

CGI presents three main payment types in their Credit Transfer implementation guide: ACH, Wires and Cheques/Drafts. Cheques have many characteristics which are only relevant for that payment type, but ACH and wires payments mostly have identical validation rules.

This page lists all differences between ACH and wires payments present in implementation guide 6_ISO_20022_Credit_Transfer_v3_Common_Global_Implementation_MIG_13JUN2011_Final_Publication.pdf.

ISO Index No.	Or	Message Item	Tag Name	Mult.	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY
2.51		ChargeBearer	<ChrgBr>	[0..1]	C - CRED, DEBT, SHAR, SLEV	C - CRED, DEBT, SHAR	NU	C - SLEV
2.80		CreditorAccount	<CdtrAcct>	[0..1]	R	R	NU	R
1.1.0		Identification	<Id>	[1..1]	R	R	NU	R
1.1.1	{Or	IBAN	<IBAN>	[1..1]	XOR	XOR	NU	R
1.1.2	Or}	Other	<Othr>	[1..1]	XOR	XOR	NU	BD
1.1.3		Identification	<Id>	[1..1]	R	R	NU	R
1.1.4		SchemeName	<SchmeNm>	[0..1]	BD	NU	NU	BD
1.1.5	{{Or	Code	<Cd>	[1..1]	XOR	NU	NU	XOR
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	XOR	NU	NU	XOR
1.1.7		Issuer	<Issr>	[0..1]	BD	NU	NU	BD
2.82		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]	NU	BD	NU	BD
2.83		Code	<Cd>	[0..1]	NU	BD	NU	BD
2.84		InstructionInformation	<InstrInf>	[0..1]	NU	BD	NU	BD

Difference in ChargeBearer is present at both PmtInf and CdtTrfTxInf levels.

The main difference is the usage of ChrgBr - Wires payments do not accept "SLEV" as its value while ACH payments accept all values possible to be given by the schema.

Other differences between ACH and wires payments are related to NU (not used) elements for CreditorAccount and InstructionForCreditorAgent. Following is said about NU elements:

This element is not used by the CGI. The field may be present and will be ignored by receiving party of the message. The data fields are 'hidden' for concise presentation of guide.