European
Payments Council

SEPA INSTANT CREDIT TRANSFER SCHEME CUSTOMER-TO-BANK IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing Version 1.0 of the 2017 SEPA Instant Credit Transfer Scheme Rulebook based on Version 2009 of the customer-to-bank credit transfer ISO 20022 XML message standards.
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Note	The Originator Bank is obliged to accept customer-to-bank credit transfer instructions which are based on the ISO 20022 XML message standards that are described in this document.

TABLE OF CONTENTS

0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC004-16	SEPA Instant Credit Transfer Scheme Rulebook 2017 Version 1.0	EPC
[2]	-	ISO 20022 XML Credit Transfers and Related Messages, September 2009: • Initiation • Clearing and Settlement	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International Bank Account Number	ISO[1]
[7]	ISO 11649	Structured creditor reference to remittance information	ISO
[8]	EPC217-08	SEPA Requirements for an Extended Character Set	EPC
[9]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC
[10]	EPC023-16	Maximum Amount for Instructions under the 2017 SCT Instant Rulebook v1.0	EPC

0.2 Change History

Issue number	Dated	Reason for revision
2017 V1.0	20161124	EPC Board approval November 2016

0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the ISO 20022 XML message standards for the implementation of the SEPA instant credit transfers (SCT Inst) in the customer-to-bank (C2B) space.

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[1] See also http://www.swift.com/products/bic_registration/iban_format_registration

1 INTRODUCTION

This document sets out the SEPA rules for implementing the credit transfer ISO 20022 XML initiation message standards. The SEPA Instant Credit Transfer Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard of which the following are covered:

SEPA Instant Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 *Customer to Bank Credit Transfer Information*	Customer Credit Transfer Initiation (pain.001.001.03)
DS-04 *Bank to Customer SCT Inst Information dataset*	Statements/advice ISO 20022 XML standards are covered separately.
Negative, positive confirmation and reject based on DS-03 Confirmation Message to Originator Bank	Customer Payment Status Report (pain.002.001.03)

The Guidelines for the customer-to-bank and bank-to-customer XML message standards are mandatory. This means that a scheme participant is obliged to accept at least but not exclusively the messages as described in these guidelines.

1.1 Coverage of the SEPA customer-to-bank Implementation Guidelines

The purpose of the SEPA customer-to-bank Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the payment initiation ISO 20022 XML standards (the 'pain' messages) in initiating SEPA core payments as defined in the SEPA scheme rulebooks and supplemented by processing requirements.

The Guidelines are fully aligned to the SEPA core requirements when defined in the Rulebook and identify message elements needed for initiating SEPA payments while recognising message elements that may be available for use in Additional Optional Services (AOS), as shown below.

Global ISO 20022 XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	**Message elements that are mandatory in the ISO messages or needed for Processing**	**Message elements from the ISO messages available for use by AOS within an EPC Governance framework**	**Message elements from ISO messages not applicable to SEPA**
EPC Implementation Guidelines for SEPA Core subset, identifying elements - **to be used as defined in ISO** - **to be used with SEPA usage rules (from or completing the Rulebook)** **Note: yellow fields can be used in a specific way for an AOS.**		**To be developed and documented by AOS Communities**	**Not available for use in SEPA payments**
SEPA Payments			

Figure 1

These Guidelines define the SEPA Core Mandatory Subset[2] of the Global ISO 20022 XML standard that consists of message elements:

- required in the Rulebook as business requirements
- needed for processing by banks, clearing and settlement mechanisms and bank customers

Elements needed for specific national regulatory requirements are not considered in these guidelines. They have to be dealt with at national level without being regarded as an AOS.

These message elements define the **SEPA core service** and are denoted by yellow shading in the message structures given in the following chapters. Only these elements are further detailed with relevant SEPA core requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

These Guidelines also recognise message elements and the usage rules in the ISO 20022 XML standard that may be available for use in an AOS, subject to a governance framework to be defined by the EPC. The definition and documentation of these message elements are a matter for the AOS communities involved. These message elements are denoted by white shading.

Where there are message elements that do not apply to SEPA payments, these are denoted with red shading in the right-most column of the message structures. To date, few such message elements have been identified.

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[2] The SEPA Core Mandatory Subset is hereafter known as the SEPA core service.

1.2 Use of these Guidelines by the instructing and instructed parties[3]

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Subset (shaded yellow in Figure 2).

- Payments that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as SEPA payments, but not as SEPA core payments.

- It is the responsibility of the instructing customer and instructed bank of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.

- The instructed bank receiving a message containing AOS message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

1.3 Notation Conventions

The Guidelines are presented in a similar format than the one used in the ISO 20022 XML standard.

#	SEPA Mul	Message Element	SEPA Core Requirements
1.00	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2	*SEPA Usage Rule(s)* *(e.g. Mandatory)* *SEPA Format Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** (Yellow: Message Element that is part of the SEPA Core Service)
	1..1		**XML Tag** xs:choice
1.01	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	*SEPA Rulebook* *(Attribute used in Rulebook)* *SEPA Usage Rule(s)* *(e.g. Only 'SEPA' is allowed.)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length* (Yellow: Message Element that is part of the SEPA Core Service)
			SEPA Code restrictions
			SEPA *SingleEuroPaymentsArea* *Payment must be executed following the Single Euro Payments Area scheme.*
1.02	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	**ISO Name** **ISO Definition** **XML Tag** **Type** (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)

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[3] Instructing and instructed parties include CSMs.

1.0n	0..1	Message root +Group Header ++Sublevel 1	**ISO Name** **ISO Definition** **XML Tag** **Type** (Red: Message Element that is not to be used in SEPA Payments)

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines. As a result, the Index numbers differ from the ones used in the relating ISO 20022 Message Definition Report, PDF version.

  Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.

- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:

  - 0..1 element is optional and may only be present once
  - 0..n element is optional with unlimited repetition
  - 1..1 element is mandatory and must be present exactly once
  - 1..n element is mandatory with unlimited repetition

  The displayed SEPA multiplicity may thus differ from the one of the ISO 20022 XML standard. When an element is shaded yellow, possible remaining ISO 20022 occurrences are available for use in an AOS.

  Empty elements are not allowed (i.e. a message shall not contain elements without content).

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.

- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.

  - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.

  - When the message element relates to inter-bank processing requirements, it is shaded yellow.

  - When the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.

  - When the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core requirements, this is specified as 'Mandatory' and is shaded yellow.

  - When the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.

o The SEPA length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.

Column 4 may also indicate conditional relationships between components of a message element, for example, either component 1 or component 2 must be present, but not both (indicated, in empty lines without index number, in the column 4 with XML Tag 'xs:choice'). In such case, the choice is to be made between the two following sub-elements, if both are shaded yellow.

1.4   Character Set

The character set issue centres on the use of the full set characters in the message elements. Two considerations are:

- While banks and their customers must be allowed to use the character set currently in use at national level,

- banks and their customers throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8).

- Banks and their customers must be able to support the Latin character set commonly used in international communication, as follows:

  a b c d e f g h i j k l m n o p q r s t u v w x y z
  A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
  0 1 2 3 4 5 6 7 8 9
  / - ? : ( ) . , ' +
  Space

- References, identifications and identifiers must respect the following [9]:

  o Content is restricted to the Latin character set as defined above

  o Content must not start or end with a '/'

  o Content must not contain '//'s

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set referred to above.

1.5   General Message Element Specifications

1.5.1 BIC

The BIC used to identify financial institutions (Agents in the ISO 20022 XML standards) may be either BIC 11 or BIC 8.

1.6   Implementation of ISO 20022 XML rules

This document should be read in conjunction with the ISO 20022 XML message standards.

2 MANDATORY CUSTOMER-TO-BANK AND BANK-TO-CUSTOMER MESSAGES

2.1 Customer to Bank Credit Transfer Information (DS-01)

2.1.1 Use of the Customer Credit Transfer Initiation (pain.001.001.03)

The message is used to transport the customer-to-bank SCT Inst information sent by the Originator to the Originator Bank.

The message caters for bulk and single payment instructions.

#	SEPA Mult	Message Element	SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Credit Transfer Initiation V03	ISO Name ISO Definition XML Tag Type	Customer Credit Transfer Initiation V03 The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor. CstmrCdtTrfInitn CustomerCreditTransferInitiationV03
1.0	1..1	Customer Credit Transfer Initiation V03 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader32
1.1	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Customer Credit Transfer Initiation V03 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	The validation of this data element depends on pre-agreed customer-to-bank conditions. Number Of Transactions Number of individual transactions contained in the message. NbOfTxs Max15NumericText [0-9]{1,15}

#	SEPA Mult	Message Element	SEPA Core Requirements	
1.5	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Control Sum	*SEPA Usage Rule(s)*	*Mandatory*
				The validation of this data element depends on pre-agreed customer-to-bank conditions.
			SEPA Format Rule(s)	*The fractional part has a maximum of two digits.*
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the message, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*17*
			TotalDigits	18
1.6	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party	ISO Name	Initiating Party
			ISO Definition	Party that initiates the payment.
				Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.
			XML Tag	InitgPty
			Type	PartyIdentification32
1.7	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Name	*SEPA Usage Rule(s)*	*'Name' is limited to 70 characters in length.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
1.8	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress6
1.9	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification	ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party6Choice
	1..1		XML Tag	xs:choice
1.10	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'BIC or BEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification4
1.11	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification ++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, eg, passport.
			XML Tag	PrvtId
			Type	PersonIdentification5
1.12	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}

#	SEPA Mult	Message Element	SEPA Core Requirements	
1.13	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
1.14	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification4
2.0	1..n	Customer Credit Transfer Initiation V03 +Payment Information	ISO Name ISO Definition XML Tag Type	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstructionInformation3
2.1	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 .. 35 1 .. 35
2.2	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Method	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'TRF' is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code
			SEPA Code Restrictions	
			TRF	CreditTransfer Transfer of an amount of money in the books of the account servicer.
2.3	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Batch Booking	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. If element is not present, pre-agreed customer-to-bank conditions apply. Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
2.4	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	Mandatory The validation of this data element depends on pre-agreed customer-to-bank conditions. Number Of Transactions Number of individual transactions contained in the paymnet information group. NbOfTxs Max15NumericText [0-9]{1,15}

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.5	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Control Sum	*SEPA Usage Rule(s)*	*Mandatory*
				The validation of this data element depends on pre-agreed customer-to-bank conditions.
			SEPA Format Rule(s)	*The fractional part has a maximum of two digits.*
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the group, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*17*
			TotalDigits	18
2.6	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information	*SEPA Usage Rule(s)*	*'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.*
			ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation19
2.7	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Instruction Priority	*SEPA Usage Rule(s)*	*If present, pre-agreed customer-to-bank conditions apply.*
			ISO Name	Instruction Priority
			ISO Definition	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.
			XML Tag	InstrPrty
			Type	Priority2Code
2.8	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level	*SEPA Usage Rule(s)*	*Usage is recommended.*
			ISO Name	Service Level
			ISO Definition	Agreement under which or rules under which the transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.9	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level ++++Code	*SEPA Rulebook*	*AT-40 The identification code of the SCT Inst Scheme.*
			SEPA Usage Rule(s)	*Only 'SEPA' is allowed.*
			ISO Name	Code
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			SEPA	*SingleEuroPaymentsArea* *Payment must be executed following the Single Euro Payments Area scheme.*
2.10	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.11	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Local Instrument	ISO Name ISO Definition XML Tag Type	Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.12	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Only 'INST' is allowed. Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35
2.13	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Category Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-45 The category purpose of the SCT Inst Instruction. Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank. Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
2.14	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Requested Execution Date	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-07 The Requested Execution Date of the SCT Inst Instruction. Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate
2.15	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Pooling Adjustment Date	ISO Name ISO Definition XML Tag Type	Pooling Adjustment Date Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. PoolgAdjstmntDt ISODate
2.16	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.17	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-02 The name of the Originator* *Mandatory* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1　.. 140 *1　.. 70*
2.18	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-03 The address of the Originator* Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.19	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType2Code
2.20	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Department Identification of a division of a large organisation or building. Dept Max70Text 1　.. 70 *1　.. 70*
2.21	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1　.. 70 *1　.. 70*
2.22	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1　.. 70 *1　.. 70*
2.23	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1　.. 16 *1　.. 16*
2.24	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1　.. 16 *1　.. 16*
2.25	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1　.. 35 *1　.. 35*

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.26	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 *1 .. 35*
2.27	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.28	0..2	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Address Line	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*Only two occurrences are allowed.* Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 *1 .. 70*
2.29	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-10 The Originator identification code* Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.30	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification ++++Organisation Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'BIC or BEI' or one occurrence of 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.31	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification ++++Private Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'Date and Place of Birth' or one occurence of 'Other' is allowed* Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.32	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.33	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.34	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-01 The IBAN of the account of the Originator.* Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.35	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only IBAN is allowed.* Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.36	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2
2.37	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.38	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 **..** 70 *1 .. 70*
2.39	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
2.40	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either BIC or 'Other/Identification' must be used.* Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification7

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.41	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BIC	*SEPA Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	*AT-06 The BIC code of the Originator Bank. The BIC is only mandatory when Originator Bank is located in a non-EEA SEPA country or territory.* BIC Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.42	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	**ISO Name** **ISO Definition** **XML Tag** **Type**	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.43	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 .. 140 *1 .. 140*
2.44	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	**ISO Name** **ISO Definition** **XML Tag** **Type**	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.45	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	**ISO Name** **ISO Definition** **XML Tag** **Type**	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.46	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Identification	*SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	*Usage Rule: Only 'NOTPROVIDED' is allowed.* Identification Unique and unambiguous identification of a person. Id Max35Text 1 .. 35 *1 .. 35*
2.47	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	**ISO Name** **ISO Definition** **XML Tag** **Type**	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice
2.48	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 *1 .. 35*

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.49	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Branch Identification	**ISO Name**	Branch Identification
			ISO Definition	Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.
			XML Tag	BrnchId
			Type	BranchData2
2.50	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent Account	**ISO Name**	Debtor Agent Account
			ISO Definition	Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.
			XML Tag	DbtrAgtAcct
			Type	CashAccount16
2.51	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor	**ISO Name**	Ultimate Debtor
			ISO Definition	Ultimate party that owes an amount of money to the (ultimate) creditor.
			XML Tag	UltmtDbtr
			Type	PartyIdentification32
2.52	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Name	*SEPA Rulebook*	*AT-08 The name of the Originator Reference Party*
			SEPA Usage Rule(s)	*'Name' is limited to 70 characters in length.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
2.53	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Postal Address	**ISO Name**	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress6
2.54	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification	*SEPA Rulebook*	*AT-09 The identification code of the Originator Reference Party*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party6Choice
	1..1		**XML Tag**	xs:choice
2.55	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'BIC or BEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification4
2.56	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, eg, passport.
			XML Tag	PrvtId
			Type	PersonIdentification5

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.57	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.58	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.59	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charge Bearer	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only 'SLEV' is allowed.* *It is recommended that this element be specified at 'Payment Information' level.* Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	*FollowingServiceLevel* *Charges are to be applied following the rules agreed in the service level and/or scheme.*
2.60	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charges Account	ISO Name ISO Definition XML Tag Type	Charges Account Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. ChrgsAcct CashAccount16
2.61	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charges Account Agent	ISO Name ISO Definition XML Tag Type	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification4
2.62	1..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type	Credit Transfer Transaction Information Set of elements used to provide information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransactionInformation10
2.63	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name ISO Definition XML Tag Type	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification1

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.64	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 .. 35 1 .. 35
2.65	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-41 The Originator's Reference of the SCT Inst Instruction. End To End Identification Unique identification assigned by the initiating party to unumbiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. EndToEndId Max35Text 1 .. 35 1 .. 35
2.66	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation19
2.67	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code
2.68	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Usage is recommended. Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.69	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-40 The identification code of the SCT Inst Scheme. Only 'SEPA' is allowed. Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 .. 4 1 .. 4

#	SEPA Mult	Message Element	SEPA Core Requirements	
			SEPA Code Restrictions	
			SEPA	*SingleEuroPaymentsArea* *Payment must be executed following the Single Euro Payments Area scheme.*
2.70	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 **..** 35 *1 .. 35*
2.71	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	ISO Name ISO Definition XML Tag Type	Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.72	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*Only 'INST' is allowed.* Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 **..** 35 *1 .. 35*
2.73	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-45 The category purpose of the SCT Inst Instruction.* *Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.* Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
2.74	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.75	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	*SEPA Rulebook* *SEPA Usage Rule(s)* *SEPA Format Rule(s)* ISO Name ISO Definition XML Tag Type *SEPA FractDigits* TotalDigits *SEPA Inclusive*	*AT-04 The amount of the SCT Inst in Euro.* *Only 'EUR' is allowed.* *Amount must be 0.01 or up to the maximum amount per instruction that can be processed under the Scheme as defined in document EPC023-16 "Maximum Amount for Instructions under the 2017 SCT Instant Rulebook v1.0".* *The fractional part has a maximum of two digits.* Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. InstdAmt ActiveOrHistoricCurrencyAndAmount *2* 18 *0.01 ..*
2.76	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	ISO Name ISO Definition XML Tag Type	Equivalent Amount Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. EqvtAmt EquivalentAmount2
2.77	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	ISO Name ISO Definition XML Tag Type	Exchange Rate Information Set of elements used to provide details on the currency exchange rate and contract. XchgRateInf ExchangeRateInformation1
2.78	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only 'SLEV' is allowed.* *It is recommended that this element be specified at 'Payment Information' level.* Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	*FollowingServiceLevel* *Charges are to be applied following the rules agreed in the service level and/or scheme.*
2.79	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name ISO Definition XML Tag Type	Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque6
2.80	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32
2.81	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-08 The name of the Originator Reference Party.* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 70*

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.82	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.83	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-09 The identification code of the Originator Reference Party.* Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.84	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'BIC or BEI' or one occurrence of 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.85	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.* Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.86	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.87	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.88	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1 Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. IntrmyAgt1 BranchAndFinancialInstitutionIdentification4
2.89	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. IntrmyAgt1Acct CashAccount16

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.90	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name ISO Definition XML Tag Type	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent. Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2 BranchAndFinancialInstitutionIdentification4
2.91	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount16
2.92	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification4
2.93	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount16
2.94	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-23 The BIC code of the Beneficiary Bank. Only mandatory when Beneficary Bank is located in a non-EEA SEPA country or territory.* *Only BIC is allowed.* *If the BIC is not indicated 'Creditor Agent' structure is not to be used.* Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
2.95	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16
2.96	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Mandatory* Creditor Party to which an amount of money is due. Cdtr PartyIdentification32

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.97	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-21 The name of the Beneficiary.* *Mandatory* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 70*
2.98	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-22 The address of the Beneficiary.* Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.99	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType2Code
2.100	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 *1 .. 70*
2.101	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 *1 .. 70*
2.102	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 *1 .. 70*
2.103	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 *1 .. 16*
2.104	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 *1 .. 16*

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.105	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 *1 .. 35*
2.106	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 *1 .. 35*
2.107	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.108	0..2	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*Only two occurrences are allowed.* Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 *1 .. 70*
2.109	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-24 The Beneficiary identification code.* Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.110	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'BIC or BEI' or one occurrence of 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.111	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.* Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.112	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.113	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.114	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-20 The IBAN of the account of the Beneficiary.* *Mandatory* *Only IBAN is allowed.* Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16
2.115	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32
2.116	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	*AT-28 The name of the Beneficiary Reference Party.* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 70*
2.117	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.118	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-29 The identification code of the Beneficiary Reference Party.* Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.119	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'BIC or BEI' or one occurrence of 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.120	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.* Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.121	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.122	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.123	0..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag Type	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. InstrForCdtrAgt InstructionForCreditorAgent1
2.124	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. InstrForDbtrAgt Max140Text 1 .. 140 *1 .. 140*
2.125	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-44 The purpose of the SCT Inst Instruction.* Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
	1..1		XML Tag	xs:choice
2.126	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 *1 .. 4*
2.127	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.128	0..10	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.129	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Set of elements used to provide details on the tax. Tax TaxInformation3
2.130	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation2

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.131	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	*SEPA Rulebook* *SEPA Usage Rule(s)* **ISO Name** **ISO Definition**	*AT-05 The Remittance Information sent by the Originator to the Beneficiary in the SCT Inst Instruction.* *Either 'Structured' or 'Unstructured' may be present* Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
			XML Tag **Type**	RmtInf RemittanceInformation5
2.132	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	*SEPA Usage Rule(s)* **ISO Name** **ISO Definition**	*'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary.* *Only one occurrence of 'Unstructured' is allowed.* Unstructured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			XML Tag **Type** **ISO Length** *SEPA Length*	Ustrd Max140Text 1 .. 140 *1 .. 140*
2.133	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	*SEPA Usage Rule(s)* *SEPA Format Rule(s)* **ISO Name** **ISO Definition**	*Only one occurrence of 'Structured' is allowed.* *'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.* Structured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
			XML Tag **Type**	Strd StructuredRemittanceInformation7
2.134	0..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	**ISO Name** **ISO Definition** **XML Tag** **Type**	Referred Document Information Set of elements used to identify the documents referred to in the remittance information. RfrdDocInf ReferredDocumentInformation3
2.135	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	**ISO Name** **ISO Definition** **XML Tag** **Type**	Referred Document Amount Set of elements used to provide details on the amounts of the referred document. RfrdDocAmt RemittanceAmount1
2.136	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	*SEPA Usage Rule(s)* **ISO Name** **ISO Definition**	*When present, the Debtor Bank is not obliged to validate the reference information.* *When used both 'Creditor Reference Type' and 'Creditor Reference' must be present.* Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents.
			XML Tag **Type**	CdtrRefInf CreditorReferenceInformation2

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.137	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	**ISO Name** **ISO Definition** **XML Tag** **Type**	Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.138	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type**	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	1..1		**XML Tag**	xs:choice
2.139	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Code	*SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*Only 'SCOR' is allowed.* Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restrictions	
			SCOR	*StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.*
2.140	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 **..** 35 *1 .. 35*
2.141	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Issuer Entity that assigns the credit reference type. Issr Max35Text 1 **..** 35 *1 .. 35*

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.142	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	*SEPA Usage Rule(s)*	*If a Creditor Reference contains a check digit, the receiving bank is not required to validate this.* *If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain.* *RF Creditor Reference may be used (ISO 11649)*
			ISO Name	Reference
			ISO Definition	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.
			XML Tag	Ref
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.143	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	**ISO Name**	Invoicer
			ISO Definition	Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.
			XML Tag	Invcr
			Type	PartyIdentification32
2.144	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	**ISO Name**	Invoicee
			ISO Definition	Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.
			XML Tag	Invcee
			Type	PartyIdentification32
2.145	0..3	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	**ISO Name**	Additional Remittance Information
			ISO Definition	Additional information, in free text form, to complement the structured remittance information.
			XML Tag	AddtlRmtInf
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 140*

2.2 Bank to Customer Reject, Negative or Positive Confirmation (based on DS-03)

2.2.1 Use of the Customer Payment Status Report (pain.002.001.03)

A. Reject

The code 'RJCT' must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'.

The Originator Bank is the status originator and the reason code is different from 'timeout' related reasons.

The message caters for bulk and single reject messages.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-01 attributes.

B. Negative confirmation

The code 'RJCT' must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'.

If the Originator Bank is the status originator (element 'Originator' under 'Status' on various levels) then the code has to be a time-out related reason. If the status originator is not the Originator Bank then any status can be used.

The message caters for bulk and single negative confirmations.

Note: Attribute AT-R1 in DS-03 is implied by the 'Message Name' set to 'pain.002.001.03', the 'Original Message Name Identification' set to 'pain.001.001.03' and 'Group Status' or 'Transaction Status'.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.

C. Positive confirmation

The code 'ACCP' must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'.

The Beneficiary Bank is the 'Status Originator' (no reason code).

The message caters for bulk and single positive confirmations

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.

#	SEPA Mult	Message Element	SEPA Core Requirements	
		Document	**XML Tag** **Type**	Document Document
	1..1	Customer Payment Status Report V03	**ISO Name** **ISO Definition** **XML Tag** **Type**	Customer Payment Status Report V03 The CustomerPaymentStatusReport message is sent by an instructed agent to the payment initiator. It is used to inform this party about the positive or negative status of an instruction (either single, group or file). It is also used to report on a pending instruction. CstmrPmtStsRpt CustomerPaymentStatusReportV03
1.0	1..1	Customer Payment Status Report V03 +Group Header	**ISO Name** **ISO Definition** **XML Tag** **Type**	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader36
1.1	1..1	Customer Payment Status Report V03 +Group Header ++Message Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 *1 .. 35*
1.2	1..1	Customer Payment Status Report V03 +Group Header ++Creation Date Time	**ISO Name** **ISO Definition** **XML Tag** **Type**	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V03 +Group Header ++Initiating Party	**ISO Name** **ISO Definition** **XML Tag** **Type**	Initiating Party Party that initiates the status message. InitgPty PartyIdentification32
1.4	0..1	Customer Payment Status Report V03 +Group Header ++Forwarding Agent	**ISO Name** **ISO Definition** **XML Tag** **Type**	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification4
1.5	0..1	Customer Payment Status Report V03 +Group Header ++Debtor Agent	*SEPA Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-06 The BIC code of the Originator Bank.* Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
1.6	0..1	Customer Payment Status Report V03 +Group Header ++Creditor Agent	**ISO Name** **ISO Definition** **XML Tag** **Type**	Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
2.0	1..1	Customer Payment Status Report V03 +Original Group Information And Status	**ISO Name** **ISO Definition** **XML Tag** **Type**	Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupInformation20

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.1	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Message Identification	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 *1 .. 35*
2.2	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Message Name Identification	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 *1 .. 35*
2.3	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original message. OrgnlNbOfTxs Max15NumericText [0-9]{1,15}
2.5	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type *SEPA FractDigits* TotalDigits	Original Control Sum Total of all individual amounts included in the original message, irrespective of currencies. OrgnlCtrlSum DecimalNumber *17* 18
2.6	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Group Status	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-R1 The type of R-message.* *'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT' in case of a negative confirmation or a reject, or 'ACCP' in case of a positive confirmation.* Group Status Specifies the status of a group of transactions. GrpSts TransactionGroupStatus3Code
2.7	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*'Status Reason Information' must be present only if 'Group Status' is 'RJCT'.* Status Reason Information Set of elements used to provide detailed information on the status reason. StsRsnInf StatusReasonInformation8
2.8	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Originator	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-R2 The identification of the type of party that initiated the "R" message.* *Mandatory.* *Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.* *'Name' is limited to 70 characters in length.* Originator Party that issues the status. Orgtr PartyIdentification32

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.9	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason	*SEPA Rulebook*	*AT-R3 The reason code for non-acceptance of the SCT Inst Transaction.*
			SEPA Usage Rule(s)	*Mandatory if 'Group Status' is 'RJCT'.*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Type	StatusReason6Choice
	1..1		**XML Tag**	xs:choice
2.10	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	*SEPA Rulebook*	*See Message Element Specifications below.*
			ISO Name	Code
			ISO Definition	Reason for the status, as published in an external reason code list.
			XML Tag	Cd
			Type	ExternalStatusReason1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
2.11	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	**ISO Name**	Proprietary
			ISO Definition	Reason for the status, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.12	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Additional Information	**ISO Name**	Additional Information
			ISO Definition	Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information.
			XML Tag	AddtlInf
			Type	Max105Text
			ISO Length	1 .. 105
			SEPA Length	*1 .. 105*
2.13	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Number Of Transactions Per Status	**ISO Name**	Number Of Transactions Per Status
			ISO Definition	Detailed information on the number of transactions for each identical transaction status.
			XML Tag	NbOfTxsPerSts
			Type	NumberOfTransactionsPerStatus3
3.0	0..n	Customer Payment Status Report V03 +Original Payment Information And Status	**ISO Name**	Original Payment Information And Status
			ISO Definition	Information concerning the original payment information, to which the status report message refers.
			XML Tag	OrgnlPmtInfAndSts
			Type	OriginalPaymentInformation1
3.1	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Payment Information Identification	**ISO Name**	Original Payment Information Identification
			ISO Definition	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
			XML Tag	OrgnlPmtInfId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
3.2	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Number Of Transactions	**ISO Name**	Original Number Of Transactions
			ISO Definition	Number of individual transactions contained in the original payment information group.
			XML Tag	OrgnlNbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}

#	SEPA Mult	Message Element	SEPA Core Requirements	
3.3	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Control Sum	ISO Name	Original Control Sum
			ISO Definition	Total of all individual amounts included in the original payment information group, irrespective of currencies.
			XML Tag	OrgnlCtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*17*
			TotalDigits	18
3.4	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Payment Information Status	*SEPA Rulebook*	*AT-R1 The type of R-message.*
			SEPA Usage Rule(s)	*'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT' in case of a negative confirmation or reject, or 'ACCP' in case of a positive confirmation.*
			ISO Name	Payment Information Status
			ISO Definition	Specifies the status of the payment information group.
			XML Tag	PmtInfSts
			Type	TransactionGroupStatus3Code
			SEPA Code Restrictions	
			ACCP	*AcceptedCustomerProfile* *Preceding check of technical validation was successful. Customer profile check was also successful.*
			RJCT	*Rejected* *Payment initiation or individual transaction included in the payment initiation has been rejected.*
3.5	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information	*SEPA Usage Rule(s)*	*Mandatory if 'Payment Information Status' is 'RJCT'.*
			ISO Name	Status Reason Information
			ISO Definition	Set of elements used to provide detailed information on the status reason.
			XML Tag	StsRsnInf
			Type	StatusReasonInformation8
3.6	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Originator	*SEPA Rulebook*	*AT-R2 The identification of the type of party that initiated the "R" message.*
			SEPA Usage Rule(s)	*Mandatory.* *Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.* *'Name' is limited to 70 characters in length.*
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr
			Type	PartyIdentification32
3.7	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason	*SEPA Rulebook*	*AT-R3 The reason code for non-acceptance of the SCT Inst Transaction.*
			SEPA Usage Rule(s)	*Mandatory if 'Payment Information Status' is 'RJCT'.*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Type	StatusReason6Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	SEPA Core Requirements	
3.8	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	*SEPA Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	*See Message Element Specifications below.* Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 *1 .. 4*
3.9	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
3.10	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Additional Information	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 *1 .. 105*
3.11	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Number Of Transactions Per Status	**ISO Name** **ISO Definition** **XML Tag** **Type**	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus3
3.12	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status	**ISO Name** **ISO Definition** **XML Tag** **Type**	Transaction Information And Status Set of elements used to provide information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransactionInformation25
3.13	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	*SEPA Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	*AT-R4 The specific reference of the party initiating the reject (note: to be used for a negative confirmation or reject) or AT-51 The Beneficiary Bank's reference of the SCT Inst Transaction (note: to be used for a positive confirmation).* Status Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on. StsId Max35Text 1 .. 35 *1 .. 35*
3.14	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35 *1 .. 35*

#	SEPA Mult	Message Element	SEPA Core Requirements	
3.15	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	*SEPA Rulebook*	*AT-41 The Originator's reference of the SCT Inst instruction.*
			ISO Name	Original End To End Identification
			ISO Definition	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
			XML Tag	OrgnlEndToEndId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
3.16	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	*SEPA Rulebook*	*AT-R1 The type of R-message.*
			SEPA Usage Rule(s)	*'Group Status', Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT' in case of a negative confirmation or reject, or 'ACCP' in case of a positive confirmation.*
			ISO Name	Transaction Status
			ISO Definition	Specifies the status of a transaction, in a coded form.
			XML Tag	TxSts
			Type	TransactionIndividualStatus3Code
			SEPA Code Restrictions	
			ACCP	*AcceptedCustomerProfile* *Preceding check of technical validation was successful. Customer profile check was also successful.*
			RJCT	*Rejected* *Payment initiation or individual transaction included in the payment initiation has been rejected.*
3.17	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	*SEPA Usage Rule(s)*	*Mandatory if 'Transaction Status' is 'RJCT'.*
			ISO Name	Status Reason Information
			ISO Definition	Set of elements used to provide detailed information on the status reason.
			XML Tag	StsRsnInf
			Type	StatusReasonInformation8
3.18	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	*SEPA Rulebook*	*AT-R2 The identification of the type of party initiating the "R" message.*
			SEPA Usage Rule(s)	*Mandatory.* *Usage Rule: 'Name' is limited to 70 characters in length.* *Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC."*
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr
			Type	PartyIdentification32
3.19	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	*SEPA Rulebook*	*AT-R3 The reason code for non-acceptance of the SCT Inst Transaction.*
			SEPA Usage Rule(s)	*Mandatory if 'Transaction Status' is 'RJCT'*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Type	StatusReason6Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	SEPA Core Requirements	
3.20	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*See Message Element specifications below.* Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 *1 .. 4*
3.21	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
3.22	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 *1 .. 105*
3.23	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	ISO Name ISO Definition XML Tag Type	Charges Information Provides information on the charges related to the processing of the rejection of the instruction. Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. ChrgsInf ChargesInformation5
3.24	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	ISO Name ISO Definition XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AccptncDtTm ISODateTime
3.25	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text 1 .. 35 *1 .. 35*
3.26	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 .. 35 *1 .. 35*

#	SEPA Mult	Message Element	SEPA Core Requirements	
3.27	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	*SEPA Usage Rule(s)*	*The minimum requirement is the BIC of the Debtor Agent.* *If used, other message elements must be populated with the same value as the message elements of the original instruction, within the following elements.*
			ISO Name	Original Transaction Reference
			ISO Definition	Set of key elements used to identify the original transaction that is being referred to.
			XML Tag	OrgnlTxRef
			Type	OriginalTransactionReference13
3.28	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name	Interbank Settlement Amount
			ISO Definition	Amount of money moved between the instructing agent and the instructed agent.
			XML Tag	IntrBkSttlmAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	*5*
			TotalDigits	18
			SEPA Inclusive	*0 ..*
3.29	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	*SEPA Rulebook*	*AT-04 The amount of the SCT Inst in euro.*
			ISO Name	Amount
			ISO Definition	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			XML Tag	Amt
			Type	AmountType3Choice
3.30	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name	Interbank Settlement Date
			ISO Definition	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
			XML Tag	IntrBkSttlmDt
			Type	ISODate
3.31	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	ISO Name	Requested Collection Date
			ISO Definition	Date and time at which the creditor requests that the amount of money is to be collected from the debtor.
			XML Tag	ReqdColltnDt
			Type	ISODate
3.32	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	*SEPA Rulebook*	*AT-07 The Requested Execution Date of the SCT Inst instruction.*
			ISO Name	Requested Execution Date
			ISO Definition	Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.
			XML Tag	ReqdExctnDt
			Type	ISODate
3.33	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	ISO Name	Creditor Scheme Identification
			ISO Definition	Credit party that signs the mandate.
			XML Tag	CdtrSchmeId
			Type	PartyIdentification32
3.34	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	ISO Name	Settlement Information
			ISO Definition	Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.
			XML Tag	SttlmInf
			Type	SettlementInformation13

#	SEPA Mult	Message Element	SEPA Core Requirements	
3.35	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	*SEPA Rulebook*	*AT-40 The identification code of the SCT Inst Scheme.*
				AT-45 The category purpose of the SCT Inst Instruction.
			ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation22
3.36	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Name	Payment Method
			ISO Definition	Specifies the means of payment that will be used to move the amount of money.
			XML Tag	PmtMtd
			Type	PaymentMethod4Code
			SEPA Code Restrictions	
			TRF	*CreditTransfer*
				Transfer of an amount of money in the books of the account servicer.
3.37	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	ISO Name	Mandate Related Information
			ISO Definition	Set of elements used to provide further details of the mandate signed between the creditor and the debtor.
			XML Tag	MndtRltdInf
			Type	MandateRelatedInformation6
3.38	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	*SEPA Rulebook*	*AT-05 The Remittance information sent by the Originator to the Beneficiary in the SCT Inst Instruction.*
			ISO Name	Remittance Information
			ISO Definition	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
			XML Tag	RmtInf
			Type	RemittanceInformation5
3.39	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	*SEPA Rulebook*	*AT-08 The name of the Originator Reference Party.*
				AT-09 The identification code of the Originator Reference Party.
			ISO Name	Ultimate Debtor
			ISO Definition	Ultimate party that owes an amount of money to the (ultimate) creditor.
			XML Tag	UltmtDbtr
			Type	PartyIdentification32
3.40	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	*SEPA Rulebook*	*AT-02 The name of the Originator.*
				AT-03 The address of the Originator.
				AT-10 The Originator identification code.
			ISO Name	Debtor
			ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
			XML Tag	Dbtr
			Type	PartyIdentification32
3.41	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	*SEPA Rulebook*	*AT-01 The IBAN of the account of the Originator.*
			ISO Name	Debtor Account
			ISO Definition	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount16

#	SEPA Mult	Message Element	SEPA Core Requirements	
3.42	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-06 The BIC code of the Originator Bank.* *Mandatory* Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
3.43	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
3.44	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-23 The BIC code of the Beneficiary Bank (if present in DS-01).* Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
3.45	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16
3.46	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-21 The name of the Beneficiary.* *AT-22 The address of the Beneficiary.* *AT-24 The Beneficiary identification code.* Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
3.47	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-20 The IBAN of the account of the Beneficiary.* Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16
3.48	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-28 The name of the Beneficiary Reference Party.* *AT-29 The dentification code of the Beneficiary Reference Party.* Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32

2.2.2 Message Element Specifications

The Rulebook reasons for a reject or negative confirmation of the SCT Inst are mapped to ISO codes in the tables below. Other ISO codes may be used when the Debtor Bank has rejected the message.

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked, reason not specified
AG01	TransactionForbidden	Credit transfer forbidden on this type of account.
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format

Usage Rule: To be used for incorrect 'operation/transaction' code. |
| AM02 | NotAllowedAmount | Amount exceeds the maximum authorised amount for SCT Inst |
| BE04 | MissingCreditorAddress | Account address is invalid |
| FF01 | InvalidFileFormat | Operation/transaction code incorrect, invalid file format

Usage Rule: To be used for invalid file format. |
AM05	Duplication	Duplicate payment
MD07	EndCustomerDeceased	Beneficiary deceased
MS02	NotSpecifiedReasonCustomer Generated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorsNameOrAddress	Regulatory Reason
RR03	MissingCreditorsNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
TM01	InvalidCutOffTime	Time-out – maximum execution time has been exceeded
DNOR	Debtor bank is not registered	Originator bank is not registered under this BIC in the CSM

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
CNOR	Creditor bank is not registered	Beneficiary bank is not registered under this BIC in the CSM

Following codes are specifically related to SCT Inst processing (e.g. time-out related codes):

ISO Code	ISO Name	SEPA Core Reason
AB05	TimeoutCreditorAgent	Transaction stopped due to timeout at the Creditor Agent.
AB06	TimeoutInstructedAgent	Transaction stopped due to timeout at the Instructed Agent.
AB07	OfflineAgent	Agent of message is not online. Generic usage if it cannot be determined who exactly is not online.
AB08	OfflineCreditorAgent	Creditor Agent is not online.
AB09	ErrorCreditorAgent	Transaction stopped due to error at the Creditor Agent.
AB10	ErrorInstructedAgent	Transaction stopped due to error at the Instructed Agent.
AG10	AgentSuspended	Agent of message is suspended from the Real Time Payment system. Generic usage if it cannot be determined who exactly is suspended.
AG11	CreditorAgentSuspended	Creditor Agent of message is suspended from the Real Time Payment system.
AM23	AmountExceedsSettlementLimit	Transaction amount exceeds settlement limit.