

Interactive Financial Exchange



Version 1.2.0.4

Business Message Data Dictionary
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Introduction

This data dictionary contains the definition of the data terms (or tags) defined in the IFX Specification Volume 1. The definition contained in this document supercedes the definition contained in Volume 1 in case of inconsistencies. However, the usage of each tag is specified in the Volume 1. A tag may have different usage depending on the context in which it is included. The document is organized in alphabetical order by tag name.

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A

Tag	Type	Description
<AcceptReqd>	Boolean	Disclosure Accept Required. The server indicates whether the acceptance of this disclosure is required. If set to True, acceptance is required.
<AcctBal>	Aggregate	Account Balance Aggregate. Is used to express an account balance. The balance being specified is identified in <BalType>, which is an open enum. When <AcctBal> is used, it will typically be repeating, to allow multiple balances to be specified for the given account
<AcctCur>	NC-22	Account Currency. Currency of the account. This may be necessary to uniquely identify the account, as many countries allow for a single account to contain multiple subaccounts, each in a different currency.
<AcctFormat>	NC-1024	Account Format. The definition and behavior of "Regular Expression" is per IEEE Std 1003.2-1992 (POSIX.2). General definition may be found at http://www.ciser.cornell.edu/info/regex.html
<AcctHelpMsg>	C-	Account Help Message. Human-readable message that the client can display to assist the customer in entering his or her account number.
<AcctId>	NC-32	Account Identifier. A data item containing a series of digits and/or characters which identify a customer account. Sometimes known as account number.
<AcctInqRq> <AcctInqRs>	Message	Account Inquiry Allows client to download current information about the Account that varies by account type. This inquiry includes balances, but does not include transaction detail.
<AcctKey>	NC-22	Account Key. Checksum for international banks. May be required by profile.
<AcctMask>	C-32	Account Mask. String describing the edit mask for the account number. The client uses the account mask, defined by the Edit Mask identifier in Section 3.1.1, to assist the user in entering the account number. Actual calculation and verification of account check digits is performed by the server.
<AcctPayAcct>	Identifier	Accounts Payable Account identifier. Vendor Account Number assigned by Customer (Payer). This is the payer's Accounts Payable account number for reconciliation.
<AcctPayAcctId>	Identifier	Accounts Payable Account Identifier. Vendor Account Number with Customer (Payer). This is the payer's Accounts Payable account number for reconciliation.
<AcctRestrictMsg>	C-1024	Account Restriction Message. Human-readable description of any restrictions on who may sign up with this biller.
<AcctTaxStatus>	Open Enum	Account Tax Status. Defined values: TaxDeferred – The account is tax deferred Standard – The account is not tax deferred

Tag	Type	Description
<AcctTaxType>	Open Enum	Account tax type. Defined values: TaxDeferred – The account is tax deferred Standard – The account is not tax deferred
<AcctType>	Open Enum	Account Type. An FI-assigned data item which classifies the type of product with which an account is associated. There are three general classes of accounts: Deposit <DepAcct>, Card <CardAcct>, or Loan <LoanAcct>. The information returned will be dependent upon these types. Defined values: DDA – Demand Deposit Account. An account paying funds on demand without notice of intended withdrawal. Also known as a Checking Account. This is a deposit type account. SDA – Savings Deposit Account. An interest-bearing deposit account without a stated maturity, as opposed to a time deposit. This is a deposit type account. CCA – Credit Card Account. An account linked to a pre-approved Line of Credit where a person with satisfactory credit rating makes retail purchases or obtains cash advances using a payment card. This is a credit type account. EQU – Home Equity Loan. A Loan and/or line of credit that uses a home as collateral. ILA – Installment Loan Account. A loan repaid with interest owed, in equal periodic payments of principal and interest. This is a loan type account. CLA – Commercial Loan Account. A loan to a corporation, commercial enterprise, or joint venture, as opposed to a loan to a consumer. This is a loan type account. CDA – Certificate of Deposit. A large denomination time deposit bearing a stipulated interest, payable at maturity. This is a deposit type account. LOC – Consumer Line of Credit. A commitment by a Financial Institution to lend funds to an individual up to a specified amount over a specified future period. This is a credit type account. MLA – Mortgage Loan Account. An extension of real estate credit, usually on a long-term basis. The real estate is the lender's security. This is a loan type account. MMA – Money Market Account. An interest bearing demand deposit account investing in private and government obligations with a maturity of one year or less. This is a deposit type account. CMA – Cash Management Account. A personal financial management account usually combining a checking account, a money market account, a brokerage margin account and a debit card. Considered to be a deposit-type account.
<AcctValidateURL>	URL	URL for Account Validation. URL for validation. The client application may use this to validate the customer's account number with biller.
<AdditionalStatus>	Aggregate	Additional statuses. The <StatusCode> above must contain the primary response code. This aggregate may appear once for each additional status that the server intends to provide. For example, if both an account number and a date are invalid, the <StatusCode> above may contain one of the two errors, and this aggregate may contain the other.
<Addr1>	C-64	Address Line 1.
<Addr2>	C-64	Address Line 2.

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Tag	Type	Description
<Addr3>	C-64	Address Line 3.
<Addr4>	C-64	Address Line 4.
<AdjType>	Open Enum	Type of adjustment reason. Defined values: Return – Product return credit adjustment Damage – Shipment damage credit adjustment ShortShip – Short shipment credit adjustment
<Aging>	Open Enum	Number of Days Delinquent. Defined values: 0-30 – The account is delinquent by 30 days or less 31-60 – The account is delinquent by at least 31, but not more than 60, days 61-90 – The account is delinquent by at least 61, but not more than 90, days 91-120– The account is delinquent by at least 91, but not more than 120, days Over121 – The account is delinquent by 121 or more days
<AllocateAllowed>	Boolean	Allocate Allowed. If True, the <BillSummAmtId> for the amount specified may be used to indicate the allocation breakdown of the total payment amount within the <PmtInfo> aggregate in a payment message. If False or omitted, the amount specified is for information only.
<Amt>	Decimal	Amount
<AsynchRqUID>	UUID	Asynchronous Request Identifier. Sent by a client to retrieve a response that was asynchronously generated by a server, generally in the case where the response would have taken too long to build and be able to be sent synchronously.
<AsynchRqUID>	UUID	Asynchronous Request Identifier. Sent by a client to retrieve a response that was asynchronously generated by a server, generally in the case where the response would have taken too long to build and be able to be sent synchronously.
<AsynchRsInfo>	Aggregate	Asynchronous Response Information.
<ATMCityState>	C-15	ATM City and State. Alphanumeric string assigned by the ATM owner, which specifies the ATM city and state or province.
<ATMLocation>	C-18	ATM Location. Alphanumeric string assigned by the ATM owner, which specifies the ATM location.
<ATMOwner>	C-14	ATM Owner. The name of the individual or organization which owns the ATM.
<ATMTrnInfo>	Aggregate	ATM (Automated Teller Machine) Message Information.
<AuthInfo>	Aggregate	Authentication Information. The client may provide information within this aggregate to send to the server the authentication tokens (such as password; other mechanisms will be defined in future releases of IFX) that may be used in future communications with the server.

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<AuthSupt>	Open Enum	<p>Authentication Methods Supported.</p> <p>Indicates the method(s) used to authenticate users and address security at the application level during sign-on.</p> <p>Defined Values:</p> <p>Password – Password. The server supports users entering customer ID's <CustID> and passwords <CustPswd> during sign-on for authentication purposes.</p> <p>EmbedCert – Embedded Certificate. The method by which the client application inserts the user's client digital certificate in the sign-on message (i.e., in the tag called <Certificate>) for use by the server to authenticate the client's identity.</p> <p>TranspCert – Transport Certificate. Used at the network transport layer, e.g., SSL, where the client and server (or each server in a server-to-server session) authenticate their identity to each other by the use of digital certificates.</p> <p>MagPIN – Magnetic Stripe Card and Personal Identification Number. The server supports users using magnetic stripe cards along with entering their Personal Identification Numbers (PIN's) during sign-on for authentication purposes.</p> <p>SessKey – Session Key. An efficient method to provide client authentication where the server generates and returns a unique identifier called a session key during the client's first signon, which is based on password. For subsequent signons the client would only need to provide the session key for authentication purposes. A session key may have an associated expiration date time, after which it may not be used.</p>
<AvailDt>	Date	<p>Available Date.</p> <p>The date on which funds become available in an account. Optionally returned with transaction data in the Bank Statement Download response message as part of the <StmtTrn> aggregate.</p>

B

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<BallnqRq> <BallnqRs>	Message	Allows client to obtain the balance of an account. The effective date of the balance is also returned.

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<i>Tag</i>	<i>Type</i>	<i>Description</i>
<BalType>	Open Enum	<p>Balance Type.</p> <p>Defined Values:</p> <p>Ledger – Ledger Balance. The record of the balance in a customer's deposit account, as per the financial institution's records. The ledger balance may not reflect all deposits, if the financial institution has not yet received actual payment for them.</p> <p>OpeningLedger – Opening Ledger Balance of a deposit account at the beginning of the statement period.</p> <p>ClosingLedger – Closing Ledger Balance of a deposit account at the end of the statement period.</p> <p>MinLedger – Minimum Ledger Balance of a deposit account.</p> <p>AvgLedger – Average Ledger Balance of a deposit account.</p> <p>Avail – Available balance of a deposit account. The portion of a customer's ledger balance on which the financial institution has placed no restrictions.</p> <p>Current – The current balance of a customer's account at a financial institution. This is to be used to distinguish from a ledger balance (balance as of previous posting cycle) for financial institutions that maintain an online balance based on current day activities that have been memo-posted to the account, such as ATM deposits or withdrawals. This can also vary from the available balance, which indicates the funds currently available to the customer.</p> <p>Outstanding – Outstanding Balance. The uncollected or unpaid balance of a loan or credit card account.</p> <p>OpeningOutstanding – Opening Outstanding Balance. The outstanding balance at the beginning of the statement period.</p> <p>ClosingOutstanding – Closing Outstanding Balance. The outstanding balance at the end of the statement period.</p> <p>Principal – Principal balance. The uncollected or unpaid balance of a loan or credit card exclusive of interest and any other charges. The portion of a payment that is applied to pay off the Principal of a loan. For example, an Amount to Principal of \$180.00 USD, which is part of a credit amount of \$200.00 USD, specifies that \$180.00 USD be moved to a Principal account that accumulates amounts which pay off the Principal portion of a loan.</p> <p>Escrow – Escrow balance for a Mortgage Account of a loan account. Balance in escrow account maintained by the mortgage servicer, typically for the payment of property tax and/or insurance on the mortgaged property.</p> <p>AvailCredit – Available Credit of a loan or credit card account. Indicates the difference between the credit limit assigned to a cardholder account and the outstanding balance.</p> <p>CreditLimit – Credit Limit. The credit line set by the financial institution for the customer's loan or credit card account.</p> <p>PayoffAmt – Payoff Amount. The amount needed to be paid including principal amount, interest and any other charges in order to settle the loan or credit card account.</p> <p>BAI:xxx or TMA:xxx – (Reference BAI Code List at http://www.bai.org/operations/bai_codes.html, or TMA Code List at http://www.AFPonline.org/Information_Center/Publications/Bookstore/afpbooks/afpbooks.html as maintained by Association of Financial Professionals (AFP)) Example: BAI:010 (Beginning Ledger Balance), BAI:140 (ACH Credits), etc.</p>
<BankAcctFeatLimit>	Aggregate	<p>Bank Account Feature Limit. Indicates any limits relating to the feature described by <BankAcctFeatType>.</p>

Tag	Type	Description
<BankAcctFeatLimitType>	Open Enum	Bank Account Feature Limit Type. Indicates the type of limit. Defined Values: Min – Minimum amount. The absolute minimum amount allowed. Max – Maximum amount. The absolute maximum amount allowed. DailyMin – Daily minimum amount. The smallest amount allowed at the close of each processing day. DailyMax – Daily maximum amount. The largest amount allowed at the close of each processing day. WeeklyMin – Weekly minimum amount. The smallest amount allowed at the close of each processing week. WeeklyMax – Weekly maximum amount. The largest amount allowed at the close of each processing week. MonthlyMin – Monthly minimum amount. The smallest amount allowed at the close of each processing month. MonthlyMax – Monthly maximum amount. The largest amount allowed at the close of each processing month.
<BankAcctFeatSupt>	Aggregate	Supported Bank Account Features Aggregate. If present, indicates the various features supported for this Bank Account
<BankAcctFeatType>	Open Enum	Bank Account Feature Type. Indicates the type of feature supported. Defined Values: XferFrom – The account's ability to support transferring funds out of it XferTo – The account's ability to support transferring funds into it Pay – The account's ability to support making payments through a payment provider Debit – The account's ability to support debiting funds from it Credit – The account's ability to support crediting funds to it
<BankAcctInfo>	Aggregate	Banking Account Information Aggregate
<BankAcctRec>	Aggregate	Bank Account Record Aggregate. Provides information about a customer banking account.
<BankAcctStatus>	Aggregate	Bank Account Status Aggregate
<BankAcctStatusCode>	Closed Enum	Account Status. Valid values: Open – The account is currently open Closed – The account has been closed Inactive – The account is currently inactive, but has not been closed NotAvail – Information on this account's status is unavailable
<BankAcctTaxInqRq> <BankAcctTaxInqRs>	Message	Bank Account Tax Inquiry Message
<BankAcctTrnImgInqRq> <BankAcctTrnImgInqRs>	Message	Bank Account Transaction Image Inquiry Message
<BankAcctTrnImgRec>	Aggregate	Bank Account Transaction Image Record Aggregate. One aggregate is returned for each record matching the selection criteria, if the <DeliveryMethod> is InBand.
<BankAcctTrnRec>	Aggregate	Banking Transaction Record.

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<i>Tag</i>	<i>Type</i>	<i>Description</i>
<BankId>	NC-34	Bank Identifier. Qualifies account number if required by FI in profile. Indicates which bank within a holding company the account is with. Usage is expected to be routing and transit number in the US or the equivalent in an international implementation.
<BankIdType>	Open Enum	Bank Identifier Type. Type of bank identifier. Defined Values: SWIFT – Society Worldwide International Funds Transfer ABA – American Banker Association FedNet – Federal Reserve Network CHIPS – Clearing House Interbank Payment System CHAPS – Clearing House Automated Payment System Default value is ABA.
<BankInfo>	Aggregate	Bank Information Aggregate. Contains additional information used to identify a bank, typically when used for payment transfers, payee requests, and wire transfers. It is required in CHE, DEU, and ITA to completely identify an account.
<BankSvc>	Service	The Banking Service. The Banking Service includes transactions for functions such as Statements and Balances, Transfers, Recurring Transfers, Customer Communications, and Bank Mail.
<BankSvcProfInfo>	Profile	Bank Service Profile Information. This profile is returned to the client in the Service Profile Inquiry message and provides information on how the client should use the Bank Service.
<BaseSvc>	Service	The Base Service. Includes transactions that perform basic communication functions that must take place between parties, including Service Profile, Customer Authentication, Customer Profile, General Email, and Customer Service.
<BaseSvcProfInfo>	Profile	Base Service Profile Information. This profile is returned to the client in the Service Profile Inquiry message and provides information on how the client should use the Base Service.
<BillCounts>	Aggregate	Bill Counts Aggregate. Includes the counts of all bills for that customer and may be broken down by a given status <BillStatusCode>
<BillDt>	Date	Bill Date. The date of a bill. It is sometimes referred to as “invoice date” or “statement date” on a paper bill. It is often the date that the biller generated the bill. It is not the date on which the bill publisher received the bill for publication.
<BillerAcctIdInfo>	Aggregate	Biller Account Id Information Aggregate. Specifies the format of valid account numbers acceptable to the biller.
<BillerContact>	Aggregate	Biller Contact Aggregate Information (i.e., name, number, contact phone numbers) associated with a Biller and required by the service provider.
<BillerEnrollURL>	URL	Biller Enrollment URL. URL of human-readable description of additional information the biller would like the customer to have with regard to signing up.
<BillerId>	Aggregate	Biller Identification Aggregate. Identifies the biller number at a specific service provider.
<BillerInfo>	Aggregate	Biller Information Aggregate.
<BillerInqRq> <BillerInqRs>	Message	The Biller Inquiry transaction enables a client to retrieve a list of all Billers known to the Bill Pay or Bill Presentment provider that meets certain selection criteria. This message will usually be used to enable a client to get a small list of Billers to select from for adding a Biller payee to a customer’s Payee list.

Tag	Type	Description
<BillerNum>	Identifier	Biller Number. Assigned by the service provider or other organization indicated in <SPName>. Cannot be changed by the client.
<BillerPayee>	Aggregate	Biller Payee Aggregate. Used to provide information for payment to a Biller.
<BillerPayInfo>	Aggregate	Biller Pay Information Aggregate. The <BillerPayInfo> aggregate identifies payment information associated with a Biller (e.g., acceptable payment instruments, number of days to post a payment, etc.)
<BillerRec>	Aggregate	Biller Record Aggregate. Contains the identifier, information, and status for a Biller record.
<BillerStatus>	Aggregate	Biller Status Aggregate. Used to provide status about a biller at a given BSP.
<BillerStatusCode>	Closed Enum	Biller Status Code Valid Values: Available – Biller is currently active with this service provider AvailPend – Biller will be active with this service provider effective as of a certain date <EffDt> Deleted – Biller is no longer available through this service provider DelPend – Biller will no longer be available via this service provider as of a certain date <EffDt>
<BillId>	UUID	Bill Identifier. An alphanumeric string assigned by the service provider to a bill. This number cannot be changed and is unique within the domain of a service provider.
<BillInfo>	Aggregate	Bill Information Aggregate. Detailed information about a particular Bill.
<BillingAcct>	C-32	Billing Account. The identifier for the Customer Account with the Biller, usually the account number.
<BillInqRq> <BillInqRs>	Message	Bill Inquiry. Allows client to retrieve bills for a biller.
<BillPmtStatus>	Aggregate	Bill Payment Status Aggregate.

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Tag	Type	Description
<BillPmtStatusCode>	Open Enum	<p>Bill payment status code.</p> <p>Defined values:</p> <p>None – There is neither a payment scheduled, nor has one been made, against this bill.</p> <p>Scheduled – A payment has been scheduled, but not yet processed, against this bill.</p> <p>Processed – The payment has been processed against this bill, and can no longer be cancelled.</p> <p>Posted – The biller has posted the payment against this bill.</p> <p>PaidOutOfBand – A payment has been initiated for this bill via a mechanism that does not report status via IFX. This status is intended to indicate the customer has paid the biller directly with cash or check or has initiated an electronic payment through a mechanism that does not report payment status through IFX.</p> <p>AutoPay – The Biller/BSP will initiate the payment based on a pre-authorization by the customer, typically a "good until cancelled" instruction with no defined end date. In the US this is often implemented via a recurring pre-authorized ACH debit, though some billers offer pre-authorized automatic payment through a credit card. Examples include monthly deductions to cover a mortgage, regular payments from a checking account to a credit card, and the Automatic Payment Service (APS) offered by many utilities. Like "NONE", this may be the initial payment status of a bill.</p> <p>Cancelled – The customer cancelled the payment that was previously scheduled.</p> <p>Unpayable – None of the Payment Instruments allowed for this bill are supported by the CPP. This is intended to be used where the bill restricts payment to a subset of the Payment Instruments allowed in the Biller Directory entry. This could occur if the CPP or the biller changed their supported payment instrument types after enrollment and account activation.</p>
<BillPmtStatusCounts>	Aggregate	<p>Bill Payment Status Counts Aggregate: The counts for all of the bill payment statuses for that customer, which may be provided be a given status(s). Note: selection criteria is ignored when <IncCounts> = True.</p>
<BillRec>	Aggregate	<p>Bill Record Aggregate. The bill record aggregate provides the ability to deliver bill related information, including summary information about a single bill, statement, notification or invoice, depending on the value in the BillType element.</p>
<BillRefInfo>	NC-80	<p>Bill Reference Information. Biller defined text to include with the payment, for the biller's Accounts Receivable reconciliation. It is sent with electronic bill payment requests.</p> <p><i>Note: Depending on the Payment Provider and the payment network and transaction used to make the payment, <BillRefInfo> may be truncated to 22 bytes.</i></p>
<BillRetAddr>	Aggregate	<p>Bill Return Address Aggregate.</p> <p>Assigned by the Service Provider, as provided by the biller. Cannot be changed by the client.</p>
<BillStatus>	Aggregate	<p>Bill Status Aggregate. Used to provide the status of a presented bill.</p>

Tag	Type	Description
<BillStatusCode>	Open Enum	<p>Bill Status Code.</p> <p>Defined values:</p> <p>New – The server hasn't sent the bill to either a client or client proxy.</p> <p>Delivered – The server has sent the bill to either a client or client proxy.</p> <p>Viewed – The customer has seen the bill. Implies previous status of <i>Delivered</i>.</p> <p>Retired – The customer no longer wishes to see this bill. Implies previous status of <i>Delivered</i>.</p> <p>Withdrawn – The biller or publisher no longer wishes this bill to be displayed.</p> <p>Undeliverable – Attempts to deliver this bill to the consumer in a timely fashion have failed. This status does not make sense when presenting a bill to a consumer. But, notifications using this status cover many useful cases.</p>
<BillStatusCounts>	Aggregate	<p>Bill Status Counts Aggregate. The count(s) of all the bills for that customer, which may be provided by a given status(s). Note, if no selection criteria <BillStatusCode>, <BillPmtStatusCode> are specified when <IncCounts> equals True, counts are returned for every status with a non-zero count.</p>
<BillStatusModRq> <BillStatusModRs>	Message	<p>Bill Status Modification. Allows a client (Customer, CSP, CPP) to notify the Biller/BSP that the status of a bill or payment for the bill has changed.</p>
<BillSummAmt>	Aggregate	<p>Bill Summary Amount Aggregate. Used for any currency amounts that are being presented in the bill summary.</p>

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<i>Tag</i>	<i>Type</i>	<i>Description</i>
<BillSummAmtCode>	Open Enum	<p>Bill Summary Amount Code. Indicates the type of amount being specified in <CurAmt> using a standard list of billing amounts that are machine readable by the client and may be used for internal processing. The short description should be used to describe the amount in a display to the customer.</p> <p>Defined values:</p> <p>TotalAmtDue – The total amount due associated with this bill.</p> <p>MinAmtDue – The minimum amount the customer must pay for this bill</p> <p>MaxAmtDue – The maximum amount the customer should pay associated with this bill.</p> <p>LateAmtDue – If the customer is going to pay late, this is the total amount that must be paid, including late charges.</p> <p>DiscAmtDue – If the customer is going to pay early, this is the discounted amount due.</p> <p>MonthlyAmt – If the customer is paying on a monthly basis, this is the monthly amount due.</p> <p>QuarterlyAmt – If the customer is paying on a quarterly basis, this is the quarterly amount due.</p> <p>SemiAnnualAmt – If the customer is paying semiannually, this is the amount due semi-annually.</p> <p>AnnualAmt – If the customer is paying annually, this is the annual amount due.</p> <p>ExtdAmt – Extended Amount. The amount due associated with an extended payment plan.</p> <p>PrevBal – The balance associated with the previous bill.</p> <p>Charges – Charges incurred in this bill cycle</p> <p>Credits – Credits for this bill cycle</p> <p>StmtBal – The balance associated with this statement.</p> <p>LateChg – Late charges being assessed for a past-due payment.</p> <p>FinanceChg – Finance charges being assessed for this bill.</p> <p>Tip – A supplemental allocation to include a tip in the payment, e.g. newspaper carrier tip.</p> <p>Principal – The principal payment amount that is associated with this bill, e.g. mortgage bill.</p> <p>Interest – The interest payment amount that is associated with this bill, e.g. mortgage or installment loan bill.</p> <p>Escrow – The escrow amount that is associated with this bill.</p> <p>PMI – The private mortgage insurance amount that is due with this bill.</p> <p>Donation – A supplemental allocation category to include a charitable donation in the payment, e.g. gas & electric bill.</p>
<BillSummAmtId>	Identifier	<p>Bill Summary Amount Identifier. Biller's identifier for the currency amount, which is obtained in the BillInfo for a presented bill. This may be returned in the payment message to identify the type of amount being paid by the consumer. This value needs to be provided by the Biller if the intent is to allow the consumer to designate the particular amount being paid using <PaySummAmt> in <PmtInfo>).</p>

Tag	Type	Description
<BillSummAmtType>	Closed Enum	<p>Bill Summary Amount Type. Indicates the type of amount specified in <CurAmt>. Note that the client must treat amounts that are Payable as mutually exclusive (i.e., the consumer may select only one). Amounts that are Supplemental are not mutually exclusive (i.e., the consumer may select more than one for indicating breakdown of an additional payment).</p> <p>Valid values:</p> <p>Payable – an amount that may be paid by the consumer; the consumer may use this category on a payment to indicate the intent of the amount being paid, when multiple payable amounts are presented)</p> <p>Supplemental – additional payment; a category that may be used for assigning an additional payment beyond the payable amount presented)</p> <p>InfoOnly – an amount that is being presented for information only and is not used in the payment.</p>
<BillType>	Open Enum	<p>Bill Type. The type of information being sent in the bill summary.</p> <p>Defined values:</p> <p>Bill – A request for payment for goods or services; includes one or more amounts due.</p> <p>Statement – An account history, typically for a given period of time, which typically does not require a payment, such as a checking account statement or a mutual fund statement.</p> <p>Notice – Textual information sent from the biller to communicate information about the service; could include regulatory information and would not contain an amount due.</p> <p>Invoice – A line item detailed bill, typically used in business-to-business.</p>
<BinData>	Raw Binary Data	Binary data.
<BinLength>	Long	Identifies the size of the binary data in number of bytes
<BranchId>	NC-22	<p>Branch Identifier.</p> <p>Qualifies account number if required by FI in profile. Used to indicate which branch the account is with. Usage is expected to be primarily in countries where regulations require an account to be assigned to a branch office, but a US-based FI may also require this field for operational reasons.</p>
<BranchName>	C-40	Bank branch name, required in ITA.
<Brand>	Open Enum	<p>Accepted brand for a given payment type. If not specified, the client assumes that all brands of the given PmtInstType are acceptable.</p> <p>Defined Values:</p> <p>AmEx – The American Express Company, CarteBlanche – Carte Blanche, DinersClub – Diners Club International, Discover – Dean Witter, Discover & Co, Europay – (formerly Eurocheque International), JCB – JCB International, MasterCard – MasterCard International, VISA – VISA USA or VISA International.</p>
<BSPReferTo>	Aggregate	BSP Refer To. ID, name and contact information for the new BSP for a particular Biller, if known.

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C

Tag	Type	Description
<CanWind>	Long	Cancellation Window – Refers to number of days after a transfer is initiated using ACH during which the transfer may be cancelled.
<CardAcctId>	Aggregate	Card Account Identifier Aggregate. Unique identifier for a card-type account, such as a credit or debit card.
<CardAcctIdFrom>	Aggregate	Card Account Identification Aggregate. Same definition as <CardAcctId>. Used for clarity in messages containing multiple account aggregates.
<CardAcctIdTo>	Aggregate	Card Account Detail. Same definition as <CardAcctId>. Used for clarity in messages containing multiple account aggregates.
<CardMagData>	Aggregate	Card Magnetic Stripe Data
<CascadeDel>	Boolean	Cascade Delete. If True, server must delete all dependent payments when the specified model is deleted. If False or omitted, the model must not be deleted if dependent payments exist.
<CaseSen>	Boolean	Case Sensitive Flag. If set to True, indicates that the password is case-sensitive.
<Category>	C-40	Category for a Payment. May be modified by the client.
<CCAcctRec>	Aggregate	Credit Card Account Record
<CCAcctStmntInqRq> <CCAcctStmntInqRs>	Message	Credit Card Statement Inquiry
<CCAcctStmntRec>	Aggregate	Credit Card Account Statement Record
<CCAcctTrnInqRq> <CCAcctTrnInqRs>	Message	Credit Card Account Transaction Inquiry Message
<CCAcctTrnRec>	Aggregate	Credit Card Account Transaction Record
<CCMotoAcct>	Aggregate	Credit Card Mail Order/Telephone Order Account Aggregate
<Certificate>	Binary	Certificate used for authentication.
<ChargeRegulation>	Open Enum	Specify how the fee is distributed. Defined Values: Payer – Payer pay for fee Payee – Payee pay for fee Share – Payer and payee share the fee equally
<CharType>	Open Enum	Character Type. Defined values: AlphaOnly – Only the capital and lower-case letters A-Z are permitted NumericOnly – Only the digits 0-9 are permitted AlphaOrNumeric – The capital and lower-case letters A-Z, or the digits 0-9, but <i>not both</i> , are permitted AlphaAndNumeric – The capital and lower-case letters A-Z, the digits 0-9, or any combination thereof, are permitted Special – Any ISO Latin-1 character is permitted.
<ChkBkStyleId>	Identifier	Checkbook Style Type. The financial institution defines valid values. This field indicates the customer's choice.
<ChkClrDt>	Date	Check Cleared Date. The date when the check cleared the account on which it was drawn.

Tag	Type	Description
<ChkInfo>	Aggregate	Check information. Used when the payment is to be made by paper check. Contains all detail information to be appeared on the check. This can be used to support check outsourcing.
<ChkNum>	NC-12	Check Number. The serial number uniquely identifying the check or document. In Pay Service, it is the number assigned by the Pay provider or the CPP if payment is by paper check.
<ChkNumEnd>	NC-12	Selection High Check Number.
<ChkNumStart>	NC-12	Selection Low Check Number.
<ChkOrdAddRq> <ChkOrdAddRs>	Message	Check Order Add Message. Allows for a customer to place an order for more checks.
<ChkOrdId>	Identifier	Check Order Identifier. Assigned by the server at the time the check order is first added.
<ChkOrdInfo>	Aggregate	Check Order Identifier. Assigned by the server at the time the check order is first added.
<ChkOrdRec>	Aggregate	Check Order Record.
<ChkOrdStatus>	Aggregate	Check Order Status Aggregate.
<ChkOrdStatusCode>	Closed Enum	Check Order Status Code Defined values: Pending – The order has been received but has not yet been validated and therefore is awaiting acceptance. Accepted – The order has been accepted for processing. Processed – The order has been processed. Sent – The fulfillment center has sent the checks Rejected – The order was rejected. Cancelled – The order was cancelled.
<ChkPrint>	Aggregate	Check Print Aggregate. Describes the customer information to be printed on checks.
<ChkRange>	Aggregate	Selection Range Check Number Aggregate.
<Chksum>	Aggregate	Checks Sum data. Define different types of check sum and values for verification of control check sum totals with file transactions. Example: transaction amount sum, account Id sum or bank Id sum (foreign payment transactions).
<ChkSumAddRq> <ChkSumAddRs>	Message	Check Sum Control Add Request. Used to provide information associated with the service and its summary control totals. This control record will be tightly linked to the payment requests within the Pay Service Transaction wrapper.message or control total record ties to the payment file <PaySvcRq>.
<ChksumAddRq> <ChksumAddRs>	Message	Checksum Control Add Message. Used to provide information associated with the service and its summary control totals. This control record will be tightly linked to the payment requests within the Pay Service Transaction wrapper.message or control total record ties to the payment file <PaySvcRq>.
<ChksumAudRq> <ChksumAudRs>	Message	Check Sum Control Audit Message.
<ChksumAudRq> <ChksumAudRs>	Message	Checksum Control Audit Message.
<ChksumDelRq> <ChksumDelRs>	Message	Checksum Control Delete Message.
<ChksumDelRq> <ChksumDelRs>	Message	Check Sum Control Delete Message.

Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<ChksumId>	Identifier	Checksum Identifier. Assigned by the server at the time the Payment is first added.
<ChksumId>	Identifier	Check Sum Control Identifier. Assigned by the server at the time the Check Sum Control is first added. Cannot be modified by the client.
<ChksumInfo>	Aggregate	Checksum Control Information. Provides information about the payment file and its summary control totals. The check summary control totals provide verification of the data file <PaySvcRq> at end point, that what the client sends is what the trading partner receives.Checksum Information Aggregate.
<ChksumInfo>	Aggregate	Check Sum Control Information. Provides information about the payment file and its summary control totals. The check summary control totals provide verification of the data file <PaySvcRq> at end point, that what the client sends is what the trading partner receives.
<ChksumInqRq> <ChksumInqRs>	Message	Checksum Control Inquiry Message.
<ChksumInqRq> <ChksumInqRs>	Message	Check Sum Control Inquiry Message.
<ChksumModRq> <ChksumModRs>	Message	
<ChksumMsgRec>	Aggregate	Checksum Message Record Aggregate.
<ChksumRec>	Aggregate	Checks Sum Control Record Aggregate.
<ChksumRec>	Aggregate	Check Sum Control Record Aggregate.
<ChksumStatus>	Aggregate	Checksum Status Aggregate.
<ChksumStatus>	Aggregate	ChkSum Control Status Aggregate.
<ChksumStatusCode>	Open Enum	ChkSum Control Status Code. This identifies the check sum status. Defined Values: Pending – service request is pending Posted – service request is posted Refused – service request is refused Rejected – service request is rejected Returned – service request is returned DelPend – service request is delete pending Deleted – service request is deleted
<ChksumStatusModRq> <ChksumStatusModRs>	Message	Checksum Control Status Modify Message.
<ChksumStatusModRq> <ChksumStatusModRs>	Message	Check Sum Control Status Modify Message.
<ChksumSyncRq> <ChksumSyncRs>	Message	Checksum Control Synchronize Message
<ChksumSyncRq> <ChksumSyncRs>	Message	Check Sum Control Synchronization Message.
<ChksumType>	Open Enum	Check Sum type identifier. Defined values: Sum – sum amount of all payment transaction of the service request, without currency implication. Hash – hash amount of all payment transaction of the service request. AcctId – sum of all account Id of the service request. BankId – sum of all bank Id of the service request.

Tag	Type	Description
<ChksumValue>	Decimal	Value of checksum type <ChksumType>. Example: if used for the sum, <ChksumValue> contains the total amount of all payment transactions of the file, without currency implication. Thus it contains the total of all <CurAmt>s in all <RemitInfo>s of the associated <PaySvcRq>, reflecting all payment items in the file.
<City>	C-32	City.
<ClientApp>	Aggregate	Client Application Aggregate. Identifies the software used to create or change an object.
<ClientChgCode>	Open Enum	Client Change Code. This indicates the reason why a Credit or Debit was for a different amount from the original authorization. Defined Values: None – None. ConsumerCancelled – The customer cancelled the request. TerminalExceptionAmountKnown – A terminal/device error occurred during the transaction that meant it could not be fulfilled. The amount that was fulfilled is known. TerminalExceptionAmountUnknown – A terminal/device error occurred during the transaction that meant it could not be fulfilled. The exact amount dispensed or deposited is unknown. ConsumerExceptionAmountKnown – The customer caused an exception (may have walked away), the exact amount dispensed or deposited is known. ConsumerExceptionAmountUnknown – The customer caused an exception (may have walked away), the exact amount dispensed or deposited is unknown. Client Change Code. This indicates the reason why a Debit was for a different amount from the original authorization for the debit. Defined Values: None, ConsumerCancelled, MachineFaultAmountKnown, MachineFaultAmountUnknown, ConsumerExceptionAmountKnown, ConsumerExceptionAmountUnknown
<ClientDt>	DateTime	Client DateTime. Time according to the client.
<CloseDt>	Date	Closing Date. The closing date associated with a billing cycle or period.
<CollateralDesc>	C-80	Collateral Description.
<CompletedPmtCount>	Long	Number of payments completed.
<CompositeContactInfo>	Aggregate	Composite Contact Information Aggregate.
<CompositeCurAmt>	Aggregate	Composite Currency Amount Aggregate. Bank charges on transaction.
<CompositeCurAmtId>	Identifier	Composite Currency Amount Id. Required if the aggregate is repeating within a debit or credit message.

Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<CompositeCurAmtType>	Open Enum	<p>Composite Currency Amount Type. Description of Float Category or Currency Amount Type.</p> <p>Defined Values:</p> <p>Immediate – Immediate.</p> <p>1DayFloat – One day float of available funds.</p> <p>2DayFloat – Two day float of available funds.</p> <p>3DayFloat – Three day float of available funds.</p> <p>4DayFloat – Four day float of available funds.</p> <p>5DayFloat – Five day float of available funds.</p> <p>6DayFloat – Six day float of available funds.</p> <p>OnePlusDay – One day forward available balance.</p> <p>TwoPlusDay – Two day forward available balance.</p> <p>ThreePlusDay – Three day forward available balance.</p> <p>Debit – The amount to debit in a transaction.</p> <p>Credit – The amount to credit in a transaction.</p> <p>ForExFee – Foreign exchange fee.</p> <p>StopChkFee – Stop check fee.</p> <p>LateFee – Late charge fee.</p> <p>TransactionFee – Transaction fee.</p> <p>InterchangeFee – Interchange fee.</p> <p>Surcharge – Surcharge fee.</p> <p>StatementFee – A fee for printing a statement.Composite Currency Amount Type. Description of Float Category or Currency Amount Type.</p> <p>Defined Values: Immediate, 1DayFloat, 2DayFloat, 3DayFloat, 4DayFloat, 5DayFloat, 6DayFloat, OnePlusDay, TwoPlusDay, ThreePlusDay, Standard, Debit, Credit, ForExFee, StopChkFee, LateFee, TransactionFee, InterchangeFee, Surcharge, StatementFee.</p>
<ContactInfo>	Aggregate	Contact Information Aggregate.
<ContactInfoType>	Open Enum	<p>Contact Information Type. The specific type of the contact referenced in the <ContactInfo> aggregate.</p> <p>Defined values:</p> <p>CustServ – Contact was for customer services.</p> <p>LostCard – Contact was related to customer having a lost card.</p> <p>GenerallInfo – Contact was for general information.Contact Information Type. The specific type of the contact referenced in the <ContactInfo> aggregate.</p> <p>Defined values: CustServ, LostCard, GenerallInfo</p>

Tag	Type	Description
<ContactPref>	Open Enum	<p>Contact Preference. This is the preferred method to reach the entity to whom the <ContactInfo> refers.</p> <p>Defined values:</p> <p>DayPhone – Indicates customer prefers to be contacted via daytime telephone number.</p> <p>EvePhone – Indicates customer prefers to be contacted via evening telephone number.</p> <p>DayFax – Indicates customer prefers to be contacted via fax number for the customer for daytime hours.</p> <p>EveFax – Indicates customer prefers to be contacted via fax number for the customer for evening hours.</p> <p>Email – Indicates customer prefers to be contacted via email.</p> <p>Post – Indicates customer prefers to be contacted by paper mail. Contact Preference. This is the preferred method to reach the entity to whom the <ContactInfo> refers.</p> <p>Defined values: DayPhone, EvePhone, DayFax, EveFax, Email, Post.</p>
<ContactType>	Open Enum	<p>Contact Type. The specific type of the contact.</p> <p>Defined values:</p> <p>CustSvc – Customer Service.</p> <p>Enroll – Enrollment.</p> <p>Tech – Technical Support.</p> <p>Personal – Personal. Contact Type.</p> <p>Defined values:</p> <p>CustSvc</p> <p>Enroll</p> <p>Tech</p> <p>Personal</p>
<ContentType>	Open Enum	Specified in IETF RFC 2046.
<CorrectAction>	Closed Enum	<p>Correction Action</p> <p>Valid values:</p> <p>Replace</p> <p>Delete</p>
<Count>	Long	The number of items. Interpretation depends on context., e.g. count of bills with a given status code, as used in <BillCounts> aggregate.
<CounterpartyInfo>	Aggregate	Counterparty Information Aggregate. Contains information regarding the counterparty of the transaction, typically AP or AR reference numbers and originating company bank information.
<Country>	NC-3	<p>Country.</p> <p>Three-character country code. Usage is based on ISO 3166. Appears in Postal Address Aggregates and in the Language Detail Aggregate.</p>
<CreatedDt>	Datetime	Creation Datetime.
<CreditAddRq> <CreditAddRs>	Message	Credit Add Message. Used to credit funds to an account.
<CreditAuthAddRq> <CreditAuthAddRs>	Message	Credit Authorization Add Message. Used to obtain authorization to credit funds to an account.
<CreditAuthAudRq> <CreditAuthAudRs>	Message	Credit Authorization Audit Message.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<CreditAuthCanRq> <CreditAuthCanRs>	Message	Credit Authorization Cancel Message.
<CreditAuthId>	Identifier	Credit Authorization Identifier. Assigned by the server at the time the Credit Authorization is first added. Cannot be changed by the client.
<CreditAuthInfo>	Aggregate	Credit Authorization Information aggregate.
<CreditAuthInqRq> <CreditAuthInqRs>	Message	Credit Authorization Inquiry Message.
<CreditAuthModRq> <CreditAuthModRs>	Message	Credit Authorization Modify Message.
<CreditAuthMsgRec>	Aggregate	Credit Authorization Message Record Aggregate.
<CreditAuthRec>	Aggregate	Credit Authorization Record Aggregate.
<CreditAuthStatus>	Aggregate	Credit Authorization Status aggregate.
<CreditAuthSyncRq> <CreditAuthSyncRs>	Message	Credit Authorization Synchronization Message.
<CreditAuthType>	Open Enum	<p>The type of the credit authorization.</p> <p>Defined Values:</p> <p>UnverifiedCashDeposit – A cash deposit, where further validation is required to ensure the deposited cash is legal tender.</p> <p>VerifiedCashDeposit – A cash deposit, where the notes have been verified and validated (i.e. this can be credited immediately).</p> <p>UnverifiedCheckDeposit – A check deposit, where some further validation is required.</p> <p>VerifiedCheckDeposit – A check deposit, where the check has been validated.</p> <p>EnvelopeDeposit – The customer inserted their deposit amount in an envelope to be credited to the account.</p> <p>MultiDeposit – The customer deposited combination of currency notes and checks to be credited to the account. The type of the credit authorization.</p> <p>Defined Values:</p> <p>UnverifiedCashDeposit, VerifiedCashDeposit, UnverifiedCheckDeposit, VerifiedCheckDeposit, EnvelopeDeposit, MultiDeposit</p>
<CreditInfo>	Aggregate	Credit Information Aggregate
<CreditStatusCode>	Open Enum	<p>The current status of the credit authorization object.</p> <p>Defined Values:</p> <p>Authorized – The credit was authorized for processing.</p> <p>Rejected – The credit was rejected for processing.</p> <p>Posted – The credit was posted into the account.</p> <p>Held – The credit is being held. The current status of the credit authorization object.</p> <p>Defined Values:</p> <p>Authorized, Rejected, Posted, Held</p>
<CryptPswd>	Binary -128	Encrypted Password.
<CryptSecret>	Binary -128	Encrypted Secret. Positional list of customer-entered data corresponding to each secret prompt provided through the <BillerRec> aggregate. Typical uses are mother's maiden name, tax id, etc.

Tag	Type	Description
<CryptType>	Open Enum	<p>Encryption Type.</p> <p>Used to indicate whether or not passwords and comparable authentication information are encrypted to provide security above and beyond the secure channel established between client and server.</p> <p>Defined values:</p> <p>None– None. The client provides no encryption. The application relies entirely on channel level security and sends passwords in clear text.</p> <p>PKCS#1–Public Key Cryptography Standards# 1. The RSA Cryptography Standard that enables a password or similar authentication information (up to 117 bytes) to be encrypted by the client or server and passed as a 128-byte binary element that may be decrypted by the receiver. It is assumed that the CSP generates keys with a 1024-bit modulus and distributes them using an “out of band” process</p>
<CSPCustInfoReq>	Boolean	CSP Customer Name and Address Information Required. If set to True, the Biller requires that the Customer name and address be sent with an account activation. This would be in addition to the name and address as known to the biller. If set to False or omitted, the customer name and address is not required in the account activation.
<CSPRefId>	Identifier	<p>Customer Service Provider Reference Identifier.</p> <p>Typically an optional element that allows both the CSP and SP to return message reference numbers for a message. Provides a permanent reference for the message and may be used by the customer in reporting problems to Customer Service at the CSP.</p>
<CurAmt>	Currency Amount	Currency Amount. Interpretation depends on context.
<CurCode>	NC-3	Currency Code. Three-letter currency code as defined by ISO-4217
<CurConvertRule>	Closed Enum	<p>Currency conversion indicator.</p> <p>Valid values:</p> <p>Direct – The amount of base currency per unit of foreign currency.</p> <p>Indirect – The amount of foreign currency per unit of base currency.</p>
<CurRate>	Decimal	<p>Currency Exchange Rate.</p> <p>Expressed as the ratio of the default account currency <CurAmt> to the transaction currency.</p>
<Cursor>	Binary	<p>Cursor Handle.</p> <p>Optionally used in the Records Control Input and Output Aggregates <RecCtrlIn> <RecCtrlOut> to allow the server to provide a pointer to a cursor which contains records which matched the requested selection criteria if the server is not able to return all matching records in a single response message. In this case, the client may issue another request message to retrieve additional records that matched the selection criteria.</p>
<CustAcctUse>	Open Enum	<p>Customer Account Use.</p> <p>Defined values:</p> <p>Retail – The customer is a retail customer</p> <p>Business – The customer is a business customer</p>
<CustAddRq> <CustAddRs>	Message	Customer Add Message. Allows client to create a new instance of a customer object.
<CustAudRq> <CustAudRs>	Message	Customer Audit Message. Allows client to audit Customer Add/Modify/Delete messages
<CustAuthModRq> <CustAuthModRs>	Message	Customer Authentication Modify Message. Allows client to change the authentication credentials (e.g., password) of a customer.

Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<CustBankPrefSupt>	Open Enum	Customer's Bank Service Preferences Supported. Defined values: Language – The customer can specify a preferred language MktgInfo – The customer can have a preferred marketing message CustWithdrawalPref – The customer can specify preferences for default withdrawal behavior
<CustBankSvcPref>	Aggregate	Customer Banking Service Preferences
<CustContact>	Aggregate	Customer Contact Aggregate. The <CustContact> aggregate appears wherever the customer's contact information is needed. The customer provides this information to the FI or SP regarding how and when to contact them.
<CustContactPref>	Open Enum	Customer Contact Preference. Preference as specified by the customer for contact by the FI and SP staff. Defined values: DayPhone – Indicates customer prefers to be contacted via daytime telephone number. EvePhone – Indicates customer prefers to be contacted via evening telephone number. DayFax – Indicates customer prefers to be contacted via fax number for the customer for daytime hours. EveFax – Indicates customer prefers to be contacted via fax number for the customer for evening hours. Email – Indicates customer prefers to be contacted via email Post – Indicates customer prefers to be contacted by paper mail.
<CustDelRq> <CustDelRs>	Message	Customer Delete Message. A client may use the Customer Delete message to unenroll.
<CustDiscInqRq> <CustDiscInqRs>	Message	Customer Disclosure Inquiry Message. Used by a customer or CSP to make a query about disclosure terms and conditions for a given account, service, or biller.
<CustDiscRec>	Aggregate	Customer/Disclosure Record Aggregate. Used by the CSP/SP to send terms and conditions to the customer.
<CustDiscStatus>	Aggregate	Customer/Disclosure Link Status Aggregate. Provides information as to the state of the customer's action taken relative to viewing, accepting or rejecting the disclosure.
<CustDiscStatusCode>	Open Enum	Customer/Disclosure Link Status Code. Defined Values: None – The customer has not accepted, rejected, or viewed the disclosure Accepted – The customer accepted the terms of the disclosure Rejected – The customer rejected the terms of the disclosure Viewed – The customer viewed the disclosure, but neither explicitly accepted nor explicitly rejected it.
<CustDiscStatusModRq> <CustDiscStatusModRs>	Message	Customer/Disclosure Link Status Modify Message. Used to convey a customer's decision to accept or reject a disclosure received via various messages.

Tag	Type	Description
<CustId>	Aggregate	Customer Identification Aggregate. The <CustId> aggregate is used to uniquely identify the customer who submits a request. This aggregate is typically optional and would likely be included in each message in an interactive environment. In a batch-processing environment, the customer submitting the batch may be specified, in which case, this information may not be required for each message in the batch.
<CustIdInqRq> <CustIdInqRs>	Message	Customer Identifier Inquiry Message.
<CustInfo>	Aggregate	Customer Information Aggregate
<CustInqRq> <CustInqRs>	Message	Customer Inquiry Message.
<CustLangPref>	NC-11	Customer Language Preference.
<CustLoginId>	NC-32	Customer Login ID. Used as a user-friendly name for the customer for authentication purposes. Maps directly to Customer Permanent ID. Some implementations may allow a user to change his or her Login ID.
<CustModRq> <CustModRs>	Message	Customer Modify Message. Allows client to modify previously provided customer name, address, and contact information.
<CustMsgRec>	Aggregate	Customer Message Record
<CustName>	Aggregate	Customer Name Aggregate. The <CustName> aggregate is used to specify a customer's name and optionally nickname.
<CustNameAddr>	Aggregate	Customer Name/Address aggregate
<CustNameReqd>	Boolean	Customer Name Required Indicator. If set to True, the Service Provider requires that <CustName> be included in <CustAddRq>.
<CustPayeeAddRq> <CustPayeeAddRs>	Message	Add Customer Payee Add Message. Allows client to create a customer-defined payee.
<CustPayeeAudRq> <CustPayeeAudRs>	Message	Customer Payee Audit Message.
<CustPayeeDelRq> <CustPayeeDelRs>	Message	Delete Customer Payee Delete Message.
<CustPayeeId>	Identifier	Payee Identifier. Assigned by the bill pay server at the time the payee is first added by a customer.
<CustPayeeInfo>	Aggregate	Customer Payee Information Aggregate. Contains detail information about a customer payee.
<CustPayeeInfo>	Aggregate	Payee Information Aggregate.
<CustPayeeInqRq> <CustPayeeInqRs>	Message	Customer Payee Inquiry Message.
<CustPayeeModRq> <CustPayeeModRs>	Message	Modify Customer Payee Message.
<CustPayeeMsgRec>	Aggregate	Payee Message Record Aggregate
<CustPayeeRec>	Aggregate	Customer Payee Record Aggregate. The identifier, information, and status of a payee record.
<CustPayeeSyncRq> <CustPayeeSyncRs>	Message	Customer Payee Synchronization Message.
<CustPayeeTypeModRq> <CustPayeeTypeModRs>	Message	Customer Payee Type Modification Message.
<CustPermId>	NC-32	Customer Permanent ID. Used as a database key to uniquely identify an FI or CSP customer. Cannot be changed by the customer.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<CustPref>	Aggregate	Customer Preference Aggregate. An aggregate used to store preferences the customer has selected or for the service provider to store values to be used specifically for this customer.
<CustPswd>	Aggregate	Customer Password Aggregate.
<CustPswdModRq> <CustPswdModRs>	Message	Customer Password Modify Message. Allows a client to modify a Customer Password.
<CustRec>	Aggregate	Customer Record Aggregate. Provided if the server modified <CustInfo>.
<CustStatus>	Aggregate	Customer Status
<CustStatusCode>	Open Enum	Customer Status Code. Defined Values: Enrolled – Enrolled EnrollPend – Enrollment Pending Suspended – Suspended temporarily UnenrollPend – Unenrollment pending Unenrolled – Unenrolled
<CustStatusModRq> <CustStatusModRs>	Message	Customer Status Modify Message. Used to change the status of a customer (e.g., Suspended or Unenrolled).
<CustSvcAddRq> <CustSvcAddRs>	Message	Customer/Service Link Add Message.
<CustSvcAudRq> <CustSvcAudRs>	Message	Customer/Service Link Audit Message. Allows client to audit Customer/Service Link Add/Modify/Delete messages associated with the current customer.
<CustSvcDelRq> <CustSvcDelRs>	Message	Customer/Service Link Delete Message.
<CustSvcId>	Aggregate	Customer/Service Identification Aggregate
<CustSvcInfo>	Aggregate	Customer/Service Link Information Aggregate.
<CustSvcModRq> <CustSvcModRs>	Message	Customer/Service Link Modify Message. aAllows a customer to modify specific information about a customer/service link
<CustSvcMsgRec>	Aggregate	Customer/Service Message Record.
<CustSvcRec>	Aggregate	Customer/Service Link Record Aggregate. This aggregate contains the status of a specific service and, if applicable, fee account information associated with the service.
<CustSvcRec>	Aggregate	Customer/Service Link Record Aggregate. This aggregate contains the status of a specific service and, if applicable, fee account information associated with the service.
<CustSvcStatus>	Aggregate	Customer/Service Link Status Aggregate
<CustSvcStatusCode>	Closed Enum	Customer/Service Status Code. Valid values: Enabled – The service has been enabled for the customer EnablePend – The service has an enable request pending for the customer Disabled – The service has been disabled for the customer DisablePend – The service has a disable request pending for the customer Rejected – The request to enable the service for the customer was rejected
<CustSvcStatusModRq> <CustSvcStatusModRs>	Message	Customer/Service Link Status Modify Message. aAllows a Service Provider to temporarily change the customer's service status.

Tag	Type	Description
<CustSvcSyncRq> <CustSvcSyncRs>	Message	Customer/Service Link Synch Message. aAllows a client to synchronize Customer/Service Link Add/Modify/Delete messages associated with the current customer.
<CustSyncRq> <CustSyncRs>	Message	Customer Synchronization Message. aAllows client to synchronize on Customer Add/Modify/Delete messages
<CustType>	Open Enum	Customer Type. The type of relationship established between the CSP and the customer. Defined values: Retail – indicates an individual relationship. Business – indicates a small business relationship. Both personal and business accounts may exist within a Business relationship.
<CutoffTm>	Time	Cutoff Time for Daily Processing. This is the latest time a customer may submit a request for processing today.
<CutOffTm>	Time	End of Processing Day Cutoff Time. Last time that client may submit requests for same day processing – not end of processing day. Client requests that are not submitted before this time will be processed on the following processing day.

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Tag	Type	Description
<Day>	Long	Number of the represented day. Value must be within the range 1 through 31. If absent, the value defaults to 1.
<DayFax>	Phone Number	Customer Daytime Fax Number.
<DayPhone>	Phone Number	Customer Daytime Phone Number.
<DaysCall>	Long	Days Call. The number of business days' notice required for withdrawal. Required if <TermUnits>=Indefinite.
<DaysToEPost>	Long	Days to post an electronic payment. The maximum number of days between receipt of an electronic payment by the biller or BPP and posting to the customer's account.
<DaysToPay>	Long	Days to Pay. Minimum number of business days needed to process a payment. Assigned by the Pay provider. Cannot be changed by the client.
<DaysWith>	Long	Withdrawal Date Offset. Within the Pay Service Profile, used in determination of date to withdraw funds from customer account. Usage is <DueDt> – <DaysToPay> + <DaysWith> provides withdrawal date. Note: If the value of <DaysWith> is -1 then the withdrawal date is the same as <DueDt>.
<DebitAddRq> <DebitAddRs>	Message	Debit Add Message. Used to debit money from an account.
<DebitAuthAddRq> <DebitAuthAddRs>	Message	Debit Authorization Add Message. Used to obtain authorization to debit funds from an account.
<DebitAuthAudRq> <DebitAuthAudRs>	Message	Debit Authorization Audit Message.
<DebitAuthCanRq> <DebitAuthCanRs>	Message	Debit Authorization Cancel Message.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<DebitAuthId>	Identifier	Debit Authorization Identifier. Assigned by the server at the time the Debit Authorization is first added. Cannot be changed by the client.
<DebitAuthInfo>	Aggregate	Debit Authorization Information aggregate.
<DebitAuthInqRq> <DebitAuthInqRs>	Message	Debit Authorization Inquiry Message.
<DebitAuthModRq> <DebitAuthModRs>	Message	Debit Authorization Modify Message.
<DebitAuthMsgRec>	Aggregate	Debit Authorization Message Record Aggregate.
<DebitAuthRec>	Aggregate	Debit Authorization Record Aggregate.
<DebitAuthStatus>	Aggregate	Debit Authorization Status aggregate.
<DebitAuthSyncRq> <DebitAuthSyncRs>	Message	Debit Authorization Synchronization Message. Used to synchronize Debit Authorization objects between the client and server.
<DebitAuthType>	Open Enum	The type of the debit authorization. Defined Values: CashWithdrawal – Cash was dispensed as a withdrawal from a bank account StampDispense – Stamps were dispensed TicketDispense – Tickets were dispensed ValueCouponDispense – Coupons were dispensed CreditCardAdvance – Cash was dispensed as a cash advance against a credit card
<DebitInfo>	Aggregate	Debit Information Aggregate
<DebitStatusCode>	Open Enum	The current status of the debit authorization object. Defined Values: Authorized – The debit has been authorized Rejected – The debit has been rejected Posted – The debit has been posted against the account Held – The debit authorization has been held
<DelinqAging>	Aggregate	Delinquency Aging Aggregate.
<DeliveryInstruction>	Open Enum	Remittance Delivery Instruction. Instruction specifies the responsible party to generate the remittance if the payment and the remittance are to be separated. Defined Values: CPPDeliver – Customer's Payment Provider is responsible for generating the remittance CSPDeliver – Customer's Service Provider is responsible for generating the remittance PayerDeliver – Customer (payer) is responsible for generating the remittance
<DeliveryMedia>	Open Enum	Delivery Media Defined values: CD, Diskette, DVD, Paper. Default value is Paper. Note: If media is specified, DeliveryMethod should be a physical method (i.e. Post, UPS)

Tag	Type	Description
<DeliveryMethod>	Open Enum	<p>Delivery Method. Used to request the delivery channel for requested information. Default value depends on usage.</p> <p>Defined values:</p> <p>Channel – Same channel as input (e.g. Web, PFM, VRM) if physically realizable.</p> <p>Courier – Delivery via courier</p> <p>Email – Delivery via Electronic mail</p> <p>Fax – Delivery via Fascimile</p> <p>HomeBank – Delivery via Home Banking</p> <p>OverNight – Overnight delivery</p> <p>Post – Postal service or private service without any special handling. nd day delivery</p> <p>UPS – Delivery via UPS</p> <p>URL – Delivery to a URL</p> <p>Note: value selected must be supported in Service Profile.</p> <p>Note: although these are valid values for this element, they may not be appropriate for a particular message and may result in rejection. In that case, a response must be sent to the customer with an appropriate Status Code.</p>
<DepAcctId>	Aggregate	Deposit Account Identification Aggregate.
<DepAcctIdFrom>	Aggregate	Deposit Account Identification Aggregate. Usage is transfer source account.
<DepAcctIdTo>	Aggregate	Deposit Account Detail. Used for transfer messages.
<DepAcctRec>	Aggregate	Deposit Account Record Aggregate.
<DepAcctStmtd>	Identifier	Deposit Account Statement Identifier. Contains the statement number or a unique number assigned to a statement per account per customer
<DepAcctStmtdInqRq> <DepAcctStmtdInqRs>	Message	Deposit Account Statement Inquiry Message. Used to retrieve statements for deposit accounts.
<DepAcctStmtdRec>	Aggregate	Deposit Account Statement Record.
<DepAcctTrndInqRq> <DepAcctTrndInqRs>	Message	Deposit Account Transaction Inquiry. Used to retrieve information on specific transactions against deposit accounts.
<DepAcctTrndRec>	Aggregate	Deposit Account Transaction Record describes a single transaction posted against a Deposit Account
<DepBkOrdAddRq> <DepBkOrdAddRs>	Message	Deposit Book Order Add. Used to order deposit books.
<DepBkOrdId>	Identifier	Deposit Book Order Identifier. Assigned by the server at the time the Deposit Book Order is first added.
<DepBkOrdInfo>	Aggregate	Deposit Book Order Information Aggregate.
<DepBkOrdRec>	Aggregate	Deposit Book Order Record Aggregate.
<DepBkOrdStatus>	Aggregate	Deposit Book Order Status Aggregate.

		<p>RecPmt – Recurring Payment Model</p> <p>RecXfer – Recurring Transfer</p> <p>SvcAcct – Service Account link</p>
<DepMatureDt>	Date	Deposit Maturity Date.
<Desc>	C-80	Description.
		General-purpose text description. Meaning depends on context.
<DfltDaysToPay>	Long	Default days to pay. The default number of days required when paying by check. Does not include transfers. See <DaysToPay>.
<DfltPmtInfo>	Aggregate	Default Payment Information Aggregate. Used to add default payment information when adding a new payee. This would not be included when paying a bill unless the user was also adding a new payee at the same time.
<DfltXferDaysToPay>	Long	Default Transfer Days to Pay. The default number of days required in completing the payment by transfer.
<DiscDt>	Date	Disclosure Date. The last date that the disclosure was changed.
<DisclId>	UUID	Disclosure Identifier.
<DiscInfo>	Aggregate	Disclosure Information
<DiscInqRq>	Message	Disclosure Inquiry Message. Used to retrieve disclosures.
<DiscInqRs>		
<Discount>	Aggregate	Discount Information Aggregate.
<DiscRec>	Aggregate	Disclosure Record Aggregate.
<DiscReqd>	Boolean	Disclosure Required. If True, the biller requires that their disclosure be presented to the customer prior to account activation. If False, the presentment of the disclosure is not required prior to the account activation request. This may be False if no disclosure is required or when the biller wishes to return the disclosure in the account activation response.
<DiscURL>	URL	Disclosure URL. The address for obtaining human-readable disclosure information.

Tag	Type	Description
<DomXferFeeCurAmt>	Currency Amount	Standard fee for a domestic transfer.
<DueDt>	Date	Payment Due Date. The customer enters this date to represent the date the payment is due to arrive at the payee. May be modified by the customer.
<DupChkOverride>	Boolean	Duplicate Check Override Flag. When set to True, requests that the server not perform any normal duplicate checking. The client is asserting that the transaction is new regardless of any similarity to existing transactions.

E

Tag	Type	Description
<EffDt>	Date Time	Effective Date/Time. The date/time that an associated action resulting in a change of state or status of an object took effect.
<EmailAddr>	NC-128	Email Address. This is a public Internet email address.
<EndDt>	Datetime	Selection End Date. If present, indicates latest date for which to include bills.
<EnrollDesc>	C-255	Enrollment Description. Instructions to customer for other enrollment process. For example, the customer services telephone number.
<EnrollProf>	Aggregate	Enroll Message Profile Aggregate.
<EU.Cur>	Closed Enum	Euro Currency Selection.
<EU.Cur>	Closed Enum	Euro Currency Selection.
<EveFax>	NC-32	Customer Evening Fax Number.
<EvePhone>	NC-32	Customer Evening Phone Number.
<ExpDt>	Datetime	Expiration Date. The date that a specific item will expire (e.g., Expiration date for a credit card, the date a bill detail URL will expire, the date and time a password expires, etc.). If a card has only month and year expiration, the <i>last</i> day of the month must be specified here. Specific use depends on context.
<ExtAcctBal>	Aggregate	Extended Account Balance Aggregate. Used to report other balances for this statement end, such as Period Fee, Cashline, Outstanding Cash Advance Total, Cash Available, and Over Limit Amount
<ExtBalType>	Open Enum	Extended Balance Type. Defined Values: Orig – Original Balance. The original balance of a loan or deposit account. UnpaidAccruedInt – Unpaid Accrued Interest. Interest that has accrued during the cycle that has not yet been paid. Redemption- The redemption amount of an account, typically a Certificate of Deposit. YTDWithhold – Year to Date Withholding. Government required withholding of interest, typically a deposit account, due to lack of W-9, in US. LastYrWithhold – Last Year's Withholding The interest withholding amount from the previous tax year. Overdraft – Overdraft Amount. The amount that an account is in overdraft, typically a negative balance on a checking account.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
		<p>Overlimit – Over Limit Amount. The amount an account exceeds its credit limit, typically on a credit card or line-of-credit type account.</p> <p>PastDue- Past Due Amount. The amount an account owes for if the payment is made past a due date.</p> <p>CashLine- Cash Line. The cash amount available on a line-of-credit.</p> <p>OutstandingCashAdv – Outstanding Cash Advances. The balance of all unpaid cash advances.</p> <p>CashAvail- Cash Available. The amount of cash available on an account.</p> <p>PendAuthAmt – Pending Authorization Amount. The total of all authorizations on a credit account that have not yet settled.</p> <p>LastStmtBal – Last Statement Balance. The ending balance as of the last statement or cycle.</p> <p>YTDInterest – Year to Date Interest. The amount of interest either paid or earned on an account in the current year.</p> <p>LastYrInt – Last Year’s Interest. The amount of interest either paid or earned on an account in the previous tax year.</p> <p>YTDFees – Year to Date Fees. The amount of fees paid on account in the current year,</p> <p>PeriodFees – Period Fees. The amount of all fees paid on an account in the current period or cycle.</p> <p>LastYrFees – Last Year Fees. The amount of fees paid on an account in the previous tax year.</p>

F

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<Fax>	Phone Number	<p>Fax Number.</p> <p>Used as part of contact information.</p>
<Fee>	Aggregate	Fee. The fee(s) required to execute the exchange may be provided to the customer for informational purposes.
<FeeChargeAlloc>	Aggregate	Bank Fee allocation information. Used to specify Who pays for the fee and how it is being distributed.
<FeeType>	Open Enum	<p>Fee Type.</p> <p>Defined values:</p> <p>ForEx – Fee for foreign exchange</p> <p>StopChk – Fee for issuing a stop check</p> <p>Late – Fee for being late in payment</p>
<FICreditTrcNum>	NC-7	FI Credit Trace Number.
<FIDebitTrcNum>	NC-7	FI Debit Trace Number.
<FinalCurAmt>	Currency Amount	Recurring Model Final Currency Amount. The currency amount for the final instance of a recurring payment, if it is different from the default instance amount.
<FinalDueDt>	Date	<p>Final Due Date.</p> <p>This date is the date the final transfer or payment instance is due.</p>

Tag	Type	Description
<FinalPrcDt>	Date	Final Processing Date. This date is the first date processing will be attempted for the final transfer or payment instance.
<FirstName>	C-40	Customer's First Name. Generic element for an individual's first name.
<ForExRateId>	Identifier	Foreign Exchange Rate Identifier. This is the identifier by which a client can refer to a foreign exchange rate committed to by the server.
<ForExRateInfo>	Aggregate	Foreign Exchange Rate Information Aggregate. A customer may request a foreign exchange rate commitment from an FI using the Foreign Exchange Rate Transaction. This commitment may be stored by the client and may be referenced by a funds transfer until the expiration date/time.
<ForExRateInqRq> <ForExRateInqRs>	Message	Foreign Exchange Rate Message. A client may request an exchange rate, or a committed exchange rate for a future transaction. The Financial Institution may quote the current rate or may commit a rate for some time period. If a commitment to honor a rate until a future date is made the FI must return a commitment identifier.
<ForExRateRec>	Aggregate	Foreign Exchange Rate Record Aggregate. Contains the <ForExRateId> element and the <ForExRateInfo> aggregate.
<ForExRateType>	Closed Enum	The type of foreign exchange rate. Valid Values: Committed– the exchange rate within this message can be used as input to a transfer transaction, if the transaction is received before the expiration datetime. Indicated– the exchange rate is for information only, and does not represent a commitment. If omitted, default is <i>Indicated</i>
<Fraction>	Long	The number of represented microseconds in an aggregate containing time. The value must be within the range 0 through 999,999.
<Freq>	Open Enum	For repeating actions, frequency identifies the appropriate time period for recurrence. Defined values: Daily – A transaction occurs every day. Weekly – A transaction occurs every 7 days after the first one. Biweekly – A transaction occurs every 14 days after the first one. TwiceMonthly – A transaction occurs every 15 days after the first one. Monthly – A transaction occurs every month on the same day of the month as the first one. EndOfMonth – A transaction occurs every month on the last processing day of the month. FourWeeks – A transaction occurs every fourth week on the same day of the week as the first one. BiMonthly – A transaction occurs every other month on the same day of the month as the first one. Quarterly – A transaction occurs every third month on the same day of the month as the first one. SemiAnnually – A transaction occurs every sixth month on the same day of the month as the first one. Annually – A transaction occurs once a year on the same month and as the first one.

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<i>Tag</i>	<i>Type</i>	<i>Description</i>
<FSPayee>	Aggregate	Fully-Specified Payee Detail Aggregate. Used in Bill Pay message set when a payee is identified as a Fully Specified payee, as opposed to a Biller, or a Transfer Payee.
<FullName>	C-96	Concatenated customer name associated with an address. Used in Customer Name/Address Aggregate.

G

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<GenSessKey>	Boolean	Session Key Requested Indicator. True indicates that the client is requesting a Session Key in the response. False or absent indicates that the client is not requesting a Session Key in the response.

H

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<HighCurAmt>	Currency Amount	High Currency Amount. Specifies the highest amount at which an interest rate applies or the high end of a search with a currency selection range criteria.
<HistRetentionDays>	Long	History Retention Days. The number of days after a message is processed that it is available for inquiries. For the Bill Service, the number of days that Bill Summary and Bill Detail information is available for inquiries. For Pay Service, the number of days after a transaction is processed that it is available for inquiries.
<HoldCold>	Identifier	SP Holding Company Identifier. A unique identifier assigned by a service provider to identify the holding company that owns the SP branding company.
<HoldCount>	Long	Number of Holds Outstanding.
<HoldDt>	Date	Holiday Date.
<HollInfo>	Aggregate	Holiday Information Aggregate. Contains the names and dates of holidays observed by a Service Provider.
<HollnqRq> <HollnqRs>	Message	Holiday Inquiry message. Allows a client to retrieve a list of Bank Holidays observed by the Service Provider.
<Hour>	Long	The number of the represented hour in an aggregate containing time. The value must be within the range 0 through 23.

I

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<ImageURL>	URL	Image URL. URL address for retrieving an image of a transaction or a complete bill encoded as HTML. This can be cached by the client for later display, or it can be viewed live directly from the Web.

Tag	Type	Description
<ImmediatePmt>	Boolean	Immediate Payment Indicator. Indicates if a payment must be executed immediately.
<ImmediateXfer>	Boolean	Immediate Transfer Indicator. Indicates if transfer must be executed immediately.
<ImportDt>	Date	Import Date. The date the goods or services are imported.
<IncAllItems>	Boolean	Include All Items. Indicate whether all items should be included in a deposit request. If set to true, all items will be included with a deposit copy request. If false or omitted, include only the deposit image.
<IncBal>	Boolean	Include Balances. Flag to indicate if account balance information should be returned in the response
<IncBillerContact>	Boolean	Include Biller Contact Information. Flag to indicate if biller contact information should be returned in the response
<IncCounts>	Boolean	Include Counts. Flag to indicate if counts of bills should be returned in the response.
<IncDetail>	Boolean	Include Detail. Flag to indicate if statement details should be returned in the response.
<IncDisc>	Boolean	Include Disclosure. Flag to indicate if the disclosure should be included in the response.
<IncExtBal>	Boolean	Include Extended Balances. Flag to indicate if extended balance information should be returned in the response.
<IncHistory>	Boolean	Include History. Flag to indicate if payments that have already occurred should be returned in the response.
<InclImages>	Boolean	Include Images. Flag to indicate if images (e.g., logos) should be returned in the response.
<IncSummary>	Boolean	Include Summary. Flag to indicate if bill summaries for each bill specified in the request should be returned in the response.
<IncToken>	Boolean	Include Token. Flag to indicate if a token should be included in the response to set a base for future Audit/Sync messages.
<IndustId>	Aggregate	Industry Identifier. Identifies the industry for a payee, by an organization that assigns numbers to different industries. Within <IndustId>, the defined values for <Org> are: SIC – Standard Industrial Codes. NAICS – North American Industrial Code System.
<IndustNum>	NC-6	Industry Number. Number identifying the industry based on the organization specified within Org in the <IndustId> aggregate.
<InitialCurAmt>	Currency Amount	Recurring Model Initial Amount. The amount for the initial instance of a recurring payment, if it is different from the default instance amount.
<InsPaidCurAmt>	Currency Amount	Mortgage Insurance Paid Amount.
<InsPaidDt>	Date	Mortgage Insurance Paid Date.
<IntAPY>	Decimal	Annual Percentage Yield. Usage is percentage of yield on an annualized basis.
<InterXferProf>	Aggregate	Interbank Transfer Profile Aggregate.
<IntlXferFeeCurAmt>	Currency Amount	Standard fee for an international interbank transfer.
<IntRateInfo>	Aggregate	Interest Rate Aggregate.
<IntRateInqRq> <IntRateInqRs>	Message	Interest Rate Inquiry Message.
<InvoiceAdj>	Aggregate	Invoice Adjustment Aggregate.

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Tag	Type	Description
<InvoiceAdjNum>	C-32	Invoice Adjustment Number.
<InvoiceInfo>	Aggregate	Invoice Information Aggregate. Provides information about which Invoices and optionally Line Items are paid by this payment.
<InvoiceLineItem>	Aggregate	Invoice Line Item Aggregate.
<InvoiceLineItemNum>	C-12	Line Item Number.
<InvoiceNum>	C-32	Invoice Number. This identifier is entered by the client since it does not serve as a database key on the server.
<InvoicePremium>	Currency Amount	Invoice Premium.
<InvoiceReceiver>	Aggregate	Invoice/Credit Memo Receiver Aggregate. The organization or person who owns the liability of the invoice.
<InvoiceSender>	Aggregate	Invoice/Credit Memo Sender Aggregate. The organization or person who receives the credit for the payment on the invoice.
<InvoiceType>	Open Enum	Invoice Type. Defined values: Invoice – Invoice CreditMemo – Credit memo
<InvoiceVouchNum>	C-80	Invoice Voucher Number. The invoice recipient's internal voucher number confirming receipt of the goods listed on the invoice.

L

Tag	Type	Description
<Language>	NC-11	Language. The value of <Language> follows the definition of language identifiers in IETF RFC 1766. It is in the form of the two letter language code defined by ISO 639, followed by a hyphen, followed by the two letter country code defined by ISO 3166 or a local dialect name of up to 8 characters. Note that RFC 1766 states that values for <Language> are case insensitive.
<LastDepCurAmt>	Currency Amount	Last Deposit Amount.
<LastDepDt>	Date	Last Deposit Date
<LastName>	C-40	Last Name. Generic element for an individual's last name.
<LastPmtCurAmt>	Currency Amount	Last Payment Amount.
<LastPmtDt>	Date	Last Payment Date.
<LastStmntDt>	Date	Last Statement Cycle Date.
<LastTrnDt>	Date	Last Transaction Date.
<LastYrInsPaidCurAmt>	Currency Amount	Mortgage Last Year Insurance Paid Amount.
<LastYrInsPaidDt>	Date	Mortgage Last Year Insurance Paid Date.
<LastYrTaxPaidCurAmt>	Currency Amount	Last Year Tax Paid Amount.

Tag	Type	Description
<LastYrTaxPaidDt>	Date	Last Year Tax Paid Date.
<LegalName>	C-96	Legal Name.
<LegalRptCode>	C-36	Legal reporting country specific code given by the central bank. Example: T015L-LVAWU
<LoanAcctId>	Aggregate	Loan Account Identification Aggregate.
<LoanAcctIdFrom>	Aggregate	Loan Account Aggregate. Identifies the "from" account.
<LoanAcctIdTo>	Aggregate	Loan Account Identification Aggregate. Identifies the "to" account.
<LoanAcctRec>	Aggregate	Loan Account Record Aggregate.
<LoanInfoCommon>	Aggregate	Information common to the Loan, Line of Credit and Mortgage account record aggregates.
<LOCacctRec>	Aggregate	Line of Credit Account Record Aggregate.
<LOCLimit>	Currency Amount	Credit Limit – The credit limit set by the financial institution for the customer's line of credit.
<Logo>	Binary	Biller Logo
<LogoURL>	URL	Biller Logo URL. URL of the biller's logo.
<LongText>	C-	Generic Text.
<LowCurAmt>	Currency Amount	Low Currency Amount. Specifies the lowest amount at which an interest rate applies or the low end of a search with a currency selection range criteria.

M

Tag	Type	Description
<MagData1>	NC-79	Track 1 Data.
<MagData2>	NC-40	Track 2 Data.
<MagData3>	NC-107	Track 3 Data
<MatchedRec>	Long	Matched Records. Total number of records matching the selection criteria.
<MatDt>	Date	Loan Maturity Date.
<Max>	Long	Maximum Number of Password Characters.
<MaxCurAmt>	Currency Amount	Maximum Amount. The maximum amount that can be transferred to or from an account.
<MaxRec>	Long	Maximum Records Requested. Maximum number of records matching the selection criteria which should be returned in a single response
<MediaAcctAdjAddRq> <MediaAcctAdjAddRs>	Message	Media Account Adjustment Add. Allows a client to request a debit or credit of valuable media from a specified media account.
<MediaAcctAdjAudRq> <MediaAcctAdjAudRs>	Message	Media Account Adjustment Audit. Allows a client to play back the media account adjust messages associated with the client device since some past point in time.

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Tag	Type	Description
<MediaAcctAdjId>	Identifier	Media Account Adjust Identifier. Assigned by the server at the time the Media Account Adjust transaction is first added. Cannot be changed by the client.
<MediaAcctAdjInfo>	Aggregate	Media Account Adjust Information Aggregate.
<MediaAcctAdjInqRq> <MediaAcctAdjInqRs>	Message	Media Account Adjust Inquiry. Allows a client to view media account adjust records.
<MediaAcctAdjMsgRec>	Aggregate	Media Account Adjust Message Record Aggregate.
<MediaAcctAdjRec>	Aggregate	Media Account Adjust Record Aggregate.
<MediaAcctAdjSyncRq> <MediaAcctAdjSyncRs>	Message	Media Account Adjust Synchronization. Allows a client to synchronize the media account adjust messages associated with the client device since some past point in time.
<MediaAcctId>	Identifier	Media Account Identifier. This identifier can refer to a physical container, a logical grouping of containers, or the complete set of valuable media at a client device.
<MediaAcctInventoryInqRq> <MediaAcctInventoryInqRs>	Message	Media Account Inventory Inquiry. Allows a client to retrieve the inventory of valuable media in a media account at the time the message is executed.
<MediaContainerId>	Identifier	Media Container identifier. This identifier can be used to identify the container of the media item.
<MediaItem>	Aggregate	Media Item aggregate. This aggregate is used to describe the details of the media in a media account transaction.
<MediaSubType>	Open Enum	Media Subtype. Used to further clarify a media type. When media type is Check, defined values are: Travelers, Managers, Bank, Cashiers
<MediaSvc>	Service	The Valuable Media Service. Includes transactions that manage containers, such as ATMs or cash drawers, that contain valuable media.
<MediaTrnType>	Open Enum	Media Transaction Type. The type of media account transaction associated with this request. Defined values are: Dispense – Valuable media was dispensed. Deposit – Valuable media was deposited. ReplenishSet – Replenishment, the amounts reported are set absolutely. ReplenishAdd – Replenishment, the amounts reported are added. ReplenishRemove – Replenishment, the amounts reported are subtracted.

		<p>UnverifiedCheckDeposit – One or more checks with an unverified value</p> <p>VerifiedCheckDeposit – One or more checks with a verified value</p> <p>EnvelopeDeposit – One envelope containing unknown amounts of unknown items</p> <p>MultiDeposit – Multiple items either outside of envelopes or in multiple envelopes</p>
<Memo>	C-255	<p>Memo.</p> <p>Generic memo element. Usage depends on context.</p>
<Method>	Closed Enum	<p>Method. Used as a selection criteria in Audit Messages.</p> <p>Valid values:</p> <p>Add – Add. Specifies that audit records resulting from add actions are to be returned.</p> <p>Mod – Modify. Specifies that audit records resulting from modify actions are to be returned.</p> <p>Del – Delete. Specifies that audit records resulting from delete actions be returned.</p> <p>Can – Cancel. Specifies that audit records resulting from cancel actions be returned.</p>
<MiddleName>	C-40	<p>Middle Name.</p> <p>Generic element for an individual's middle name.</p>
<Min>	Long	Minimum Number of Password Characters.
<MinAmtDue>	Currency Amount	Minimum payment amount due.
<MinCurAmt>	Currency Amount	Minimum Amount. The minimum amount that can be transferred to or from an account.
<MinPmtCurAmt>	Currency Amount	Minimum Payment Due.
<Minute>	Long	The number of the represented minute in an aggregate containing time. The value must be within the range 0 through 59.
<MktgInfo>	C-255	Marketing Information.

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Tag	Type	Description
<ModPending>	Boolean	Modify Pending Indicator. Optionally used in request messages to modify existing recurring transfer or payment models. If the Banking, Funds Transfer, or Bill Pay provider indicates support for this feature through the Service Profile, the client may include ModPending. In this case, if set to True, all pending transfer or payment instances which were automatically generated from the recurring model which is being modified will also be modified. If set to False, only the model is modified – any pending transfers or payments will remain unaffected by the modification to the model.
<ModPendingType>	Closed Enum	Client Modify Pending Type. Valid values: Always – changes to recurring transfer or payment models are always propagated to pending transfers or payments based on that model. Never – changes to recurring transfer or payment models are never propagated to pending transfers or payments based on that model. IfRequested – changes to recurring transfer or payment models are propagated to pending transfers or payments based on that model when <ModPending> is set to True in the Modify request and not propagated when <ModPending> is set to False or not specified
<Month>	Long	The number of the represented month in an aggregate containing date. The value must be within the range 1 through 12.
<MortAcctRec>	Aggregate	Mortgage Account Record Aggregate.
<MsgRecDt>	DateTime	Audit Record Creation Date. Date/time at which the audit record was stored/created by the service provider.
<MsgSupt>	Open Enum	Messages Supported. This is a list of messages that are supported for this Service Profile. The convention is to use the name of the message without the Rq or Rs so that each message is only listed once. Defined values for the Base Service: SvcProflnq, Hollnq, CustAdd, CustMod, CustPswdMod, CustStatusMod, CustDel, Custlnq, CustIdlnq, CustAud, CustSync, CustSvcAdd, CustSvcMod, CustSvcStatusMod, CustSvcDel, CustSvcAud, CustSvcSync, SvcAcctAdd, SvcAcctMod, SvcAcctDel, SvcAcctlnq, SvcAcctAud, SvcAcctSync, CustDiscStatusMod, CustDislnq. Defined values for the Bank Service: Ballnq, Acctlnq, DepAcctStmtnq, CCAcctStmtnq, DepAcctTrnlnq, CCAcctTrnlnq, BankAcctTrnlnq, IntRateInq, BankAcctTaxlnq, ForExRateInq, StpChkAdd, StpChkCan, StpChklnq, StpChkAud, StpChkSync, XferAdd, XferMod, XferCan, XferStatusMod, Xferlnq, XferAud, XferSync, RecXferAdd, RecXferMod, RecXferCan, RecXferlnq, RecXferAud, RecXferSync, ChkOrdAdd, DepBkOrdAdd Defined values for the Pay Service: StdPayeeInq, CustPayeeAdd, CustPayeeMod, CustPayeeTypeMod, CustPayeeDel, CustPayeeInq, CustPayeeAud, CustPayeeSync, PmtAdd, PmtMod, PmtStatusMod, PmtCan, Pmtlnq, PmtAud, PmtSync, PmtAuthAdd, PmtAuthMod, PmtAuthCan, PmtAuthlnq, PmtAuthAud, PmtAuthSync, RemitAdd, RemitMod, RemitStatusMod, RemitDel, Remitlnq, RemitAud, RemitSync, RecPmtAdd, RecPmtMod, RecPmtCan, RecPmtlnq, RecPmtAud, RecPmtSync, PmtAcklnq, ChksumAdd, ChksumMod, ChksumStatusMod, ChksumDel, Chksumlnq, ChksumAud, ChksumSync Defined values for the Presentment Service: BillerInq, BillInq, BillStatusMod. Defined values for the Valuable Media Service: MediaAcctAdjAdd, MediaAcctAdjlnq, MediaAcctAdjAud, MediaAcctAdjSync, MediaAcctInventorylnq
<MsgType>	Open Enum	Checksum Message Type. Message type of transaction being calculated for the checksum. Defined values: All IFX Add and Mod Messages. Example: PmtAddRq, RemitAddRq, etc.

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Tag	Type	Description
<Name>	C-40	Name. Usage depends on context. Used as a generic name.
<NameAddrType>	Open Enum	Name/Address Type. Defines the type of name and address information being provided in the <CustNameAddr> aggregate. Defined values: Billing – defines a customer's billing address with a payee or biller; the address for which service is provided, in some cases. Delivery – defines the address to which a paper bill is normally mailed to a customer (may be different than the billing address). Customer – The customer's name and address, generally as known to a SP. ShipTo – The name and address to which something should be shipped via post.
<NameSuffix>	NC-40	Name Suffix. Generic element for a suffix for an individual's name. For example, "Jr.", or
<NetworkOwner>	Open Enum	Network Owner. The name of the individual or organization that owns the source network. Defined Values: ATM – Automated Teller Machine ACH – Automated Clearing House FedNet – Federal Reserve Network SWIFT – Society Worldwide International Funds Transfer
<NetworkRefId>	Identifier	Network Reference Identifier. Reference number assigned by network due to the processing of a message at the respective network. Example: Federal Reserve wire network assigns a Fed Reference Number or ACH trace number.
<NetworkTrnInfo>	Aggregate	Network Transaction Information. Identification and location of the terminal from which the message originates.
<NewToken>	Identifier	New Token. This is a new token that has been generated by the server and returned in an Audit response message. See Token.
<NewUpDt>	Date Time	New Update Date Time. The date-time value when an associated item was last updated on the Server Specific use depends on context.
<NextDt>	Date	Next Closing Date
<NextPmtCurAmt>	Currency Amount	Next Payment Amount. The amount of the next payment.
<Nickname>	C-40	Nickname. Used to allow a customer to assign nicknames to objects that are stored on a server. For example, a customer may apply a nickname to an account, payee, or payment.
<NotifyReqd>	Boolean	Notify Required. If True, the server requires that the client send a <BillStatusModRq> for each change of status of either the bill or its payment. The server may not send True if the client did not set <NotifyWilling> to True in <BillInqRq>.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<NotifyWilling>	Boolean	Client Willing to Notify. If True, the client is prepared to send notifications of changes to bill status, if desired. If False or absent, the client cannot send notifications of bill status changes.
<NotifyWilling>	Boolean	Notify Willing. If True, the client is prepared to send notifications of changes to bill status, if desired. If False, the client cannot send notifications of bill status changes.
<NumInsts>	Long	Number of Instances. In a Recurring Model, the total number of payments or transfers associated with the model. If none of <NumInsts>, <FinalPrcDt>, or <FinalDueDt> is provided, the model is open-ended.

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<i>Tag</i>	<i>Type</i>	<i>Description</i>
<OpenDt>	Date	Opening Date. Opening date of the billing cycle for a bill.
<OptSupt>	Open Enum	Options Supported. Defined values: AcctNickname – Account Nickname. If included, the service provider stores user-assigned account nicknames. The nicknames are defined out of band or via the Account Activate message, and may be modified via the Account Modify message. If not included, account nicknames are not stored. BillerPayee – Biller Payee. If included, the Pay provider supports electronic payments to payees that are billers. The remittance and settlement information may be copied from the biller directory entry <BillerRec> returned by the Biller Inquiry message. If not included, payments to biller payees are not supported. BillStatus – Bill Status. If included, the BSP maintains the Bill Status information that flows from the Biller and from the CSP via <BillStatusModRq>. CustPayeeNickname – Customer Payee Nickname. If included, the Pay provider stores user-assigned payee nicknames. If not included, payee nicknames are not stored. ForEx – Foreign Exchange. If included, client may specify a transfer or payment amount in a currency other than that of the funding account. If not included, transfer or payment amount must be in currency of funding account. ForExCommit – Foreign Exchange Commitment. If included, client may request an exchange rate commitment via the ForExInq messages and specify a previously committed exchange rate in a foreign exchange transfer by including the <ForExCommit> aggregate. If not included, Foreign Exchange Commitments are not supported. FSPayee – Fully Specified Payee. If included, the Pay provider supports payments to payees based on name, address, and, optionally, phone number provided by the customer. If not included, payments to payees with customer-provided address information are not supported. ImmediateXfer – Immediate Transfers. If included, the provider must execute transfers that set the <ImmediateXfer> element to True in real time. If not included, all transfers are assumed to be executed through end of day processing. LinItem – Line Item. If included, the Pay provider supports use of the <LinItem> aggregate within the <InvoiceInfo> aggregate. If not included, invoice line items are not supported. RecCtrl – Records Control. If included, the server reserves the right to return

Tag	Type	Description
		<p>an incomplete result set for an Inquiry, Audit or Sync message and indicate that more matching records are available using the the <RecCtrlOut> aggregate. In this case, the client must perform one or more additional requests to retrieve the rest of the result set. If not included, the server must always send the complete set of records that match the criteria specified in the request message.</p> <p>RecFinalCurAmt – Recurring Model Final Currency Amount. If included the provider supports use of the <FinalCurAmt> element in the <RecModellInfo> aggregate to allow customers to specify a final transfer or payment generated from a recurring model for an amount different from the nominal amount of the model. If not included, the final transfer or payment generated from a recurring transfer or payment model must be for the nominal amount.</p> <p>ReclnitialCurAmt – Recurring Model Initial Currency Amount. If included, the provider supports use of the <InitialCurAmt> element in the <RecModellInfo> aggregate to allow customers to specify an initial transfer or payment generated from a recurring model for an amount different from the nominal amount of the model. If not included, the first transfer or payment generated from a recurring transfer or payment model must be for the nominal amount.</p> <p>RecPend – Recurring Pending. If included, the server generates pending payments/transfers prior to the date required to process them. If not included, no pending payments/transfers are generated.</p> <p>SchedXfer – Scheduled Transfers. If included, the provider supports scheduled future transfers. If not included, but transfers are supported, they must be pay today (end of day processing) or immediate.</p> <p>SkipInst – Skip Instances. If included, the service provider supports use of the <SkipNextN> element in the Modify Recurring Payment/Transfer/Interbank Transfer Model Messages. If not included, the service provider does not support skipping payments/transfers generated from a recurring payment/transfer model.</p> <p>StopChkRangeSC – Stop Check Range Selection Criteria. If included, the server supports using the <ChkRange> aggregate in Stop Check Add and Cancel messages. If not included, <ChkRange> may not be used in request messages for Stop Check functions.</p> <p>XferPayee – Transfer Payee. If included, the Pay provider supports payments to payees based on customer-provided bank and account information (i.e., the customer provides the bank account number of the payee). If not included, payments to payees with customer-provided bank and account information are not supported.</p>
<Org>	Identifier	Organization. Used to qualify various identifiers. The organization that owns the name space.
<OrgContact>	Aggregate	Organization Contact. Contains contact information for an organization.
<OrgId>	Aggregate	Organization Identifier.
<OrgIdNum>	Identifier	Organization Identifier Number.
<OrgIdType>	Open Enum	Organization Identifier Type. Defined Values: DunAndBradstreet, USA.TaxId, OrgSpecific
<OrgInfo>	Aggregate	Organization Information.
<OrigCurAmt>	Currency Amount	Original Currency Amount. Indicates the transaction was initiated in a currency other than the default for the account (funding account in the case of transfers or payments). The currency rate, if provided, must be included here.
<OrigDt>	Date	Origination Date. The date on which the customer originated the transaction. For example, a Credit Card purchase occurs on January 25, which is the Transaction Origination Date, and the Credit Card Account is subsequently debited on January 27, which is the Transaction Posting Date
<OriginatorName>	C-40	Name of originator of the Transaction or Message.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<OrigPmtDueDt>	Date	Original client-supplied payment due date, unadjusted for holidays or non-processing days.
<OrigPmtPrcDt>	Date	Original client-supplied payment processing date, unadjusted for holidays or non-processing days.

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<i>Tag</i>	<i>Type</i>	<i>Description</i>
<PaidCurAmt>	Currency Amount	Paid Currency Amount – Total amount paid, as stated on the invoice. This is the amount already credited towards the invoice.
<PastDuePmtCount>	Long	Past Due Payment Count. Number of Past Due Payments.
<PayeeCountry>	NC-3	ISO code of the residual country of the payee.
<PayeeInfo>	Aggregate	Payee Information Aggregate. The <PayeeInfo> aggregate is used in messages related to Payees, and is also optionally used in <PmtAddRq> and <RecPmtAddRq> if a new Payment or Recurring Payment Model is added for a Payee which is not yet on the customer's Payee List.
<PayeeType>	Closed Enum	<p>Payee Type. Used to indicate the type of payee.</p> <p>Valid values:</p> <p>Biller – Biller Payee. The information for this payee has been obtained from a presentment service. This is bill presentment payee.</p> <p>FSPayee – Fully-Specified Payee. The customer has specified all the information necessary to pay this payee via check. Typically used for an individual or small business.</p> <p>Std – Standard Payee. This is a payee that is well known to the CPP in terms of remittance information.</p> <p>Xfer –Funds Transfer Payee. This payee type is used when the customer knows the financial institution and account information where a payment may be made using a funds transfer.</p>
<PaySupt>	Aggregate	Bill Payment Supported Aggregate. If present, indicates that this account is a valid source account for a transfer.
<PaySvc>	Service	The Pay Service. Contains messages for managing payees, making single and recurring payments, sending remittance information, etc.
<PaySvcProfInfo>	Aggregate	Pay Service Profile Information. The profile information about a Service Provider's pay service.
<PersonInfo>	Aggregate	Person Information Aggregate
<PersonName>	Aggregate	Person name.
<Phone>	Phone Number	Telephone number. Commonly used in contact aggregates.
<PhoneNum>	Aggregate	Phone number aggregate.
<PhoneType>	Open Enum	<p>Phone number type.</p> <p>Defined values: DayPhone, EvePhone, DayFax, EveFax</p>
<PINBlock>	NC-32	PIN Block. PIN pad data, used in a signon using mag stripe reader with PIN pad.
<PmtAckInqRq> <PmtAckInqRs>	Message	Payment Acknowledgement Inquiry Message. Used to retrieve acknowledgements of receipt by the server about a single payment request <PmtAddRq> or consolidated summary of a group of payment requests <PaySvcRq> submitted for processing.

Tag	Type	Description
<PmtAckRec>	Aggregate	Payment Acknowledgment Record Aggregate. Contains acknowledgment records at a consolidated or summarized level applicable to a <SycRqld>, or batch of payments submitted by the customer.
<PmtAddRq> <PmtAddRs>	Message	Add Payment Message. Used to add a new payment object to a service provider.
<PmtAudRq> <PmtAudRs>	Message	Payment Audit Message. Used to audit changes to payment objects.
<PmtAuthAddRq> <PmtAuthAddRs>	Message	Payment Authorization Add Message. Allows a client to request a new Payment Authorization
<PmtAuthAudRq> <PmtAuthAudRs>	Message	Payment Authorization Audit Message. Used to audit changes to payment authorization objects.
<PmtAuthCanRq> <PmtAuthCanRs>	Message	Payment Authorization Cancel Message. Allows a client to cancel existing Payment Authorization records.
<PmtAuthCount>	Long	Payment Authorization Count. For Pay providers that require an authorization from the customer's CPP. This is the number of times that the payment has been submitted for authorization.
<PmtAuthId>	Identifier	Payment Authorization Identifier. Assigned by the FI when the authorization is added. Cannot be changed by the client (CPP).
<PmtAuthInfo>	Aggregate	Payment Authorization Information Aggregate. Defines the payment authorization being requested or listed.
<PmtAuthInqRq> <PmtAuthInqRs>	Message	Payment Authorization Inquiry Message. Allows a client to view existing Payment Authorization records.
<PmtAuthModRq> <PmtAuthModRs>	Message	Payment Authorization Modify Message. Allows a client to modify existing Payment Authorization
<PmtAuthMsgRec>	Aggregate	Payment Authorization Message Record Aggregate. If present it contains a single payment authorization response message of one of three methods: Add, Mod or Del (Can).
<PmtAuthRec>	Aggregate	Payment Authorization Aggregate. If present, it identifies a particular payment authorization, defines the authorization and gives its status.
<PmtAuthStatus>	Aggregate	Payment Authorization Status Aggregate. If present, it gives the status of an authorization.
<PmtAuthStatusCode>	Open Enum	Payment Authorization Status Code. Current state of a payment authorization. Defined Values: Authorized – Payment has been authorization for processing by the customer's FI. Cleared – The payment has been processed and cleared the customer's account.
<PmtAuthSyncRq> <PmtAuthSyncRs>	Message	Payment authorization Synchronization Message. Allows a client to play back the Payment Authorization messages since some past point in time. Note that a synchronization must return payment messages for both pending and completed authorizations.
<PmtCanRq> <PmtCanRs>	Message	Payment Cancellation Transaction. Used to cancel a pending payment object.

		<p>PPD – Prearranged Payment or Deposit, stand alone</p> <p>PPDPlus – Prearranged Payment or Deposit, with addenda record</p>
<PmtId>	Identifier	Payment Identifier. Assigned by the server at the time the Payment is first added. Cannot be modified by the client.
<PmtInfo>	Aggregate	Payment information aggregate.
<PmtInqRq> <PmtInqRs>	Message	Payment Inquiry Message. Used to inquire on payment objects.
<PmtInst>	Aggregate	Payment Instrument Aggregate. Type of payments that the biller can accept via the Bill Pay provider. This is used to restrict the methods by which the customer can pay the bill.
<PmtInstruction>	Aggregate	Detail payment and settlement instruction. This specifies specific instruction about the payment format and how the payment should be routed.
<PmtInstType>	Open Enum	<p>Payment type. Specifies the type of payment instruments that the biller can accept for electronic payment.</p> <p>Defined values:</p> <p>CheckAcct – Draft on a demand deposit account</p> <p>CreditCard – Payment by authorization/settlement using Credit Card networks</p> <p>ElectronicCash – Protocol for payment with electronic cash.</p>
<PmtLegalRpt>	Aggregate	<p>Payment Legal Reporting. For cross border payments in some foreign countries, it is sometimes mandatory to provide legal reporting information to the foreign central bank. This aggregate contains the information to satisfy the legal reporting requirement for payments to foreign payees. It is the responsibility of the reporting party (payer or payee) to pass the payment legal reporting information to CPP for CPP to forward to Central Bank. This information may be pass from the payer to CPP. CPP may then pass it to the country's central bank. CPPs should not modify the information in this aggregate.</p> <p>Following are some countries in which this aggregate is used: Austria, Belgium, Germany, Denmark, Finland, Japan, Netherlands, Norway, and Sweden.</p>
<PmtLegalRptData>	Aggregate	Detail information for legal reporting. Contains detail information regarding the goods and services of the supplying country to be reported to central bank on a payment to a foreign payee.

Tag	Type	Description
<PmtMethod>	Open Enum	<p>Payment Method. Intended to provide to the customer general method of payment.</p> <p>Defined values:</p> <p>Check – Paid by check or other paper instrument</p> <p>Electronic – Payment by a means of electronic funds transfer</p> <p>ACH – The biller accepts electronic remittance using Automated Clearing House funds transfers.</p> <p>Concentrator – The biller is asking that the CPP contact their Bill Payment Provider (biller concentrator bank) for more information</p> <p>FedNet – Payment to be made by Federal Reserve Network</p> <p>SWIFT – Payment to be made by Society Worldwide International Funds Transfer</p> <p>CHIPS – Payment to be made by Clearing House Interbank Payment System</p> <p>CHAPS – Payment to be made by Clearing House Automated Payment System</p> <p>BookEntry – Payment to be made by book transfer</p> <p>Draft – Payment to be made by cashier check</p>
<PmtModel>	Closed Enum	<p>Payment Model. Within the Pay Service profile, indicates whether the client must enter the date that the server should process the payment <PrcDt> or the date that the payment is due <PmtDueDt> within the Payment Record Aggregate <PmtInfo>.</p> <p>Valid Values:</p> <p>DueDt – The client must enter the date that the payment is due.</p> <p>PrcDt – The client must enter the date that the payment should be processed by the server.</p>
<PmtModRq> <PmtModRs>	Message	Payment Modify Transaction. Used to make changes to a payment object.
<PmtMsgRec>	Aggregate	Payment Message Aggregate. The payment messages fitting the selection criteria that are returned in the payment audit and synchronization messages.
<PmtRec>	Aggregate	Payment Record Aggregate. The identifier, information and status of a payment record.
<PmtRefId>	Identifier	Payment reference identifier. Identifier for the payment generated by the Payer, generally in the Accounts Payable system.
<PmtRemitInfo>	Aggregate	Payment Remittance Information. The name and address to which a payment was actually remitted, if different than the name and address for the payee (typically, fully-specified payee).
<PmtStatus>	Aggregate	Payment Status Aggregate. Contains information about the status of a payment, when modified, and by whom.

Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<PmtStatusCode>	Open Enum	<p>Payment Status Code. This identifies the payment processing status.</p> <p>Defined values:</p> <p>Scheduled – The payment has been scheduled.</p> <p>Processed – The payment has been processed by the SP.</p> <p>FundAcctDebited – The funding account has been debited for this payment.</p> <p>Skipped – The client has requested that this payment, which was generated from a recurring payment model, be skipped.</p> <p>Cancelled – The payment has been cancelled either by a <PmtCanRq> or as a cascade delete from a <CustPayeeDelRq> or a <RecPmtCanRq>.</p> <p>Failed – The payment processing failed and no additional information is available. May include data integrity problems.</p> <p>PmtAuthHeld – A payment authorization has been requested & resulted in the payment being held by the FI, typically for the next processing day.</p> <p>PmtAuthNoFunds – A payment authorization has been requested, but was rejected by the FI due to insufficient funds in the funding account.</p> <p>PmtAuthInactive – A payment authorization has been requested, but was rejected due to the funding account being inactive.</p> <p>PmtAuthClosed – A payment authorization has been requested, but was rejected due to the funding account being closed.</p> <p>Posted – The payment has been posted by the Biller.</p> <p>CheckCleared – The check used to remit the funds to the biller has cleared the account on which it is drawn.</p> <p>Returned – The payment has been returned due to insufficient funds.</p> <p>RemitPending – The remittance has been sent to the Biller or BPP and is pending processing.</p> <p>RemitRefused – The Biller has refused the Remittance. They located the Billing Account but cannot accept the payment as remitted.</p> <p>RemitRejected – The Biller has rejected the Remittance. This may happen if the billing account could not be located.</p>
<PmtStatusInqRq> <PmtStatusInqRs>	Message	Payment Status Inquiry Message. Used to search for payment status of the payment objects.
<PmtStatusModRq> <PmtStatusModRs>	Message	Payment Status Modification Message. Used to modify the status of a payment object.
<PmtStatusRec>	Aggregate	Payment Status Record Aggregate. Contains information regarding the status of the payment at the CPP or the Payment Network.
<PmtSummAmt>	Aggregate	Payment Summary Amount. Used to designate the identifier for the amount being paid, or to specify the allocation of the total amount being paid or a portion of the total amount.
<PmtSyncRq> <PmtSyncRs>	Message	Payment Synchronization Message. Used to synchronize a client and service for payment objects.
<PmtType>	Closed Enum	<p>Payment Type.</p> <p>Valid values:</p> <p>Pmt – non-recurring payments</p> <p>RecPmt – payments generated from Recurring Payment Models</p>
<PostAddr>	Aggregate	Postal Address Aggregate
<PostAddrReqd>	Boolean	Customer Postal Address Required Indicator. If set to True, the Service Provider requires that <PostAddr> be included in <CustAddrRq>.
<PostalCode>	C-11	Postal Code. Zip Code, in the US.

Tag	Type	Description
<PostedDt>	Date	Posting Date. The date on which the check is posted against the customer's account. For banking, the date on which the transaction was recorded against the account. For transfers, the date on which entries were made on the books of the receiving FI. For credit card transactions, the date on which the transaction was charged or credited to the cardholder account
<PrcDaysOff>	Closed Enum	Processing Days Off. Days of the week on which no processing occurs at a Service Provider. Valid values: Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, Sunday, Holiday
<PrcDt>	Date	Processing Date. For a payment, the customer enters this date as the original requested processing date, not corrected for holidays and non-processing days. May be modified by the customer.
<PrcDtAdj>	Open Enum	Processing Date Adjustment. Algorithm used for adjustment of processing for requests that fall on non-processing days or holidays. Defined values: Earlier – Processing of request will take place the first business date before the specified date. Later – Processing of request will take place the first business date after the specified date.
<PrcSched>	Aggregate	Normal Processing Schedule Aggregate. Appears whenever information about a Service Provider's processing schedule is needed. Does not take holidays into account. This is the default for all Message Sets. Each Message Set aggregate may contain values which override this default.
<PrefetchURL>	URL	Prefetch URL. Used to support off-line viewing of the bill. Each <PrefetchURL> points to a local Web page.
<PrefTimeEnd>	Time	Preferred Customer Contact End Time. This is a customer-provided end time preference for contact by FI and SP staff.
<PrefTimeStart>	Time	Preferred Customer Contact Start Time. This is a customer-provided start time preference for contact by FI and SP staff.
<PrenoteReqd>	Boolean	Pre-Note Required. If set to True, the Biller requires pre-noting by the Service Provider. Note: Pre-noting is the transmission of a zero dollar message to verify consumer information, usually the payee account information.
<PreNoteReqd>	Boolean	Pre-Note Required. If set to True, the Biller requires pre-noting by the Service Provider. Note: Pre-noting is the transmission of a zero dollar transaction to verify consumer information usually the payee account information.
<PrepayPenalty>	Currency Amount	Prepay Penalty. Amount charged for paying off a loan prior to the specified term.
<PresAcctId>	Aggregate	Presentment Account Identification Aggregate The identifying information for a Bill presentment account.
<PresAcctInfo>	Aggregate	Presentment Account Information Aggregate. Contains additional information about a presentment account beyond the identifier.
<PresAcctRec>	Aggregate	Presentment Account Record. The account information for a bill presentment account.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<PresAcctStatus>	Aggregate	Presentment Account Status. Describes the status of the customer's actual account with a biller (as opposed to the status of the account related to the bill presentment service).
<PresAcctStatusCode>	Closed Enum	Presentment Account Status Code. The code for the status of the customer's actual account with a biller. Valid Values: Open – The account is open at the biller. Closed – The account is closed at the biller. Inactive – The account is not closed but is in a state of inactivity. NotAvail – information on the account is not currently available.
<PresSvc>	Service	The Bill Presentment Service. Includes transactions to identify billers and for the electronic delivery of a bills, notices, statements and invoices from a biller to a customer.
<PresSvcProfInfo>	Aggregate	Presentment Service Profile Information. Contains the profile information for an Service Provider's Presentment Service.
<PrevYrCurAmt>	Currency	Previous Year Currency Amount. Used in <BankAcctTaxRs> to return the prior year tax amount on an account.
<PrimaryAcct>	Boolean	Primary Account Indicator. Used as default account for a class of accounts (i.e. checking). Typically used in ATM networks. The implications of an account being marked primary are specific to a Financial Institution. May be used for other applications by some FIs.
<Prompt>	C-20	Prompt. The prompt to be displayed to the user, explaining the value to be returned in <SecretList> for the secret
<ProxyClient>	Aggregate	Proxy Client Aggregate. In the case where the IFX client is composing requests for some other application that the user is running (e.g., a Web browser), the details of the customer's interface application should be included here. It has the same structure as the <ClientApp> aggregate.
<Pswd>	C-32	Clear Text Password.
<PswdDelivery>	Aggregate	Password Delivery Aggregate.
<PurposeDesc>	C-100	Purpose Description. Example usage: Describes the purpose of a loan.

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<i>Tag</i>	<i>Type</i>	<i>Description</i>
<Rate>	Decimal	Rate Used as a percentage (e.g. – a value of 5.2 equals 5.2%).
<RecCtrlIn>	Aggregate	Records Control Input Aggregate. Used in the Inquiry/Audit/Sync request messages to allow the client to specify a maximum number of records that it is capable of processing within a single response.
<RecCtrlOut>	Aggregate	Records Control Output Aggregate. Used in the Inquiry/Audit/Sync responses to provide a client that used the <RecCtrlIn> aggregate in the request with information it needs to retrieve the rest of the records that matched the specified selection criteria.
<RecModellInfo>	Aggregate	Recurring Model Information Aggregate. Complete information about a Recurring Model Record.
<RecPmtAddRq> <RecPmtAddRs>	Message	Recurring Payment Add Message. Used to add a recurring payment model to a service provider.

Tag	Type	Description
<RecPmtAudRq> <RecPmtAudRs>	Message	Recurring Payment Model Audit Message. Used to audit changes to a recurring payment model object.
<RecPmtCanRq> <RecPmtCanRs>	Message	Cancel Recurring Payment Model Message. Used to cancel a recurring payment model.
<RecPmtId>	Identifier	Recurring payment model identifier. This value is set by a payment provider and cannot be changed by a client.
<RecPmtInqRq> <RecPmtInqRs>	Message	Recurring Payment Model Inquiry Message. Used to inquire on recurring payment models.
<RecPmtInstAddRq> <RecPmtInstAddRs>	Message	
<RecPmtMod>	Boolean	Recurring Payment Modified Indicator. Required to be True if a <PmtModRq> has subsequently modified a payment generated from a Recurring Payment Model so that it no longer matches the Recurring Payment Model. This may only be supplied for recurring payment instances.
<RecPmtMod>	Boolean	Recurring Payment Modification Indicator. ???
<RecPmtModRq> <RecPmtModRs>	Message	Modify Recurring Payment Model Message. Used to modify an existing recurring payment model object.
<RecPmtMsgRec>	Aggregate	Recurring Payment Message Aggregate. The recurring payment model messages fitting the selection criteria that are returned in the payment audit and synchronization messages
<RecPmtProf>	Aggregate	Recurring Payment Profile Aggregate. Used in the Pay Service Profile Information aggregate <PaySvcProfInfo>.
<RecPmtRec>	Aggregate	Recurring Payment Aggregate. Contains the detailed information about a recurring payment model record.
<RecPmtSyncRq> <RecPmtSyncRs>	Message	Recurring Payment Synchronization Transaction. Used to synchronize the recurring payment models between a client and server.
<RecXferAddRq> <RecXferAddRs>	Message	Recurring Transfer Add Message. Used to add a new recurring transfer model to a SP.
<RecXferAudRq> <RecXferAudRs>	Message	Recurring Transfer Audit Message. Used to audit changes to a recurring transfer model.
<RecXferCanRq> <RecXferCanRs>	Message	Recurring Transfer Cancel Message. Used to cancel a recurring transfer model.
<RecXferId>	Identifier	Recurring Transfer Model Identifier. Assigned by the server at the time the recurring transfer model is first added. Cannot be changed by the client.
<RecXferId>	Aggregate	Recurring Transfer Identifier. The identifying information for a recurring transfer model object.
<RecXferInqRq> <RecXferInqRs>	Message	Recurring Transfer Inquiry Message. Used to request information on a recurring transfer model object (s).
<RecXferMod>	Boolean	Recurring Transfer Modified Indicator. Required if a <PmtModRq> has subsequently modified a transfer generated from a Recurring Payment Model so that it no longer matches the Recurring Payment Model. This should only be supplied for recurring payment instances.
<RecXferModRq> <RecXferModRs>	Message	Recurring Transfer Modify Message. Used to modify a recurring transfer model.
<RecXferMsgRec>	Aggregate	Recurring Transfer Message Record. The recurring transfer model messages fitting the selection criteria that are returned in the payment audit and synchronization messages
<RecXferProf>	Aggregate	Recurring Transfer Profile Aggregate. Contains information about a service provider's supported functions for recurring transfers.
<RecXferRec>	Aggregate	Recurring Transfer Profile Aggregate.
<RecXferSyncRq> <RecXferSyncRs>	Message	Recurring Transfer Synchronization Message. Used to synchronize recurring transfer model objects between a client and server.

Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<Refld>	Identifier	Reference Identifier. The specific identifier used by a service provider to identify a transaction or object instance.
<RefInfo>	Aggregate	Reference Information. Information used by the message recipient to relate information within the associated IFX object with other data obtained via a different channel.
<RefType>	Open Enum	Reference Type. Description of the type of Reference Id. Defined values: APAccountNum – Accounts Payable Account Number ARAccountNum – Accounts Receivable Account Number VendorNum – Vendor Number CustomerNum – Customer Number CountrySpecific – Country Specific Reference Number. Country specific invoice reference identifier required for foreign payment settlement: 1) Invoice Reference: This is required for foreign payments route via post office. Example of usage in Invoice Reference is KIDNO in Scandinavia or ESR in Switzerland. BankSpecific – Bank Specific Reference Number. 1) Bank Reference: Bank specific identifier required for cross-border payment. Example of usage is to support addition bank identifier required for foreign payment. 2) Bank Reference: Bank specific identifier required for specific banking product. OrgSpecific – Organization Specific Number. Internal number generated from the posting of document in the originating organization's system.
<RegPmtCurAmt>	Currency	Regular Payment Amount. The regular amount of a loan payment.
<RemainingInsts>	Long	Server Remaining Count. The server calculates this number as the remaining number of instances based on the customer-entered <RecSeriesEnd>. The number includes any payments to be skipped.
<RemainingPmtCount>	Long	Number of Payments Remaining, such as in a loan or mortgage.
<RemitAddr>	Aggregate	Remittance Address Aggregate. Used in the Biller Contact Information to give the address to where remittance should be sent. Uses the same structure as <PostAddr>.
<RemitAddrRq> <RemitAddrRs>	Message	Remittance Add Message. Used to add a remittance advice object to a Service Provider, generally a BPP.
<RemitAdviceRefld>	Identifier	Remittance Advice Reference Identifier. Remit advice number generated for the payment. Remit advice identifier links a payment and a remittance advice. This is used to re-join the two information streams when remittance and payment travel separately.
<RemitAudRq> <RemitAudRs>	Message	Remittance Audit Message. Used to audit changes to remittance objects.
<RemitDelRq> <RemitDelRs>	Message	Remittance Delete Message. Used to delete a remittance object.
<RemitDetail>	Aggregate	Remittance detail information aggregate.
<RemitId>	Identifier	Remittance Identifier. The identifying information for a remittance object.
<RemitInfo>	Aggregate	Remittance record aggregate. The detailed information about a remittance object.
<RemitInqRq> <RemitInqRs>	Message	Remittance Inquiry Message. Used to inquiry on a remittance object(s).

Tag	Type	Description
<RemitInstruction>	Aggregate	Remit instruction. Specifies the remittance delivery instruction, delivery method and provide remit advice codes for reconciliation process to link the payments and remittance advice.
<RemitModRq> <RemitModRs>	Message	Remittance Modify Message. Used to modify a remittance object.
<RemitMsgRec>	Aggregate	Remittance message record aggregate. The remittance messages fitting the selection criteria that are returned in the payment audit and synchronization messages
<RemitName>	C-40	Remittance Name. Used in Biller Contact Information to give the name to be used in submitting paper remittance to the biller.
<RemitRec>	Aggregate	Remittance Record Aggregate. The identifier, information, and status for a remittance record.
<RemitRefId>	Identifier	Remittance reference identifier. Remittance reference identifier generated for the payment, generally in the Accounts Payable system.
<RemitStatus>	Aggregate	Remittance status aggregate. The information regarding the status of a remittance object.
<RemitStatusCode>	Closed Enum	Remit Status Code: This identifies the remittance processing status. Valid values: Pending – The BPP/biller has not yet processed the remittance. Posted – The remittance information has been posted to the customer's account at the biller. Refused – The remittance has been refused by the biller. The account can be located, but due to conditions, it is being refused, e.g. a mortgage in foreclosure. Rejected – The remittance has been rejected by the BPP/biller. The remittance information cannot be matched to an active account at the biller. Returned – The funds transfer associated with the remittance has been returned to the CPP by the FI. DelPend – A deletion request for this remittance is pending. Deleted – The remittance record was deleted.
<RemitStatusModRq> <RemitStatusModRs>	Message	Remittance Status Modify Message. Used to modify the status of a remittance object.
<RemitSyncRq> <RemitSyncRs>	Message	Remittance Synchronization Message. Used to synchronize remittance objects between a client and server.
<ResolvePendingDt>	Date	Resolve Pending Date. The date that the Pending status in <SvcAcctStatus> is expected to change to a final status, e.g., Enabled, Activated, Rejected.
<RqUID>	UUID	Request Identifier. Sent by a client as a universally unique identifier for the message. Used to correlate responses with requests. This date should be returned when the status code is set to an xxxPend value.

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Tag	Type	Description
<SalesSlipRefNum>	NC-23	Sales Slip Reference Number.
<Second>	Long	Number of the represented second. Value must be within the range 0 through 60. The value "60" is used only to represent leap seconds. Must be included if <Fraction> is included. If absent, the value defaults to 0.

Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<Secret>	C-80	Secret. Customer-entered information in response to a SecretPrompt. It is within the <SecretList> aggregate. Typical uses are mother's maiden name, tax id, etc. Cleartext values when <CryptType> = NONE, otherwise use <CryptSecret>.
<SecretFormat>	NC-1024	Secret Format. Regular expression describing the secret format. The definition and behavior of "Regular Expression" is per IEEE Std 1003.2-1992 (POSIX.2). General definition may be found at http://www.ciser.cornell.edu/info/regex.html
<SecretId>	Identifier	The ID of the secret. The client receives the <SecretId> in <SecretPrompt> and must return the ID along with the secret itself in <SecretLst>
<SecretList>	Aggregate	Secret List Aggregate. This aggregate is for a customer to return the secret required for client enrollment. In Enroll Request Message <EnrollRq> and aggregate <PresAcct>.
<SecretMask>	C-80	Secret Mask. Edit Mask for the user input for <Secret> in <SecretLst>. The format for <SecretMask> is specified by <EditMask>.
<SecretOptional>	Boolean	If True, the secret <i>does not</i> need to be provided in the <SecretList> sent to the server in order for the server to process the requested message. If False or omitted, the secret <i>does</i> need to be provided in the <SecretList> sent to the server in order for the server to process the requested message.
<SecretPrompt>	Aggregate	Secret Prompt Aggregate. Prompt for client to display to customer for input of a character field of length 80. Typical uses are "mother's maiden name", "tax id", etc. This field is text specifying what the customer needs to enter, not the actual value. It is provided so that a customer new to this channel may be authenticated against existing customer records at the FI, SP or biller. Note that this is a variable length list depending on the requirements of the FI, SP or biller. If omitted, the FI, SP or biller does not require the customer to enter any secrets for client enrollment or subscription.
<SelRangeCurAmt>	Aggregate	Selection Range Currency Amount Aggregate. Used as selection criteria in inquiry messages to limit the results based on a currency range.
<SelRangeDt>	Aggregate	Selection Range Date Aggregate.
<SelRangeDueDt>	Aggregate	Selection Range Due Date Aggregate. Used in a number of inquiry messages as selection criteria.
<SelRangePrcDt>	Aggregate	Selection Range Processing Date Aggregate. Used in a number of inquiry messages as selection criteria.
<SentRec>	Long	Sent Records. Number of records matching the selection criteria that are included in this message.
<SeqNum>	Long	Sequence number.
<ServerDt>	DateTime	Server DateTime. System time according to the server.
<ServerStatusCode>	C-20	Server Status Code. The value placed here is used to allow the client to display the status code to the user. This allows the user to read the code to a customer service representative for debugging purposes.
<SessKey>	NC-64	User Key. Included only at client request in <SignonRq>.
<SettlementId>	C-20	Settlement Identification. May contain the RPS or ePay ID as applicable, depending on the Settlement Type.
<SettlementInfo>	Aggregate	Settlement Information. May contain complete or partial information for use by the CPP in transferring funds to the Biller or BPP. One or more options may be supported for each Payment instrument and brand.
<SettlementMethod>	Open Enum	Settlement Method. The method accepted by the Biller or BPP for settling bill payments.

Tag	Type	Description
		<p>Defined values:</p> <p>RPS – The biller accepts electronic payment remittance using MasterCard's RPS service.</p> <p>ePay – The biller accepts electronic payment remittance using VISA's ePay service.</p> <p>ACH – The biller accepts electronic remittance using Automated Clearing House funds transfers.</p> <p>Concentrator – The biller is asking that the CPP contact their Bill Payment Provider (biller concentrator bank) for more information</p> <p>FedNet – Payment to be made by Federal Reserve Network</p> <p>SWIFT – Payment to be made by Society Worldwide International Funds Transfer</p> <p>CHIPS – Payment to be made by Clearing House Interbank Payment System</p> <p>CHAPS – Payment to be made by Clearing House Automated Payment System</p> <p>BookEntry – Payment to be made by book transfer</p> <p>Draft – Payment to be made by cashier check</p> <p>OutsourcedCheck – Payment to be made by check issued by CPP on behalf of the Customer</p>
<Severity>	Closed Enum	<p>Status Severity.</p> <p>Valid values:</p> <p>Error – There was an error in the request severe enough that no response could be made. The requested transaction was not processed.</p> <p>Warning – There was a problem with the request, but a valid response is still present. The requested transaction was processed.</p> <p>Info – Information Only. The requested transaction was processed.</p>
<ShortDesc>	C-15	<p>Short Description.</p> <p>General-purpose text description. Meaning depends on context.</p>
<SignoffRq> <SignoffRs>	Message	Signoff Response Message.
<SignoffRs>	Message	Signoff Response Message. Must be provided if <SignoffRq> was provided in the request document.
<SignonCert>	Aggregate	Aggregate for Signon with Embedded Certificate
<SignonInfo>	Aggregate	Signon Information Aggregate. The SignonInfo Aggregate contains information about a Signon Realm. This aggregate is returned to the client in an Service Profile Inquiry response message and provides the client with rules for passwords and supported password encryption types in the Signon Realm.
<SignonMagPIN>	Aggregate	Aggregate for Signon with a magnetic stripe card and a PIN pad
<SignonOverride>	Aggregate	Signon override. Authentication used for overriding functions that could not normally be performed by the signed on user. Typically used in a teller environment where the document requires a supervisor override.
<SignonPswd>	Aggregate	Aggregate for Signon with <CustId>/<CustPswd> authentication method
<SignonRole>	Open Enum	<p>Signon role.</p> <p>Defined values:</p> <p>Customer – Customer</p> <p>CSR – Customer Service Representative</p> <p>Agent – Agent of Customer</p>

Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<SignonRq> <SignonRs>	Message	Default value is <i>Customer</i> . Signon Message.
<SignonRs>	Message	Signon Response Message. Must be provided in cases where the IFX request document was valid.
<SignonTransport>	Aggregate	Aggregate for Signon with transport certificate (i.e., SSL) authentication method.
<SkipNextN>	Long	Skip Next <i>n</i> Instances. If a non-zero value, indicates that the next <i>n</i> transaction instances are to be skipped. Subject to server support in profile.
<SpaceAlwd>	Boolean	Spaces Allowed. If set to True, indicates that the password allows spaces.
<SpecialHandling>	Open Enum	Special Handling. Special handling requests. Defined Values: ClientOverride – The client is overriding the server's default behavior
<SPName>	Identifier	Service Provider Name. The Service Provider Name element is a globally unique identifier for a service provider and is used for 2 distinct purposes. To specify the destination of a message, when multiple service providers provide the same service, e.g. a CSP interacts with multiple BSPs to implement Bill Presentment. To qualify the id of an object that it owns, e.g. <BillerId>, <PmtId>, <XferId>. There are cases where different <SPName>s may be used in the same message, e.g. the BSPs <SPName> is used to qualify the <BillerId> in a message that is sent to the CPP. To ensure uniqueness, <SPName> must be an Internet domain name registered to the SP. For example, the Banker's Roundtable would use "org.bankersround" as the value for <SPName>.
<SPRefId>	Identifier	Service Provider Reference Identifier. Provides a permanent reference for the transaction and may be used by the customer in reporting problems to Customer Service at the Service Provider or Financial Institution.
<SPRefIdCorrect>	Aggregate	SP Reference Identifier Correction. Either replaces or deletes a previous message depending on the value of <CorrectAction>.
<StartDt>	Datetime	Start Date. Used within a date range selection <SelRandeDt> in inquiries to limit the response to objects within the specified range. Also, used as the start date of the cycle of a banking statement.
<StateProv>	C-30	State or Province code.
<Status>	Aggregate	Response Status Aggregate. The Status aggregate is optionally returned in every response message to provide the status of the transaction. If absent, <Status> <Code> defaults to 0 (zero).
<StatusCode>	Long	Response Status Code. Valid values depend on context. See Appendix A.
<StatusDesc>	C-255	Status Description. Explanatory text associated with a status such as the response status code, the bank account status, stopped check status or other related object status.
<StatusModBy>	Open Enum	Status Modified By. Defined values: BPP – Biller Payment Provider BPPSR – Customer Service Representative at Biller Payment Provider BSP – Biller Service Provider

		FI –Customer's Financial Institution
<StdPayeeld>	Aggregate	Standard Payee Identifier Aggregate. The <StdPayeeld> aggregate is used to describe a <i>Predefined Payee</i> , such as a Biller. The <StdPayeeld> is the Biller as known by the CPP. <StdPayeeld> is a synonym of <BillerId>, which is the Biller identification as known by the Biller or BSP.
<StdPayeeInfo>	Aggregate	Standard Payee Information Aggregate. Information about a particular standard payee, such as, name and address.
<StdPayeeInqRq> <StdPayeeInqRs>	Message	Standard Payee Inquiry Message, allows a client to inquire about payees as known by the CPP.
<StdPayeeRec>	Aggregate	Standard Payee Record Aggregate. Contains <StdPayeeld> and <StdPayeeInfo>.
<StmtImage>	Aggregate	Statement Image Aggregate. The <StmtImage> aggregate provides one or more URLs that point to a fully rendered image of the bill, in HTML
<StmtSummAmt>	Aggregate	Statement Summary Amount Aggregate. Used to return all the statement summary totals for this closing statement period.
<StmtSummType>	Open Enum	Statement Summary Types. Used to identify the type of summary data. Defined values: Deposits – The placement of money (funds) in a bank or financial account OthCredits – Other Credits. Total currency amount of all other credits (not including deposits) posted in the closing period. Checks – A written order to a bank to pay the amount specified from funds on deposit. OthDebits – Other Debits. Total currency amount of all other debits (not including disbursements) posted in the closing period. Fees – A fixed or variable sum charged for a service or transaction IntCharged – Interest Charged. A fixed or variable amount charged for borrowing money; usually a percentage of the amount borrowed. IntEarned – Interest Earned. A fixed or variable amount earned for funds on deposit; usually a percentage of the amount deposited. ATM – Automated Teller Machine. Total currency amount of ATM transactions (either debits or credits). Electronic – Total currency amount of transactions noted as disbursed or received via an electronic transmission, i.e., ACH or wire transactions. CreditsOnly – Credits Only. Total number of credit transactions posted in the closing period. DebitsOnly – Debits Only. Total number of debit transactions posted in the closing period. BAI:xxx or TMA:xxx (Reference BAI Code List or TMA Code List as maintained by Association of Financial Professionals (AFP) found at: http://www.bai.org/operations/bai_codes.html) Example: BAI:010 (Beginning Ledger Balance), BAI:140 (ACH Credits), etc.
<StopChkAddRq> <StopChkAddRs>	Message	Add a Stop Check Message. Allows client to stop a check or a range of checks.
<StopChkAudRq>	Message	Check Stop Audit Request Message

Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<StopChkAudRs>		Allows client to play back Stopped Check transactions associated with the current customer since some past point in time.
<StopChkCanRq> <StopChkCanRs>	Message	Stop Check Cancel Message
<StopChkInfo>	Aggregate	Stopped Check Information aggregate is generally used in request messages related to Stopped Checks.
<StopChkInqRq> <StopChkInqRs>	Message	Stop Check Inquiry Message. Allows client to view current Stopped Check records.
<StopChkMsgRec>	Aggregate	Stop Check Message Record Aggregate. Contains the Stop Check information returned in the audit and sync responses.
<StopChkProf>	Aggregate	Stop Check Profile Aggregate.
<StopChkRec>	Aggregate	Stop Check Record Aggregate. Generally used in response messages related to Stopped Checks
<StopChkStatusCode>	Closed Enum	<p>Stop Check Status Code.</p> <p>Used as part of the stop check transaction.</p> <p>Valid values:</p> <p>Pending – The request to stop the check is pending.</p> <p>Stopped – The stop check request is in place.</p> <p>Returned – A check that that has been stopped has been presented for payment and returned.</p> <p>Cleared – The stop check request cannot be processed because the check has cleared.</p> <p>Rejected – The request o stop the check cannot be processed for any reason other than that the check has already cleared.</p> <p>Cancelled – The stop check request has been cancelled.</p>
<StopChkSyncRq> <StopChkSyncRs>	Message	Stop Check Sync Message. Allows client to synchronize Stop Check Add and Cancel messages associated with the current customer and bank account.
<StopCount>	Long	Stop Count. Number of stopped payments.
<SupplRptCode>	C-36	Supplemental country dependent code.
<SupplyingCountry>	NC-3	ISO code of the country from which goods or services come.
<SuppressEcho>	Boolean	Suppress Echo. Client request for the suppression of echoed response aggregates and elements.
<SvcAcctAddRq> <SvcAcctAddRs>	Message	Allows client to request the enabling of a service for a customer. Optionally allows an SP to return terms and conditions to the customer for acceptance.
<SvcAcctAudRq> <SvcAcctAudRs>	Message	Service/Account Link Audit Message. Allows client to audit Service /Account Link Add, Modify and Delete messages associated with the current customer and the current customer's accounts.
<SvcAcctDelRq> <SvcAcctDelRs>	Message	Allows client to request the disabling of a service for the customer.
<SvcAcctId>	Aggregate	Service/Account Link Identifier Aggregate
<SvcAcctIdModRq> <SvcAcctIdModRs>	Message	Service Account Link Identifier Modify. Allows a customer or CSP to change the identifier associated with a particular Service Account Link.
<SvcAcctInfo>	Aggregate	Service/Account Link Information Aggregate. Used to provide additional optional information about the service/account link such as account nickname that is provided by the user and held by the service provider.
<SvcAcctInqRq> <SvcAcctInqRs>	Message	Service/Account Link Inquiry Message. Allows client to retrieve account and service current state, and account balances.
<SvcAcctModRq> <SvcAcctModRs>	Message	Allows client to request modification of an account for one of the customer's services. Optionally allows an SP to return terms and conditions to the

Tag	Type	Description
<SvcAcctMsgRec>	Aggregate	customer for acceptance. Service/Account Link Message Record. Contains the service/account link information returned in the audit and sync responses.
<SvcAcctRec>	Aggregate	Service/Account Link Aggregate. This aggregate identifies an account and its status with respect to a specific service.
<SvcAcctStatus>	Aggregate	Service/Account Status Aggregate. The service provider uses this aggregate to provide status of the account that is specified for the service. It minimally contains a service account status code and optionally may also contain a status description, effective date-time of the last status change, which service provider made the status change, and the expected resolution of a pending status state.
<SvcAcctStatusCode>	Closed Enum	Service/Account Status Code. : Valid Values: Activated – The account has been activated for the specified service. ActivatePend – Activation Pending. The server has received an Account Activate request but has not completed processing. Subsequent inquiries may show an updated status. Deactivated – The account has been deactivated for the specified service. DeactivatePend – Deactivation Pending. The server has received an Account Deactivate request, but has not completed processing. Although the account is still activated, the client should initiate no further use of the account for the specific service that is being deactivated. Subsequent inquiries may show an updated status. Rejected – The server has received a service/account link request (e.g., an SvcAcctAdd, Mod, or Del request) but was unable to process the request. (Note: this status may have a description with it as to why the request was rejected in <StatusDesc>.) Suspended – The account has been suspended for the specified service.
<SvcAcctStatusModRq> <SvcAcctStatusModRs>	Message	Service Account Link Status Modify.
<SvcAcctSyncRq> <SvcAcctSyncRs>	Message	Service/Account Link Sync Message. Allows client to synchronize Service/Account Link Add, Modify and Delete messages associated with the current customer and the current customer's accounts
<SvcCore>	Aggregate	The SvcCore aggregate is included in every Service Profile. This aggregate provides information for the correct processing of that service.
<SvcName>	Open Enum	Service Name. Defined values: Base – Base Service Bank – Banking Service Pay – Payment Service Pres – Presentment Service
<SvcProfilnqRq> <SvcProfilnqRs>	Message	Service Profile Inquiry Message.
<SvcRqUID>	Identifier	Service Request Unique Identifier.

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Tag	Type	Description
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Interactive Financial Exchange Business Message Data Dictionary

Tag	Type	Description
<TaxId>	NC-12	Customer Tax ID.
<TaxInfo>	Aggregate	Tax Information Aggregate. Identifies a levied tax.
<TaxPaidCurAmt>	Currency Amount	Tax Paid Amount.
<TaxPaidDt>	Date	Tax Paid Date.
<TaxType>	Open Enum	Tax Type. Qualified by <Org>. Defined values: WithholdingTax – Withholding Tax DebitsTax – Debits Tax FIDuty – Financial Institution Duty
<TaxYear>	Long	Tax year.
<Term>	Aggregate	Term Aggregate. Contains details of the term of a deposit or a loan.
<Terminalld>	Identifier	Terminal Identifier. Identification of a terminal, such as terminal code or terminal number of ATM.
<TermUnits>	Closed Enum	Term Units. Units in which the Term Deposit is measured. Valid values: Days Weeks Months Years Indefinite – There is no defined end
<TitlePrefix>	C-8	Customer Title Prefix. For example, “Ms.”, or “Dr.”
<Token>	Identifier	Token. Server assigned. Client should make no assumptions about the value of this token relative to others that it may have received. The token is only significant to the server that originally assigned it. This is a token that has been previously sent by the server, or zero for first-time requests.
<TotalCurAmt>	Currency Amount	Invoice Amount Due.
<TrnAuthld>	Identifier	Transaction Authorization Identifier. The client may use this identifier in a Banking Service Debit/Credit message to associate a Media Account Adjust message with the original authorization identifier generated. For a Media Account Adjust message to debit, the <TrnAuthld> would be set to the <DebitAuthld> value that was returned from a Banking Service Debit Authorization message. For a Media Account Adjust message to credit, the <TrnAuthld> would be set to the <CreditAuthld> value that was returned from a Banking Service Credit Authorization message.
<TrnImg>	Binary	Transaction Image. A graphical file containing an image of the paper associated with the transaction (e.g., check or sales slip).

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<TrnSrc>	Open Enum	Transaction Source. Defined values: ATM – Automated Teller Machine Teller – Financial Institution Teller (in person) POS – Point of Sale ARU – Audio Response Unit HomeBank – Home Banking ACH – Automated Clearing House
<TrnType>	Open Enum	Transaction Type. Defined values: All – all of the following (selection criteria only) Debit – generic debit Credit – generic credit Withdrawal – withdrawal Deposit – deposit Transfer – transfer Payment – electronic payment Interest – interest earned (+) or paid (-) Dividend – dividend DirectDeposit – direct deposit DirectDebit – merchant-initiated debit RepeatPayment – repeating payment / standing order ServiceCharge – service charge Adjustment – adjustment BAI:xxx or TMA:xxx – Reference BAI code list or TMA code list.

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<i>Tag</i>	<i>Type</i>	<i>Description</i>
<UpDt>	Date Time	Update Date Time. The date-time value when an associated item was last known to be updated. Meaning depends on context.
<UpPayee>	Boolean	Update Payee – Update Payee to current level. Used with a <PmtModRq> to indicate that the Service Provider should update the Payee information for this payment to match the current level of the Payee information known to the server, when the value is True. This would typically be used when a previous <CustPayeeMod> was done without propagating the changes to all pending payments, but the customer would like this particular payment updated to reflect the more current payee information.
<URL>	URL	Web Site Address.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<USA.ACHProf>	Aggregate	ACH Profile Aggregate. This is for use in the United States.
<USA.ACHTrnInfo>	Aggregate	ACH Message Information Aggregate. This aggregate will be deprecated in IFX 2.0, being replaced by <NetworkTrnInfo>
<USA.ACHTrnInfo>	Aggregate	ACH Message Information Aggregate. This aggregate will be deprecated in IFX 2.0, being replaced by <NetworkTrnInfo>
<USA.ACHTrnInfo>	Aggregate	ACH Message Information Aggregate. This aggregate will be deprecated in IFX 2.0, being replaced by <NetworkTrnInfo>
<USA.ACHTrnInfo>	Aggregate	ACH Message Information Aggregate
<USA.RTN>	NC-9	Routing and Transit Number. This is the default RTN for a customer account associated with the SPName above.
<USA.RTN>	NC-9	Routing and Transit Number. This is the default RTN for a customer account associated with the SPName above.
<USA.RTN>	NC-9	Routing and Transit Number. This is the default RTN for a customer account associated with the SPName above.
<USA.RTN>	NC-9	Transit Routing Number. A number uniquely identifying an organization providing products and services of a monetary or financial nature within the United States.
<UTCOffset>	Long	Universal Coordinate Time Offset. Offset from UTC in minutes.

V

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<Version>	NC-12	Client Application Version.
<ViewDtlPref>	Open Enum	Indicates biller preference that customer view the detail of the bill. Defined values: None, Preferred Bill detail is available through the <URL> specified within the <StmtImage> aggregate.

X

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<XferAddRq> <XferAddRs>	Message	Funds Transfer Add message. Allows a client to request an immediate or schedule a future transfer of funds.
<XferAudRq> <XferAudRs>	Message	Funds Transfer Audit message. Allows a client to play back the transfer messages associated with the current customer since some past point in time.
<XferCanRq> <XferCanRs>	Message	Funds Transfer Cancel message. Allows a client to cancel a pending transfer.
<XferFromSupt>	Aggregate	Transfer From Supported Aggregate. If present, indicates that this account is a valid source account for a transfer.

Tag	Type	Description
<XferId>	Identifier	Transfer Identifier. Assigned by the server at the time the Transfer is first added. Cannot be changed by the client.
<XferInfo>	Aggregate	Transfer Information Aggregate. Contains information relating to a funds transfer or recurring transfer model.
<XferInqRq> <XferInqRs>	Message	Funds Transfer Inquiry. Allows clients to retrieve information on previously placed funds transfers.
<XferModRq> <XferModRs>	Message	Funds Transfer Modify message. Allows a client to modify a pending transfer.
<XferMsgRec>	Aggregate	Transfer Message Record Aggregate. Contains the transfer messages fitting the selection criteria that are returned in the payment audit and synchronization messages.
<XferPayee>	Aggregate	Transfer Payee Detail Aggregate. Used in Bill Pay message set when a payee is identified as a Funds Transfer payee, as opposed to a Biller or a Fully-Specified Payee.
<XferProf>	Aggregate	Transfer Profile Aggregate. Must be included if funds transfers are supported.
<XferRec>	Aggregate	Transfer Record Aggregate. Contains the identifier, information and status of a transfer.
<XferStatus>	Aggregate	Transfer Status Aggregate. Contains information provided by the server about the status of a transfer or recurring transfer model when added or modified by a client.
<XferStatusCode>	Closed Enum	<p>Processing Status. This identifies the payment or transfer processing status.</p> <p>Valid values:</p> <p>Scheduled – The requested action (e.g., transfer) has been scheduled.</p> <p>Cancelled – The requested action was deleted by a customer or a CSR, either through a cancel request (e.g., <XferCanRq>), or by modifying or deleting the recurring model that generated the action (e.g., transfer).</p> <p>FIHeld – The transfer was held by the customer's FI and rescheduled, typically for the next processing day.</p> <p>RejNoFund – The requested action was rejected by the customer's FI. The customer's Available Balance for the account specified as the funding account was too low to cover the payment amount.</p> <p>RejInactive – The requested action was rejected by the customer's FI. The funding account specified in the payment is inactive. Definition of inactive is a business rule of the customer's FI.</p> <p>RejClosed – The requested action was rejected by the customer's FI. The funding account specified in the transfer has been closed.</p> <p>Returned – The FI or SP (e.g., banking provider) processed the transfer, but it was returned by a processing agent (e.g., transfer) or the recipient.</p> <p>Failed – The FI or SP (e.g., banking provider) attempted to process the action requested (e.g., transfer) and failed. No additional information is available. May include data integrity problems.</p> <p>Processed – The FI or SP (e.g., banking provider) has processed the requested action (e.g., issued the transfer).</p> <p>Posted – The FI or SP has posted the result of the requested action (e.g., transfer) against the account</p> <p>Cleared – The transfer has cleared.</p> <p>Skipped – The transfer was skipped.</p>
<XferStatusModRq> <XferStatusModRs>	Message	Funds Transfer Status Modify message. Allows a client to request modification of the status of a transfer or recurring transfer model.
<XferSyncRq> <XferSyncRs>	Message	Funds Transfer Synchronization message. Allows a client to play back the Transfer messages associated with the current customer since some past point in time based on the <Token> provided in the request.

Interactive Financial Exchange Business Message Data Dictionary

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<XferToSupt>	Aggregate	Transfer To Supported Aggregate. If present, indicates that this account is a valid target account for a transfer.

Y

<i>Tag</i>	<i>Type</i>	<i>Description</i>
<Year>	Long	4-digit year value.