

SEPA CREDIT TRANSFER SCHEME CUSTOMER-TO-BANK IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing Version 8.0 of the SEPA Credit Transfer Scheme Rulebook based on Version 2009 of the customer-to-bank credit transfer ISO 20022 XML message standards.
Document Reference	EPC132-08
Issue	Version 8.0 Approved
Date of Issue	25 November 2014
Reason for Issue	Approval for publication by the October 2014 Plenary
Reviewed by	EPC
Produced by	EPC
Authorised by	EPC
Circulation	Publicly available
Effective Date	22 November 2015
Note	Changed in line with the errata to the 2014 Implementation Guidelines (IGs) and approved changes to the Rulebook effective 2015.

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0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC125-05	SEPA Credit Transfer Scheme Rulebook Version 8.0	EPC
[2]	-	ISO 20022 XML Credit Transfers and Related Messages, September 2009: <ul style="list-style-type: none"> • 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

0.2 Change History

Issue number	Dated	Reason for revision
V1.0	20060824	Approved under the authority of the EPC Plenary March 2006
V2.1	20060929	EPC Plenary approval 27 September 2006
V2.2	20061213	EPC Plenary approval 13 December 2006
V2.3	20070619	Approved by the EPC June Plenary 2007
V3.2	20080108	Approved by the September 2008 Plenary
V3.3	20091001	Approval by the September 2009 Plenary
V4.0	20091001	Approval by the September 2009 Plenary
V5.0	20101101	Approval by the September 2010 Plenary
V6.0	20111117	Approval by the September 2011 Plenary

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

V7.0	20121130	Approval by the September 2012 Plenary
V8.0	20141125	Approval by the October 2014 Plenary

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 Credit Transfers in the customer-to-bank space.

1 INTRODUCTION

This document sets out the SEPA rules for implementing the credit transfer ISO 20022 XML initiation message standards. The SEPA 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 Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 <i>Customer to Bank Credit Transfer Instruction Information</i>	Customer Credit Transfer Initiation (pain.001.001.03)
DS-04 <i>Bank to Customer Credit Transfer Information</i>	Statements/advice ISO 20022 XML standards are covered separately.
<i>Reject based on DS-03 for the Bank to Customer reject</i>	Reject – Customer Payment Status Report (pain.002.001.03)

The use of customer-to-bank and bank-to-customer XML message standards is recommended as are 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 implementation of the messages and the compliance with these guidelines are strongly recommended.

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 <ul style="list-style-type: none"> - to be used as defined in ISO - to be used with SEPA usage rules (from or completing the Rulebook) 		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 Subset² 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.

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 parties³

- 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 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	<i>SEPA Usage Rule(s)</i> (e.g. Mandatory) <i>SEPA Format Rule(s)</i> 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	<i>SEPA Rulebook</i> (Attribute used in Rulebook) <i>SEPA Usage Rule(s)</i> (e.g. Only 'SEPA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length <i>SEPA Length</i> (Yellow: Message Element that is part of the SEPA Core Service)
			SEPA Code restrictions
			SEPA <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i>

³ Instructing and instructed parties include CSMs.

1.02	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)
1.0n	0..1	Message root +Group Header ++Sublevel 1	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> (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.
- 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:
 - Content is restricted to the Latin character set as defined above
 - Content must not start or end with a ‘/’
 - 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 RECOMMENDED CUSTOMER-TO-BANK AND BANK-TO-CUSTOMER MESSAGES

The Guidelines prescribe, where relevant and dictated by the Rulebooks, usage rules for the EPC recommended customer-to-bank and bank-to-customer ISO 20022 XML messages. The message elements identified with yellow shading must be provided when mandatory. However, message elements known by the Debtor Bank may be filled in by the Debtor Bank in order to populate the subsequent inter-bank message

The elements shaded yellow specify the SEPA Core Requirements and are defined in the Rulebook, are required for inter-bank and customer-to-bank processing or are mandatory in the ISO message standards.

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 Credit Transfer 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	ISO Name ISO Definition XML Tag Type Pattern	Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}

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

#	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	<i>Only 'TRF' is allowed.</i> Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code
			SEPA Code Restrictions	
			TRF	<i>CreditTransfer</i> <i>Transfer of an amount of money in the books of the account servicer.</i>
2.3	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Batch Booking	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>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.</i> 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	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTx Max15NumericText [0-9]{1,15}

#	SEPA Mult	Message Element	SEPA Core Requirements
2.5	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Control Sum	<p>SEPA Usage Rule(s) <i>The fractional part has a maximum of two digits.</i></p> <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the group, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 17</p> <p>TotalDigits 18</p>
2.6	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information	<p>SEPA Usage Rule(s) <i>If used, it is recommended to be used only at 'Payment Information' level and not at Credit Transfer Transaction Information' level. When 'Instruction Priority' is to be used, 'Payment Type Information' must be present at 'Payment Information' level.</i></p> <p>ISO Name Payment Type Information</p> <p>ISO Definition Set of elements used to further specify the type of transaction.</p> <p>XML Tag PmtTpInf</p> <p>Type PaymentTypeInfo19</p>
2.7	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Instruction Priority	<p>SEPA Usage Rule(s) <i>If present, pre-agreed customer-to-bank conditions apply.</i></p> <p>ISO Name Instruction Priority</p> <p>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.</p> <p>XML Tag InstrPrty</p> <p>Type Priority2Code</p>
2.8	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level	<p>SEPA Usage Rule(s) <i>Usage is recommended.</i></p> <p>ISO Name Service Level</p> <p>ISO Definition Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag SvcLvl</p> <p>Type ServiceLevel8Choice</p>
	1..1		XML Tag xs:choice
2.9	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level ++++Code	<p>SEPA Rulebook <i>AT-40 Identification code of the Scheme.</i></p> <p>SEPA Usage Rule(s) <i>Only 'SEPA' is allowed.</i></p> <p>ISO Name Code</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>XML Tag Cd</p> <p>Type ExternalServiceLevel1Code</p> <p>ISO Length 1 .. 4</p> <p>SEPA Length 1 .. 4</p>
			SEPA Code Restrictions
			SEPA <i>SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.</i>
2.10	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>

#	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	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35
2.13	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
2.14	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	<i>AT-45 Category purpose of the Credit Transfer Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.</i> 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
2.15	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Requested Execution Date	ISO Name ISO Definition XML Tag Type	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
2.16	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
2.17	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
2.18	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Name	<p><i>SEPA Rulebook</i> AT-02 Name of the Originator <i>SEPA Usage Rule(s)</i> Mandatory 'Name' is limited to 70 characters in length.</p> <p>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</p>
2.19	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address	<p><i>SEPA Rulebook</i> AT-03 Address of the Originator ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstAdr Type PostalAddress6</p>
2.20	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Address Type	<p>ISO Name Address Type ISO Definition Identifies the nature of the postal address. XML Tag AdrTp Type AddressType2Code</p>
2.21	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Department	<p>ISO Name Department ISO Definition Identification of a division of a large organisation or building. XML Tag Dept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p>
2.22	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Sub Department	<p>ISO Name Sub Department ISO Definition Identification of a sub-division of a large organisation or building. XML Tag SubDept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p>
2.23	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Street Name	<p>ISO Name Street Name ISO Definition Name of a street or thoroughfare. XML Tag StrtNm Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p>
2.24	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Building Number	<p>ISO Name Building Number ISO Definition Number that identifies the position of a building on a street. XML Tag BldgNb Type Max16Text ISO Length 1 .. 16 SEPA Length 1 .. 16</p>
2.25	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Post Code	<p>ISO Name Post Code ISO Definition Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. XML Tag PstCd Type Max16Text ISO Length 1 .. 16 SEPA Length 1 .. 16</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.26	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
2.27	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
2.28	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}
2.29	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	<i>Only two occurrences are allowed.</i> 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
2.30	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-10 Originator Identification Code</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.31	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.32	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification ++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.33	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}

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.34	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
2.35	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-01 Account Number of the Originator</i> 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
2.36	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Identification	<i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Only IBAN is allowed.</i> Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.37	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
2.38	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}
2.39	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
2.40	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

#	SEPA Mult	Message Element	SEPA Core Requirements
2.41	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification	<p>SEPA Usage Rule(s) <i>Either BIC or 'Other/Identification' must be used.</i></p> <p>ISO Name Financial Institution Identification</p> <p>ISO Definition Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag FinInstnId</p> <p>Type FinancialInstitutionIdentification7</p>
2.42	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BIC	<p>SEPA Rulebook <i>AT-06 BIC code of the Originator Bank</i> <i>The BIC is optional for national transactions except if Member States use the waiver as per Article 16(6) of EU Regulation 260/2012.</i> <i>The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue to be mandatory for non-EU /non-EEA cross-border SEPA transactions.</i></p> <p>ISO Name BIC</p> <p>ISO Definition 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)".</p> <p>XML Tag BIC</p> <p>Type BICIdentifier</p> <p>Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}</p>
2.43	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	<p>ISO Name Clearing System Member Identification</p> <p>ISO Definition Information used to identify a member within a clearing system.</p> <p>XML Tag ClrSysMmbId</p> <p>Type ClearingSystemMemberIdentification2</p>
2.44	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	<p>ISO Name Name</p> <p>ISO Definition Name by which an agent is known and which is usually used to identify that agent.</p> <p>XML Tag Nm</p> <p>Type Max140Text</p> <p>ISO Length 1 .. 140</p> <p>SEPA Length 1 .. 140</p>
2.45	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	<p>ISO Name Postal Address</p> <p>ISO Definition Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag PstlAdr</p> <p>Type PostalAddress6</p>
2.46	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	<p>ISO Name Other</p> <p>ISO Definition Unique identification of an agent, as assigned by an institution, using an identification scheme.</p> <p>XML Tag Othr</p> <p>Type GenericFinancialIdentification1</p>
2.47	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Identification	<p>SEPA Usage Rule(s) <i>Usage Rule: Only 'NOTPROVIDED' is allowed.</i></p> <p>ISO Name Identification</p> <p>ISO Definition Unique and unambiguous identification of a person.</p> <p>XML Tag Id</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.48	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
2.49	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
2.50	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification 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. BrnchId BranchData2
2.51	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++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
2.52	0..1	Customer Credit Transfer Initiation V03 +Payment 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
2.53	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-08 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
2.54	0..1	Customer Credit Transfer Initiation V03 +Payment 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
2.55	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-09 Identification code of the Originator Reference Party Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	SEPA Core Requirements
2.56	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	<p>SEPA Usage Rule(s) Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</p> <p>ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification4</p>
2.57	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	<p>SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</p> <p>ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, eg, passport. XML Tag PrvtId Type PersonIdentification5</p>
2.58	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Country Of Residence	<p>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}</p>
2.59	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Contact Details	<p>ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party. XML Tag CctcDtls Type ContactDetails2</p>
2.60	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charge Bearer	<p>SEPA Usage Rule(s) Only 'SLEV' is allowed. <i>It is recommended that this element be specified at 'Payment Information' level.</i></p> <p>ISO Name Charge Bearer ISO Definition Specifies which party/parties will bear the charges associated with the processing of the payment transaction. XML Tag ChrgBr Type ChargeBearerType1Code</p> <p>SEPA Code Restrictions</p> <p>SLEV <i>FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</i></p>
2.61	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charges Account	<p>ISO Name Charges Account ISO Definition Account used to process charges associated with a transaction.</p> <p>Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.</p> <p>XML Tag ChrgsAcct Type CashAccount16</p>
2.62	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charges Account Agent	<p>ISO Name Charges Account Agent ISO Definition Agent that services a charges account.</p> <p>Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.</p> <p>XML Tag ChrgsAcctAgt Type BranchAndFinancialInstitutionIdentification4</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.63	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
2.64	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
2.65	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
2.66	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	<i>AT-41 Originator's Reference to the Credit Transfer.</i> End To End Identification Unique identification assigned by the initiating party to unambiguously 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
2.67	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	<i>If used, it is recommended to be used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation19
2.68	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

#	SEPA Mult	Message Element	SEPA Core Requirements
2.69	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	<p>SEPA Usage Rule(s) Usage is recommended.</p> <p>ISO Name Service Level</p> <p>ISO Definition Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag SvcLvl</p> <p>Type ServiceLevel8Choice</p>
	1..1		XML Tag xs:choice
2.70	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	<p>SEPA Rulebook AT-40 Identification code of the Scheme.</p> <p>SEPA Usage Rule(s) Only 'SEPA' is allowed.</p> <p>ISO Name Code</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>XML Tag Cd</p> <p>Type ExternalServiceLevel1Code</p> <p>ISO Length 1 .. 4</p> <p>SEPA Length 1 .. 4</p>
			<p>SEPA Code Restrictions</p> <p>SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.</p>
2.71	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.72	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	<p>ISO Name Local Instrument</p> <p>ISO Definition User community specific instrument.</p> <p>Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.</p> <p>XML Tag LclInstrm</p> <p>Type LocalInstrument2Choice</p>
	1..1		XML Tag xs:choice
2.73	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	<p>ISO Name Code</p> <p>ISO Definition Specifies the local instrument, as published in an external local instrument code list.</p> <p>XML Tag Cd</p> <p>Type ExternalLocalInstrument1Code</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.74	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies the local instrument, as a proprietary code.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>

#	SEPA Mult	Message Element	SEPA Core Requirements
2.75	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	<p><i>SEPA Rulebook</i> AT-45 Category purpose of the Credit Transfer. <i>SEPA Usage Rule(s)</i> Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.</p> <p>ISO Name Category Purpose ISO Definition 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.</p> <p>XML Tag CtgPurp Type CategoryPurpose1Choice</p>
2.76	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount	<p>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.</p> <p>XML Tag Amt Type AmountType3Choice</p>
	1..1		XML Tag xs:choice
2.77	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	<p><i>SEPA Rulebook</i> AT-04 Amount of the Credit Transfer in Euro. <i>SEPA Usage Rule(s)</i> Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. <i>SEPA Format Rule(s)</i> The fractional part has a maximum of two digits.</p> <p>ISO Name Instructed 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.</p> <p>XML Tag InstdAmt Type ActiveOrHistoricCurrencyAndAmount <i>SEPA FractDigits</i> 2 <i>TotalDigits</i> 18 <i>SEPA Inclusive</i> 0.01 .. 999999999.99</p>
2.78	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	<p>ISO Name Equivalent Amount ISO Definition 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.</p> <p>XML Tag EqvtAmt Type EquivalentAmount2</p>
2.79	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	<p>ISO Name Exchange Rate Information ISO Definition Set of elements used to provide details on the currency exchange rate and contract.</p> <p>XML Tag XchgRateInf Type ExchangeRateInformation1</p>
2.80	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	<p><i>SEPA Usage Rule(s)</i> Only 'SLEV' is allowed. It is recommended that this element be specified at 'Payment Information' level.</p> <p>ISO Name Charge Bearer ISO Definition Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>XML Tag ChrgBr Type ChargeBearerType1Code</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
			SEPA Code Restrictions	
			SLEV	<i>FollowingServiceLevel</i> Charges are to be applied following the rules agreed in the service level and/or scheme.
2.81	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
2.82	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
2.83	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	<i>AT-08 Name of the Originator Reference Party.</i> <i>'Name' is limited to 70 characters in length.</i> Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.84	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
2.85	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	<i>AT-09 Identification Code of the Originator Reference Party.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.86	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	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.87	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	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.88	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}

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.89	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
2.90	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
2.91	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
2.92	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
2.93	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
2.94	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
2.95	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

#	SEPA Mult	Message Element	SEPA Core Requirements
2.96	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	<p><i>SEPA Rulebook</i> AT-23 BIC of the Beneficiary Bank. <i>SEPA Usage Rule(s)</i> Only BIC is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used.</p> <p>ISO Name Creditor Agent ISO Definition Financial institution servicing an account for the creditor. XML Tag CdtrAgt Type BranchAndFinancialInstitutionIdentification4</p>
2.97	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	<p>ISO Name Creditor Agent Account ISO Definition 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. XML Tag CdtrAgtAcct Type CashAccount16</p>
2.98	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor	<p><i>SEPA Usage Rule(s)</i> Mandatory</p> <p>ISO Name Creditor ISO Definition Party to which an amount of money is due. XML Tag Cdtr Type PartyIdentification32</p>
2.99	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	<p><i>SEPA Rulebook</i> AT-21 Name of the Beneficiary. <i>SEPA Usage Rule(s)</i> Mandatory 'Name' is limited to 70 characters in length.</p> <p>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</p>
2.100	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	<p><i>SEPA Rulebook</i> AT-22 Address of the Beneficiary.</p> <p>ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress6</p>
2.101	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	<p>ISO Name Address Type ISO Definition Identifies the nature of the postal address. XML Tag AdrTp Type AddressType2Code</p>
2.102	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	<p>ISO Name Department ISO Definition Identification of a division of a large organisation or building. XML Tag Dept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p>
2.103	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	<p>ISO Name Sub Department ISO Definition Identification of a sub-division of a large organisation or building. XML Tag SubDept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.104	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
2.105	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
2.106	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
2.107	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
2.108	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
2.109	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}
2.110	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	<i>Only two occurrences are allowed.</i> 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
2.111	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 Beneficiary Identification Code. Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	SEPA Core Requirements
2.112	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	<i>SEPA Usage Rule(s)</i> 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
2.113	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	<i>SEPA Usage Rule(s)</i> 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
2.114	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++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}
2.115	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party. XML Tag CtctDtls Type ContactDetails2
2.116	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	<i>SEPA Rulebook</i> AT-20 Account number of the Beneficiary. <i>SEPA Usage Rule(s)</i> Mandatory Only IBAN is allowed. ISO Name Creditor Account ISO Definition Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. XML Tag CdtrAcct Type CashAccount16
2.117	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name Ultimate Creditor ISO Definition Ultimate party to which an amount of money is due. XML Tag UltmtCdtr Type PartyIdentification32
2.118	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	<i>SEPA Rulebook</i> AT-28 Name of the Beneficiary Reference Party. <i>SEPA Usage Rule(s)</i> '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 <i>SEPA Length</i> 1 .. 70
2.119	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++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

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.120	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	<i>SEPA Rulebook</i>	<i>AT-29 Identification Code of the Beneficiary Reference Party.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		<i>XML Tag</i>	xs:choice
2.121	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	<i>SEPA Usage Rule(s)</i>	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.122	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	<i>SEPA Usage Rule(s)</i>	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.123	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	<i>ISO Name</i> <i>ISO Definition</i>	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.
			<i>XML Tag</i> <i>Type</i> <i>Pattern</i>	CtryOfRes CountryCode [A-Z]{2,2}
2.124	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	<i>ISO Name</i> <i>ISO Definition</i>	Contact Details Set of elements used to indicate how to contact the party.
			<i>XML Tag</i> <i>Type</i>	CtctDtls ContactDetails2
2.125	0..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	<i>ISO Name</i> <i>ISO Definition</i>	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.
			<i>XML Tag</i> <i>Type</i>	InstrForCdtrAgt InstructionForCreditorAgent1
2.126	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	<i>ISO Name</i> <i>ISO Definition</i>	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.
			<i>XML Tag</i> <i>Type</i> <i>ISO Length</i> <i>SEPA Length</i>	InstrForDbtrAgt Max140Text 1 .. 140 1 .. 140

#	SEPA Mult	Message Element	SEPA Core Requirements	
2.127	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-44 Purpose of the Credit Transfer.</i> 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
2.128	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
2.129	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
2.130	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
2.131	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
2.132	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
2.133	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	<i>SEPA Rulebook</i> <i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>AT-05 Remittance Information.</i> <i>Either 'Structured' or 'Unstructured' may be present</i> 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. RmtInf RemittanceInformation5

#	SEPA Mult	Message Element	SEPA Core Requirements
2.134	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	<p>SEPA Usage Rule(s) 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Only one occurrence of 'Unstructured' is allowed.</p> <p>ISO Name Unstructured ISO Definition 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.</p> <p>XML Tag Ustrd Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 140</p>
2.135	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	<p>SEPA Usage Rule(s) Only one occurrence of 'Structured' is allowed. SEPA Format Rule(s) 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.</p> <p>ISO Name Structured ISO Definition 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.</p> <p>XML Tag Strd Type StructuredRemittanceInformation7</p>
2.136	0..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	<p>ISO Name Referred Document Information ISO Definition Set of elements used to identify the documents referred to in the remittance information.</p> <p>XML Tag RfrdDocInf Type ReferredDocumentInformation3</p>
2.137	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	<p>ISO Name Referred Document Amount ISO Definition Set of elements used to provide details on the amounts of the referred document.</p> <p>XML Tag RfrdDocAmt Type RemittanceAmount1</p>
2.138	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	<p>SEPA Usage Rule(s) 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.</p> <p>ISO Name Creditor Reference Information ISO Definition Reference information provided by the creditor to allow the identification of the underlying documents.</p> <p>XML Tag CdtrRefInf Type CreditorReferenceInformation2</p>
2.139	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	<p>ISO Name Type ISO Definition Specifies the type of creditor reference.</p> <p>XML Tag Tp Type CreditorReferenceType2</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
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	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
2.141	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	<i>Only 'SCOR' is allowed.</i> Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restrictions	
			SCOR	<i>StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.</i>
2.142	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
2.143	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
2.144	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	<p>SEPA Usage Rule(s) <i>If a Creditor Reference contains a check digit, the receiving bank is not required to validate this.</i> <i>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.</i> <i>RF Creditor Reference may be used (ISO 11649)</i></p> <p>ISO Name ISO Definition Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>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.</p> <p>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.</p> <p>XML Tag Type ISO Length SEPA Length Ref Max35Text 1 .. 35 1 .. 35</p>
2.145	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	<p>ISO Name ISO Definition Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p>XML Tag Type Invcr PartyIdentification32</p>
2.146	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	<p>ISO Name ISO Definition Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p>XML Tag Type Invcee PartyIdentification32</p>
2.147	0..3	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	<p>ISO Name ISO Definition Additional Remittance Information Additional information, in free text form, to complement the structured remittance information.</p> <p>XML Tag Type ISO Length SEPA Length AddtlRmtInf Max140Text 1 .. 140 1 .. 140</p>

2.2 Bank to Customer Reject Credit Transfer Dataset (based on DS-03)

Caution: These Guidelines provide recommendations on the use of this XML message and are not mandatory. These Guidelines are not sufficient to fully implement this message and require additional information under bilateral agreement between the customer and its bank. The Rulebook in addition does not specify the dataset requirements.

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

The code 'RJCT' must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status', to transport the Credit Transfer Reject instruction between the banks and their remitting customers.

The message caters for bulk and single reject instructions.

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

Note: Attribute AT-R4 is not applicable to reject instructions.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-01 or 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 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 FractionDigits 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	<i>AT-R1 Type of R-message.</i> <i>'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.</i> Group Status Specifies the status of a group of transactions. GrpSts TransactionGroupStatus3Code
			SEPA Code Restrictions	
			RJCT	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
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	<i>'Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.</i> Status Reason Information Set of elements used to provide detailed information on the status reason. StsRsnInf StatusReasonInformation8

#	SEPA Mult	Message Element	SEPA Core Requirements
2.8	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Originator	<p>SEPA Rulebook AT-R2 Identification of the Type of Party that initiated the reject.</p> <p>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.</p> <p>ISO Name Originator ISO Definition Party that issues the status. XML Tag Orgtr Type PartyIdentification32</p>
2.9	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason	<p>SEPA Rulebook AT-R3 Reason Code for Non-Acceptance.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Reason ISO Definition Specifies the reason for the status report. XML Tag Rsn Type StatusReason6Choice</p>
	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	<p>SEPA Rulebook See Message Element Specifications below.</p> <p>ISO Name Code ISO Definition Reason for the status, as published in an external reason code list.</p> <p>XML Tag Cd Type ExternalStatusReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p>
2.11	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	<p>ISO Name Proprietary ISO Definition Reason for the status, in a proprietary form.</p> <p>XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>
2.12	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Additional Information	<p>ISO Name Additional Information ISO Definition Further details on the status reason.</p> <p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p> <p>XML Tag AddtlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p>
2.13	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Number Of Transactions Per Status	<p>ISO Name Number Of Transactions Per Status ISO Definition Detailed information on the number of transactions for each identical transaction status.</p> <p>XML Tag NbOfTxSPerSts Type NumberOfTransactionsPerStatus3</p>
3.0	0..n	Customer Payment Status Report V03 +Original Payment Information And Status	<p>ISO Name Original Payment Information And Status ISO Definition Information concerning the original payment information, to which the status report message refers.</p> <p>XML Tag OrgnlPmtInfAndSts Type OriginalPaymentInformation1</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
3.1	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInflId Max35Text 1 .. 35 1 .. 35
3.2	0..1	Customer Payment Status Report V03 +Original Payment 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 payment information group. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type FractionDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
3.4	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Payment Information Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R1 Type of R-message.</i> <i>'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.</i> Payment Information Status Specifies the status of the payment information group. PmtInfSts TransactionGroupStatus3Code
			SEPA Code Restrictions RJCT	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
3.5	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.</i> Status Reason Information Set of elements used to provide detailed information on the status reason. StsRsnInf StatusReasonInformation8
3.6	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R2 Identification of the Type of Party that initiated the reject.</i> <i>Mandatory</i> <i>Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.</i> <i>'Name' is limited to 70 characters in length.</i> Originator Party that issues the status. Orgtr PartyIdentification32

#	SEPA Mult	Message Element	SEPA Core Requirements
3.7	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason	<p><i>SEPA Rulebook</i> AT-R3 Reason Code for Non-Acceptance. <i>SEPA Usage Rule(s)</i> Mandatory</p> <p>ISO Name Reason ISO Definition Specifies the reason for the status report. XML Tag Rsn Type StatusReason6Choice</p>
	1..1		XML Tag xs:choice
3.8	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	<p><i>SEPA Rulebook</i> See Message Element Specifications below. ISO Name Code ISO Definition Reason for the status, as published in an external reason code list.</p> <p>XML Tag Cd Type ExternalStatusReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p>
3.9	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	<p>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</p>
3.10	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Additional Information	<p>ISO Name Additional Information ISO Definition Further details on the status reason.</p> <p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p> <p>XML Tag AddtlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p>
3.11	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Number Of Transactions Per Status	<p>ISO Name Number Of Transactions Per Status ISO Definition Detailed information on the number of transactions for each identical transaction status.</p> <p>XML Tag NbOfTxPerSts Type NumberOfTransactionsPerStatus3</p>
3.12	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status	<p>ISO Name Transaction Information And Status ISO Definition Set of elements used to provide information on the original transactions to which the status report message refers.</p> <p>XML Tag TxInfAndSts Type PaymentTransactionInformation25</p>
3.13	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	<p><i>SEPA Rulebook</i> AT-R5 Specific reference of the bank that initiated the reject. ISO Name Status Identification ISO Definition 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.</p> <p>XML Tag StsId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
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
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 ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>AT-41 Originator's reference of the credit transfer transaction.</i> Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35 1 .. 35
3.16	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-RI Type of R-message.</i> <i>'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.</i> Transaction Status Specifies the status of a transaction, in a coded form. TxSts TransactionIndividualStatus3Code
			SEPA Code Restrictions	
			RJCT	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
3.17	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.</i> Status Reason Information Set of elements used to provide detailed information on the status reason. StsRsnInf 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 SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R2 Identification of the Type of Party that initiated the reject.</i> <i>Mandatory</i> <i>Usage Rule: 'Name' is limited to 70 characters in length.</i> <i>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."</i> Originator Party that issues the status. Orgtr PartyIdentification32
3.19	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R3 Reason code for Non-Acceptance.</i> <i>Mandatory</i> Reason Specifies the reason for the status report. Rsn StatusReason6Choice

#	SEPA Mult	Message Element	SEPA Core Requirements	
	1..1		XML Tag	xs:choice
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	<i>See Message Element specifications below.</i> 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. AddtInf 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. AcptncDtTm 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	<p>SEPA Rulebook An exact copy of all attributes of the received DS-02 or DS-01 which is being rejected.</p> <p>SEPA Usage Rule(s) The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.</p> <p>ISO Name Original Transaction Reference</p> <p>ISO Definition Set of key elements used to identify the original transaction that is being referred to.</p> <p>XML Tag OrgnlTxRef</p> <p>Type OriginalTransactionReference13</p>
3.28	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	<p>ISO Name Interbank Settlement Amount</p> <p>ISO Definition Amount of money moved between the instructing agent and the instructed agent.</p> <p>XML Tag IntrBkSttlmAmt</p> <p>Type ActiveOrHistoricCurrencyAndAmount</p> <p>FractionDigits 5</p> <p>TotalDigits 18</p> <p>Inclusive 0 ..</p>
3.29	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	<p>SEPA Rulebook AT-04 Amount of the credit transfer in Euro.</p> <p>ISO Name Amount</p> <p>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.</p> <p>XML Tag Amt</p> <p>Type AmountType3Choice</p>
3.30	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	<p>ISO Name Interbank Settlement Date</p> <p>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.</p> <p>XML Tag IntrBkSttlmDt</p> <p>Type ISODate</p>
3.31	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	<p>ISO Name Requested Collection Date</p> <p>ISO Definition Date and time at which the creditor requests that the amount of money is to be collected from the debtor.</p> <p>XML Tag ReqdColltnDt</p> <p>Type ISODate</p>
3.32	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	<p>SEPA Rulebook AT-07 Requested execution date of the instruction.</p> <p>ISO Name Requested Execution Date</p> <p>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.</p> <p>XML Tag ReqdExctnDt</p> <p>Type ISODate</p>
3.33	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	<p>ISO Name Creditor Scheme Identification</p> <p>ISO Definition Credit party that signs the mandate.</p> <p>XML Tag CdtrSchmeId</p> <p>Type PartyIdentification32</p>

#	SEPA Mult	Message Element	SEPA Core Requirements	
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 ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13
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 ISO Name ISO Definition XML Tag Type	AT-40 Identification code of the Scheme. AT-45 Category purpose of the Credit Transfer. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf 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 ISO Definition XML Tag Type SEPA Code Restrictions TRF	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code 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 ISO Definition XML Tag Type	Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf 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 ISO Name ISO Definition XML Tag Type	AT-05 Remittance information. 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. RmtInf 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 ISO Name ISO Definition XML Tag Type	AT-08 Name of the Originator Reference Party. AT-09 Identification code of the Originator Reference Party. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr 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 ISO Name ISO Definition XML Tag Type	AT-02 Name of the Originator. AT-03 Address of the Originator. AT-10 Originator identification code. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr 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 ISO Name ISO Definition XML Tag Type	AT-01 IBAN 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	
3.42	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-06 BIC code of the Originator Bank (if present in DS-01)</i> 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	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-23 BIC code of the Beneficiary Bank (if present in DS-01).</i> 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	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-21 Name of the Beneficiary.</i> <i>AT-22 Address of the Beneficiary.</i> <i>AT-24 Beneficiary identification code.</i> 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	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-20 IBAN of the Beneficiary.</i> 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	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-28 Name of the Beneficiary Reference Party.</i> <i>AT-29 Identification code of the Beneficiary Reference Party.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32

2.2.2 Message Element Specifications

The reasons for a **reject received from a bank or CSM which are passed on to the debtor** present in the Rulebook are mapped to ISO codes in the table 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 Rulebooks
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect operation/transaction code.
AM05	Duplication	Duplicate payment
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for invalid file format.
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
TM01	CutOffTime	File received after Cut-off Time
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingCreditorNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
DNOR	Debtor bank is not registered	Debtor Bank is not registered under this BIC in the CSM
CNOR	Creditor bank is not registered	Creditor Bank is not registered under this BIC in the CSM

List of changes in Credit Transfer C2B Implementation Guidelines Relative to v7.0

(This list is for information – the changes included in the body of the document are the changes in effect)

SYMBOLS USED

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant Index Number
3. Column three contains the reference(s) to the relevant section or message element (including full path)
4. Column four contains a description of the change
5. Column five contains a status code:
 - REJ: Rejected by the SPS WG
 - PEN: Issue pending in the SPS WG
 - ACC: Accepted by the SPS WG in Guidelines
6. Column six contains the type of change:
 - TYPO: Typing and layout errors
 - CLAR: Clarification of the text
 - CHAN: Change in or further alignment with the Rulebook content

N°	#	Section / Message Element	Description	Status	Type
14/01	N/A	0.1 References	Reference added: EPC217-08 SEPA Requirements for an Extended Character Set.	ACC	CLAR
14/02	N/A	1.3 Notation Conventions	This section was completely updated in view of the new layout of the message descriptions.	ACC	CLAR
14/03	N/A	1.4 Character Set	Guidelines added for references, identifications and identifiers. These were copied from <i>EPC217-08 SEPA Requirements for an Extended Character Set</i> .	ACC	CLAR
14/04	1.5, 2.5	Customer Credit Transfer Initiation V03 +Group Header ++Control Sum	Added Format Rule: “The fractional part has a maximum of two digits”	ACC	CLAR
14/05	2.96	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	Added Usage Rule: “If the BIC is not indicated 'Creditor Agent' structure is not to be used. “	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
14/06	2.134 2.135	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured and Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	Update (bold text): Format Usage Rule : "Only one occurrence of 'Structured' is allowed"	ACC	TYPO
14/07	2.4, 2.5, 3.2, 3.3	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Number Of Transactions And Customer Payment Status Report V03 +Original Payment Information And Status ++Original Control Sum	Data element shaded yellow. (Note: This was an erratum to the 2014 implementation guidelines.)	ACC	CHAN
14/08	2.7, 3.5, 3.17	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information	Updated Usage Rule (bold text): 'Status Reason Information' may must be present in 'Original Group Information And Status', 'Original Payment Information Status' or 'Transaction Information and Status'. ")	ACC	CLAR
14/09	2.8, 3.6, 3.18	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Originator	Added: 'Mandatory'	ACC	CHAN
14/10	2.9, 3.7, 3.19	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason	Added: 'Mandatory'	ACC	CHAN
14/11	3.18	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Originator	Added 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." (to be in line with 3.6 and 2.8)	ACC	CLAR
14/12	3.42	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	Added Attribute: "AT-06 BIC code of the Originator Bank (if present in DS-01)"	ACC	CHAN
14/13	3.44	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	Updated Attribute (bold text): "AT-23 BIC code of the Beneficiary Bank (if present in DS-01)"	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
14/14	N/A	2.2.1 Use of Customer Payment Status Report	Added bold text: The code 'RJCT' must be used in 'Group Status', or ' Payment Information Status ' or 'Transaction Status', to transport the Credit Transfer Reject instruction between the banks and their remitting customers.	ACC	CLAR