



ISO20022 describes PmtInfd as follows:

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Data Type: Max35Text, **Format:** maxLength: 35, **minLength:** 1

To conclude, the element is mandatory by the schema and it has to be unique. Uniqueness is checked by the validator unless otherwise decided with the bank