

# Validation Report



<http://www.xmlvalidation.com>  
<http://wiki.xmlvalidation.com>

**Report ID:** 88493  
**Original filename:** CGI\_pain.001.001.03\_Business\_Errors.xml  
**Validation pipe name:** (CGI-MP >> pain.001.001.03) CGI-MP CT v03 ACH&Wires (General)  
**Pipe based on guide:** 6\_ISO\_20022\_Credit\_Transfer\_v3\_Common\_Global\_Implementation\_MIG\_13 JUN2011\_Final\_Publication.pdf [WIKI](#)  
**Validation result:** **Failed**

```
1: <?xml version="1.0" encoding="UTF-8"?>
2: <!-- Example file generated by XMLdation Ltd. - http://www.xmlvalidation.com -->
3: <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
4:   <CstmrCdtTrfInitn>
5:     <GrpHdr>
6:       <Msgld>ABC/090928/CCT001</Msgld>
7:       <CreDtTm>2009-09-28T14:07:00</CreDtTm>
8:       <NbOfTx>2</NbOfTx>
9:       <CtrlSum>115</CtrlSum>
```

## ERROR

The value in 'GrpHdr/CtrlSum' does not match with the arithmetic sum of 'InstAmt' and 'EqvtAmt/Amt' values.

Read more from: [WIKI](#)

Error origin: level #1 - ISO20022 pain00100103 rules

XPath to the element: //Document[1]/CstmrCdtTrfInitn[1]/GrpHdr[1]/CtrlSum[1]

```
10:   <InitgPty>
11:     <Nm>ABC Corporation</Nm>
12:   <PstlAdr>
```

## NOTICE

Element 'GrpHdr/InitgPty/PstlAdr' is marked as "not used" in CGI definitions. The field may be present but will be ignored by receiving party of the message.

Notice origin: level #2 - CGI ACH and Wires Business Rules

XPath to the element: //Document[1]/CstmrCdtTrfInitn[1]/GrpHdr[1]/InitgPty[1]/PstlAdr[1]

```
13:     <StrtNm>Times Square</StrtNm>
14:     <BldgNb>7</BldgNb>
15:     <PstCd>NY 10036</PstCd>
16:     <TwnNm>New York</TwnNm>
17:     <Ctry>US</Ctry>
18:   </PstlAdr>
19: </Id>
20:   <Orgld>
21:   <Othr>
22:     <Id>222010012</Id>
23:   </Othr>
24: </Orgld>
25: </Id>
26: </InitgPty>
27: </GrpHdr>
28: <PmtInf>
29:   <PmtInfd>ABC/086</PmtInfd>
30:   <PmtMtd>TRA</PmtMtd>
```

## ERROR

Invalid 'PmtInf/PmtMtd' value given. Only "TRF" is accepted for ACH / Wire, non-cheque payments.

Read more from: [WIKI](#)

Error origin: level #2 - CGI ACH and Wires Business Rules

XPath to the element: //Document[1]/CstmrCdtTrfInitn[1]/PmtInf[1]/PmtMtd[1]

```
31:   <BtchBookg>false</BtchBookg>
32:   <ReqdExctnDt>2009-09-29</ReqdExctnDt>
33:   <Dbtr>
34:     <Nm>ABC Corporation</Nm>
35:     <PstlAdr>
36:       <StrtNm>Times Square</StrtNm>
```

37: <BldgNb>7</BldgNb>  
38: <PstCd>NY 10036</PstCd>  
39: <TwnNm>New York</TwnNm>  
40: <Ctry>US</Ctry>  
41: </PstlAdr>  
42: </Dbtr>  
43: <DbtrAcct>  
44: <Id>  
45: <IBAN>F17919504200000032</IBAN>  
46: </Id>  
47: <Ccy>EUR</Ccy>  
48: </DbtrAcct>  
49: <DbtrAgt>  
50: <FinInstnId>  
51: <BIC>BANKFIXX</BIC>  
52: <Nm>DebtorAgent Name</Nm>  
53: <PstlAdr>  
54: <Ctry>US</Ctry>  
55: </PstlAdr>  
56: </FinInstnId>  
57: </DbtrAgt>  
58: <CdtTrfTxInf>  
59: <PmtId>  
60: <InstrId>ABC/090928/CCT001/01</InstrId>  
61: <EndToEndId>ABC/4562/2009-09-08</EndToEndId>

**ERROR**

Duplicate 'EndToEndId's found. This EndToEndId was found also later in this file.

Read more from:



Error origin: level #1 - ISO20022 pain00100103 rules

XPath to the

element: //Document[1]/CstmrCdtTrfInitn[1]/PmtInf[1]/CdtTrfTxInf[1]/PmtId[1]/EndToEndId[1]

62: </PmtId>  
63: <PmtPlnf>

**NOTICE**

It is not recommended to use PmtPlnf under 'CdtTrfTxInf'. Preferred location is 'PmtInf/PmtPlnf'.

Read more from:



Notice origin: level #2 - CGI ACH and Wires Business Rules

XPath to the

element: //Document[1]/CstmrCdtTrfInitn[1]/PmtInf[1]/CdtTrfTxInf[1]/PmtPlnf[1]

64: <InstrPrty>NORM</InstrPrty>  
65: <SvcLvl>  
66: <Cd>SEPA</Cd>  
67: </SvcLvl>  
68: </PmtPlnf>  
69: <Amt>  
70: <InstdAmt Ccy="EUR">10000000</InstdAmt>  
71: </Amt>  
72: <ChrgBr>SLEV</ChrgBr>

**NOTICE**

Please note that 'ChrgBr' value "SLEV" is only available for ACH payments and not to be used in Wires payments.

Read more from:



Notice origin: level #2 - CGI ACH and Wires Business Rules

XPath to the

element: //Document[1]/CstmrCdtTrfInitn[1]/PmtInf[1]/CdtTrfTxInf[1]/ChrgBr[1]

73: <ChqInstr>

**ERROR**

ChqInstr' not allowed because 'PmtMtd' value is different from "CHK".

Read more from:



Error origin: level #1 - ISO20022 pain00100103 rules

XPath to the

element: //Document[1]/CstmrCdtTrfInitn[1]/PmtInf[1]/CdtTrfTxInf[1]/ChqInstr[1]

**NOTICE**

Element 'ChqInstr' is not used in ACH&Wires payments. The field may be present but will be ignored by receiving party of the message.

Notice origin: level #2 - CGI ACH and Wires Business Rules

XPath to the

element: //Document[1]/CstmrCdtTrfInitn[1]/PmtInf[1]/CdtTrfTxInf[1]/ChqInstr[1]

74: <ChqTp>BCHQ</ChqTp>

75: </ChqInstr>  
76: <CtrAg>  
77: <FinInstnId>  
78: <BIC>AAAAGB2L</BIC>  
79: <Nm>Name of the bank</Nm>  
80: <PstlAdr>  
81: <Ctry>US</Ctry>  
82: </PstlAdr>  
83: </FinInstnId>  
84: </CtrAg>  
85: <Ctr>  
86: <Nm>DEF Electronics</Nm>  
87: <PstlAdr>

#### ERROR

Combination of AdrLine(s) and structured address elements (other than PstlAdr/AdrLine) given. In this case following usage has to be applied: Both 'Ctry' and 'TwnNm' must be present and maximum of 2 'AdrLine' elements can be given.

Read more from: [WIKI](#)

Error origin: level #2 - CGI ACH and Wires Business Rules

XPath to the element: //Document[1]/CstmrCdtTrfInIt[n1]/PmtInf[1]/CdtTrfTxInf[1]/Ctr[1]/PstlAdr[1]

88: <Ctry>US</Ctry>  
89: <AdrLine>Corn Exchange 5th Floor</AdrLine>

#### NOTICE

It is recommended to give address only in structured form, i.e. to give information currently present in 'AdrLine' in following 'PstlAdr' child elements instead: 'AdrTp', 'Dept', 'SubDept', 'StrNm', 'BldgNb', 'PstCd', 'TwnNm', 'CtrySubDvsn', 'Ctry'.

Read more from: [WIKI](#)

Notice origin: level #2 - CGI ACH and Wires Business Rules

XPath to the element: //Document[1]/CstmrCdtTrfInIt[n1]/PmtInf[1]/CdtTrfTxInf[1]/Ctr[1]/PstlAdr[1]/AdrLine[1]

90: <AdrLine>Mark Lane 55</AdrLine>  
91: <AdrLine>EC3R7NE London</AdrLine>  
92: <AdrLine>GB</AdrLine>  
93: </PstlAdr>  
94: </Ctr>  
95: <CtrAcct>  
96: <Id>  
97: <IBAN>BE30001216371411</IBAN>  
98: </Id>  
99: </CtrAcct>  
100: <UltmtCtr>  
101: <Nm>The final receiver.</Nm>  
102: <PstlAdr>  
103: <Ctry>FI</Ctry>  
104: </PstlAdr>  
105: </UltmtCtr>  
106: <Purp>  
107: <Cd>DEPT</Cd>  
108: </Purp>  
109: <RmtInf>  
110: <Strd>  
111: <RfrdDocInf>  
112: <Nb>4562</Nb>  
113: <RltdDt>2009-09-08</RltdDt>  
114: </RfrdDocInf>  
115: </Strd>  
116: </RmtInf>  
117: </CdtTrfTxInf>  
118: <CdtTrfTxInf>  
119: <PmtId>  
120: <InstrId>ABC/090628/CCT001/2</InstrId>  
121: <EndToEndId>ABC/4562/2009-09-08</EndToEndId>  
122: </PmtId>  
123: <PmtTpInf>

#### NOTICE

It is not recommended to use PmtTpInf under 'CdtTrfTxInf'. Preferred location is 'PmtInf/PmtTpInf'.

Read more from: [WIKI](#)

Notice origin: level #2 - CGI ACH and Wires Business Rules

XPath to the element: //Document[1]/CstmrCdtTrfInIt[n1]/PmtInf[1]/CdtTrfTxInf[2]/PmtTpInf[1]

124: <InstrPrty>NORM</InstrPrty>  
125: <SvcLvl>  
126: <Cd>SEPA</Cd>

127: </SvcLvl>  
128: </PmtTpInf>  
129: <Amt>  
130: <InstdAmt Ccy="EUR">5000</InstdAmt>  
131: </Amt>  
132: <ChrgBr>SLEV</ChrgBr>

#### NOTICE

Please note that 'ChrgBr' value "SLEV" is only available for ACH payments and not to be used in Wires payments.

Read more from: [WIKI](#)

Notice origin: **level #2 - CGI ACH and Wires Business Rules**

XPath to the element: `//Document[1]/CstmrCdtTrfInItN[1]/PmtInf[1]/CdtTrfTxInf[2]/ChrgBr[1]`

133: <CdtrAgt>  
134: <FinInstnId>  
135: <BIC>DDDDBE33</BIC>  
136: <Nm>Tester2</Nm>  
137: <PstlAdr>  
138: <Ctry>US</Ctry>  
139: </PstlAdr>  
140: </FinInstnId>  
141: </CdtrAgt>  
142: <Cdtr>  
143: <Nm>GHI Semiconductors</Nm>  
144: <PstlAdr>  
145: <StrtNm>Avenue Brugmann</StrtNm>  
146: <BldgNb>415</BldgNb>  
147: <PstCd>1180</PstCd>  
148: <TwnNm>Brussels</TwnNm>  
149: <Ctry>US</Ctry>  
150: </PstlAdr>  
151: </Cdtr>  
152: <CdtrAcct>  
153: <Id>  
154: <IBAN>BE30001216371411</IBAN>  
155: </Id>  
156: <Ccy>EUR</Ccy>  
157: </CdtrAcct>  
158: <UltmtCdtr>  
159: <Nm>Testi</Nm>  
160: <PstlAdr>  
161: <Ctry>FI</Ctry>  
162: </PstlAdr>  
163: </UltmtCdtr>  
164: <Purp>  
165: <Cd>GDDS</Cd>  
166: </Purp>  
167: <RmtInf>  
168: <Strd>  
169: <RfrdDocInf>  
170: <Tp>  
171: <CdOrPrtry>  
172: <Cd>CINV</Cd>  
173: </CdOrPrtry>  
174: </Tp>  
175: <Nb>ABC-13679</Nb>  
176: <RltdDt>2009-09-15</RltdDt>  
177: </RfrdDocInf>  
178: </Strd>  
179: </RmtInf>  
180: </CdtTrfTxInf>  
181: </PmtInf>  
182: </CstmrCdtTrfInItN>  
183: </Document>

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