The new xsd schema has following changes concerning minOccurs and maxOccurs attributes.

NB: This is only applicable to version 5.0, coming out soon in the training environment.

Removed minOccurs -> field is now mandatory

Location	Field
report	entity_reference
t_account & t_account_my_client	account_name
t_account & t_account_my_client - signatory	role
t_entity_my_client	incorporation_country_code
t_person_my_client	birthdate

Added "maxOccurs = 0" -> field is now prohibited

Location	Field
report	rentity_branch
report	location
transaction	late_deposit & date_posting
transaction	transmode_comment
t_from_my_client & t_from	from_funds_comment
t_to_my_client & t_to	to_funds_comment
t_account & t_account_my_client	beneficiary
t_account & t_account_my_client	beneficiary_comment
t_account & t_account_my_client	comments
t_person & t_person_my_client	id_number
t_person & t_person_my_client	employer_phone_id
t_person & t_person_my_client	tax_reg_number
t_person & t_person_my_client	source_of_wealth
t_address	comments
t_phone	comments
report_party_type	significance, reason & comments

You can already check whether you indicate the now mandatory fields and whether there are fields you indicate that now are prohibited (the report's status will be "Failed Validation") and thus have to be removed.