" type="radio"/> Total Taxable Base Amount	0	1
	<input checked="" type="radio"/> Xml Attribute Currency		
	<input checked="" type="checkbox"/> Algorithm : CurrencyAmount		
5 h	<input checked="" type="radio"/> Total Tax Amount	0	1
	<input checked="" type="radio"/> Xml Attribute Currency		
	<input checked="" type="checkbox"/> Algorithm : CurrencyAmount		
5 h.1	<input checked="" type="radio"/> Date	0	1
5 h.2	<input checked="" type="radio"/> Sequence Number	0	1
	<input checked="" type="radio"/> Record	0	*
	<input checked="" type="radio"/> Garnishment Remittance	0	1
	<input checked="" type="radio"/> Additional Remittance Information	0	3

Total taxable base amount 5 g

Total amount of money on which the tax is based

Total Tax Amount 5 h

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

Date 5 h.1

Date by which the tax is due

Sequence Number 5 h.2

Sequential number of the tax report

5k	Record	0	*
5k.1	Type	0	1
5k.2	Category	0	1
5k.3	Category Details	0	1
5k.4	Debtor Status	0	1
5k.5	Certificate Identification	0	1
5k.6	Forms Code	0	1
5k.7	Period	0	1
	Year	0	1
	Type	0	1
	From To Date	0	1
5k.8	Tax Amount	0	1
	Rate	0	1
	Taxable Base Amount	0	1
	Total Amount	0	1
5k.9	Details	0	*
5k.10	Additional Information	0	1

## Record 5k

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

## Type 5k.1

High level code to identify the type of tax

## Category 5k.2

Specifies the tax code as published by the tax authority

## Category Details 5k.3

Provides further details of the category tax code

## Debtor Status 5k.4

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

## Certificate Identification 5k.5

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

## Forms Code 5k.6

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

## Period 5k.7

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

## Tax Amount 5k.8

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

## Details 5k.9

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 5k.10

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

Tax Payer	Tax Payer Tax Id	Total taxable base amount	Total amount of Tax	Type of Tax	Record level taxable base amount	Record level amount of tax
Miss Turner	1234567890	100000.00	17500.00			
				T1	100000.00	11000.00
				T9	100000.00	6500.000

```

<RmtInf>
  <Strd>
    <TaxRmt>
      <Dbtr>
        <TaxId>1234567890</TaxId> (The Debtors Tax Id) 5a.1
        <Authstn>
          <Titl>Miss</Titl> (The Details of the authorised Tax payer) 5b.1
          <Nm>Turner</Nm> (The Details of the authorised Tax payer)
        <Authstn>
      </Dbtr>
      <TtlTaxblBaseAmt Ccy="GBP">100000.00</TtlTaxblBaseAmt> (Total base amount to be
taxed) 5g
      <TtlTaxAmt Ccy="GBP">17500.00</TtlTaxAmt> (Total amount of tax) 5h
      <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) 5k
        <Prd>
          <FrDt>2022-04-06</FrDt> (From Date for tax calculation)
          <TToDt>2023-05-06</ToDt> (To Date for tax calculation)
        </Prd>
        <TaxAmt> 5k.8
        <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) 5k.1
        <Prd> 5k.7
          <FrDt>2022-04-06</FrDt> (From Date for tax calculation)
          <TToDt>2023-05-06</ToDt> (To Date for tax calculation)
        </Prd>
        <TaxAmt> 5k.8
        <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)

```

```

    </TaxAmt>
  </Rcrd>
  </TaxRmt>
</Strd>
</RmtInf>

```

### 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
- Invoicee Name and Address
- Invoicee Organisation Id or Personal Id

4	▼ <input checked="" type="radio"/> Invoicer	0	1
4a	<input checked="" type="radio"/> Name	0	1
4b	> <input checked="" type="radio"/> Postal Address	0	1
4c	> <input checked="" type="radio"/> Identification	0	1
4d	> <input checked="" type="radio"/> Country Of Residence	0	1
5	▼ <input checked="" type="radio"/> Invoicee	0	1
5a	<input checked="" type="radio"/> Name	0	1
5b	> <input checked="" type="radio"/> Postal Address	0	1
5c	> <input checked="" type="radio"/> Identification	0	1
5d	> <input checked="" type="radio"/> Country Of Residence	0	1

4

### Invoicer– Parent Element

Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor

Name 4 a

Full name of the Invoicer

Postal Address 4 b

Full Postal address of the Invoicer

Identification 4 c

Either Organisation Identification or Private identification can be provided

Country of Residence 4 d

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 PostalAdress/Country (country linked to the owner of the account used for contact purposes).

### Invoicee– Parent Element 5

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

Name 5 a

Full name of the Invoicee

Postal Address 5 b

Full Postal address of the Invoicee

Identification 5 c

Either Organisation Identification or Private identification can be provided

Country of Residence 5 d

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 PostalAdress/Country (country linked to the owner of the account used for contact purposes).

### 3.1.1 Example of Invoicer and Invoicee information being provided

Supplier Invoice #	Invoicer Name	Customer Number	Doc Date	Payment Date	Invoice Amount	Discount	Deduction	Credit Note	Payment Order #	Payment Amount
11111111	Comp1	44444444	16/08/23	17/08/23	10,000.05	300		200	1a1a1a	9,500.05
22222222	Comp2	88888888	16/08/23	17/08/23	80,000.65		10,00.30		2a2a2a	79,000.35

```

<RmtInf>
  <Strd>
    <RfrdDocInf>
      <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)
</RfrdDocInf>
<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>
<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>
    <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)
</RfrdDocAmt>
<Invcr> 4
  <Nm>Comp1</Nm> (The Name of the Invoicer) 4a
  <Id>
    <OrgId>
      <Othr>
        <Id>44444444</Id> (The Company Number) 4c
        <SchmeNm>
          <Cd>CUST</Cd> (Identifies the code above as a Customer Number) 4c
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Invcr>
</Strd>
<Strd>
  <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>
  <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>
  </RfrdDocAmt>
</Strd>

```



```

    <RmtdAmt Ccy="USD">79000.35</RmtdAmt> (Remitted Amount – payable minus
Adjusted)
  </RfrdDocAmt>
  <Invcr>
    <Nm>Comp2</Nm> (The Name of the Invoicer)
    <Id>
      <OrgId>
        <Othr>
          <Id>88888888</Id> (The Company Number)
          <SchmeNm>
            <Cd>CUST</Cd> (Identifies the code above as a Customer Number)
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Invcr>
</Strd>
</RmtInf>

```

### 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.

6a	▼ <input checked="" type="radio"/> Garnishment Remittance	0	1
6b	> <input checked="" type="radio"/> Type	1	1
6c	> <input checked="" type="radio"/> Garnishee	0	1
6d	> <input checked="" type="radio"/> Garnishment Administrator	0	1
6e	<input checked="" type="radio"/> Reference Number	0	1
6f	<input checked="" type="radio"/> Date	0	1
6g	> <input checked="" type="radio"/> Remitted Amount	0	1
6h	<input checked="" type="radio"/> Family Medical Insurance Indicator	0	1
6i	<input checked="" type="radio"/> Employee Termination Indicator	0	1

#### Type

6b

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:

GNCS	GarnishmentForChildSupport	ExternalGarnishmentType1Code
GNDP	GarnishmentForChildSupportFromDirectPayer	ExternalGarnishmentType1Code
GTPP	GarnishmentToTaxingAgency	ExternalGarnishmentType1Code

#### Garnishee

6c

Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher

Garnishment Administrator 6d

Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

Reference Number 6e

Reference information that is specific to the agency receiving the garnishment

Date 6f

Date of payment which garnishment was taken from

Remitted Amount 6g

Amount of money remitted for Garnishment

### 3.2.1 Example of Garnishment Remittance information

```

<GrnshmtRmt>
  <Tp> 6b
    <CdOrPrtry>
      <Cd>GTPP</Cd> (Type of Garnishment = GTPP which is Garnishment to Taxing Agency)
    </CdOrPrtry>
  </Tp>
  <Grnshee> 6c
    <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>
    <Id>
      <Orgld>
        <LEI>650000C8TT49DJRHTO43</LEI>
      </Orgld>
    </Id>
  </Grnshee>
  <GrnshmtAdmstr> 6d
    <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>
    <Id>
      <Orgld>
        <LEI>650000C8TT49DJRHTO43</LEI>
      </Orgld>
    </Id>
  </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*”.

To contact the PMPG or provide feedback on the content of this paper, please email [info@pmpg.info](mailto:info@pmpg.info)



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