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

Abstract	This document sets out the rules for implementing Version 1.0 of the 2017 SEPA Credit Transfer Scheme Rulebook based on version 2009 of the customer-to-bank credit transfer ISO 20022 XML message standards.
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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 2017 Version 1.0	<a href="#">EPC</a>
[2]	-	ISO 20022 XML Credit Transfers and Related Messages, September 2009: <ul style="list-style-type: none"><li>• Initiation</li><li>• Clearing and Settlement</li></ul>	<a href="#">ISO 20022</a>
[3]	ISO 3166	Country Codes	<a href="#">ISO</a>
[4]	ISO 4217	Currency Code List	<a href="#">ISO</a>
[5]	ISO 9362	Business Identifier Codes (BIC)	<a href="#">ISO</a>
[6]	ISO 13616	IBAN: International Bank Account Number	<a href="#">ISO</a> <sup>1</sup>
[7]	ISO 11649	Structured creditor reference to remittance information	<a href="#">ISO</a>
[8]	EPC217-08	SEPA Requirements for an Extended Character Set	<a href="#">EPC</a>
[9]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<a href="#">EPC</a>

### 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
V7.0	20121130	Approval by the September 2012 Plenary

<sup>1</sup> See also [http://www.swift.com/products/bic\\_registration/iban\\_format\\_registration](http://www.swift.com/products/bic_registration/iban_format_registration)



V8.0	20141125	Approval by the October 2014 Plenary
2017 V1.0	20161103	Approval by the November 2016 Scheme Management Board

### **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:

<b>SEPA Credit Transfer Scheme Rulebook</b>	<b>ISO 20022 XML Message Standards</b>
DS-01 <i>Customer to Bank Credit Transfer 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 Guidelines for the customer-to-bank and bank-to-customer XML message standards are mandatory. This means that a scheme participant is obliged to accept at least but not exclusively the messages as described in these guidelines.

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

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

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



Global ISO 20022 XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for Processing	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA
<b>EPC Implementation Guidelines for SEPA Core subset, identifying elements</b> <ul style="list-style-type: none"> <li>- to be used as defined in ISO</li> <li>- to be used with SEPA usage rules (from or completing the Rulebook)</li> </ul> <b>Note: yellow fields can be used in a specific way for an AOS.</b>		To be developed and documented by AOS Communities	<b>Not available for use in SEPA payments</b>
<b>SEPA Payments</b>			

Figure 1

These Guidelines define the SEPA Core Mandatory Subset<sup>2</sup> 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.

<sup>2</sup> The SEPA Core Mandatory Subset is hereafter known as the SEPA core service.



## 1.2 Use of these Guidelines by the instructing and instructed parties<sup>3</sup>

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as SEPA payments, but not as SEPA core payments.
- It is the responsibility of the instructing customer and instructed bank of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The instructed bank receiving a message containing AOS message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

## 1.3 Notation Conventions

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

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

<sup>3</sup> Instructing and instructed parties include CSMs.



1.0n	0..1	Message root +Group Header ++Sublevel 1	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> (Red: Message Element that is not to be used in SEPA Payments)
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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 interbank 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 [9]:
  - Content is restricted to the Latin character set as defined above
  - Content must not start or end with a '/'
  - Content must not contain '//'

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.

## 1.7 Change Over Date

As from the change-over date, receiving banks may only receive messages, including the r-messages, in the new version.



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

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

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

The message is used to transport the customer-to-bank 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	<b>XML Tag Type</b>	Document Document
	1..1	Customer Credit Transfer Initiation V03	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	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. CstmrCdtTrfInittn CustomerCreditTransferInitiationV03
1.0	1..1	Customer Credit Transfer Initiation V03 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>       <b>XML Tag Type</b>	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	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	<i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> 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	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Control Sum	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i></p> <p><b>SEPA Format Rule(s)</b> <i>The fractional part has a maximum of two digits.</i></p> <p><b>ISO Name</b> Control Sum <b>ISO Definition</b> Total of all individual amounts included in the message, irrespective of currencies.</p> <p><b>XML Tag</b> CtrlSum <b>Type</b> DecimalNumber <b>SEPA FractDigits</b> 17 <b>TotalDigits</b> 18</p>
1.6	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party	<p><b>ISO Name</b> Initiating Party <b>ISO Definition</b> 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><b>XML Tag</b> InitgPty <b>Type</b> PartyIdentification32</p>
1.7	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Name	<p><b>SEPA Usage Rule(s)</b> <i>'Name' is limited to 70 characters in length.</i></p> <p><b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party.</p> <p><b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70</p>
1.8	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Postal Address	<p><b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services.</p> <p><b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress6</p>
1.9	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification	<p><b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party.</p> <p><b>XML Tag</b> Id <b>Type</b> Party6Choice</p>
	1..1		<b>XML Tag</b> xs:choice
1.10	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	<p><b>SEPA Usage Rule(s)</b> <i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i></p> <p><b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation.</p> <p><b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification4</p>
1.11	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification ++++Private Identification	<p><b>SEPA Usage Rule(s)</b> <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i></p> <p><b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport.</p> <p><b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification5</p>
1.12	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Country Of Residence	<p><b>ISO Name</b> Country Of Residence <b>ISO Definition</b> 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><b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [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
			<b>SEPA Code Restrictions</b>	
			<b>TRF</b>	<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	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>Mandatory</i> <i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> 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	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Control Sum	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i></p> <p><b>SEPA Format Rule(s)</b> <i>The fractional part has a maximum of two digits.</i></p> <p><b>ISO Name</b> Control Sum</p> <p><b>ISO Definition</b> Total of all individual amounts included in the group, irrespective of currencies.</p> <p><b>XML Tag</b> CtrlSum</p> <p><b>Type</b> DecimalNumber</p> <p><b>SEPA FractDigits</b> 17</p> <p><b>TotalDigits</b> 18</p>
2.6	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information	<p><b>SEPA Usage Rule(s)</b> <i>'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.</i></p> <p><b>ISO Name</b> Payment Type Information</p> <p><b>ISO Definition</b> Set of elements used to further specify the type of transaction.</p> <p><b>XML Tag</b> PmtTpInf</p> <p><b>Type</b> PaymentTypeInformation19</p>
2.7	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Instruction Priority	<p><b>SEPA Usage Rule(s)</b> <i>If present, pre-agreed customer-to-bank conditions apply.</i></p> <p><b>ISO Name</b> Instruction Priority</p> <p><b>ISO Definition</b> 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><b>XML Tag</b> InstrPrty</p> <p><b>Type</b> Priority2Code</p>
2.8	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level	<p><b>SEPA Usage Rule(s)</b> <i>Usage is recommended.</i></p> <p><b>ISO Name</b> Service Level</p> <p><b>ISO Definition</b> Agreement under which or rules under which the transaction should be processed.</p> <p><b>XML Tag</b> SvcLvl</p> <p><b>Type</b> ServiceLevel8Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.9	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level ++++Code	<p><b>SEPA Rulebook</b> <i>AT-40 Identification code of the Scheme.</i></p> <p><b>SEPA Usage Rule(s)</b> <i>Only 'SEPA' is allowed.</i></p> <p><b>ISO Name</b> Code</p> <p><b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p><b>XML Tag</b> Cd</p> <p><b>Type</b> ExternalServiceLevel1Code</p> <p><b>ISO Length</b> 1 .. 4</p> <p><b>SEPA Length</b> 1 .. 4</p>
			<p><b>SEPA Code Restrictions</b></p> <p><b>SEPA</b> <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i></p>
2.10	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	<p><b>ISO Name</b> Proprietary</p> <p><b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p><b>XML Tag</b> Prtry</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 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	<b>ISO Name</b> <b>ISO Definition</b>	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.
			<b>XML Tag</b> <b>Type</b>	LclInstrm LocalInstrument2Choice
	1..1		<b>XML Tag</b>	xs:choice
2.12	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<b>ISO Name</b> <b>ISO Definition</b>	Code Specifies the local instrument, as published in an external local instrument code list.
			<b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35
2.13	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b>	Proprietary Specifies the local instrument, as a proprietary code.
			<b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Prtry Max35Text 1 .. 35 1 .. 35
2.14	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Category Purpose	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>	<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>
			<b>ISO Name</b> <b>ISO Definition</b>	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.
			<b>XML Tag</b> <b>Type</b>	CtgyPurp CategoryPurpose1Choice
2.15	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Requested Execution Date	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>	<i>AT-07 The Requested Execution Date of the instruction.</i> 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.
			<b>XML Tag</b> <b>Type</b>	ReqdExctnDt ISODate
2.16	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Pooling Adjustment Date	<b>ISO Name</b> <b>ISO Definition</b>	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.
			<b>XML Tag</b> <b>Type</b>	PoolgAdjstmntDt ISODate
2.17	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor	<b>ISO Name</b> <b>ISO Definition</b>	Debtor Party that owes an amount of money to the (ultimate) creditor.
			<b>XML Tag</b> <b>Type</b>	Dbtr PartyIdentification32



#	SEPA Mult	Message Element	SEPA Core Requirements
2.18	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Name	<b>SEPA Rulebook</b> AT-02 Name of the Originator <b>SEPA Usage Rule(s)</b> Mandatory 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70
2.19	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address	<b>SEPA Rulebook</b> AT-03 Address of the Originator <b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstAdr <b>Type</b> PostalAddress6
2.20	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Address Type	<b>ISO Name</b> Address Type <b>ISO Definition</b> Identifies the nature of the postal address. <b>XML Tag</b> AdrTp <b>Type</b> AddressType2Code
2.21	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Department	<b>ISO Name</b> Department <b>ISO Definition</b> Identification of a division of a large organisation or building. <b>XML Tag</b> Dept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70
2.22	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Sub Department	<b>ISO Name</b> Sub Department <b>ISO Definition</b> Identification of a sub-division of a large organisation or building. <b>XML Tag</b> SubDept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70
2.23	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Street Name	<b>ISO Name</b> Street Name <b>ISO Definition</b> Name of a street or thoroughfare. <b>XML Tag</b> StrtNm <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70
2.24	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Building Number	<b>ISO Name</b> Building Number <b>ISO Definition</b> Number that identifies the position of a building on a street. <b>XML Tag</b> BldgNb <b>Type</b> Max16Text <b>ISO Length</b> 1 .. 16 <b>SEPA Length</b> 1 .. 16
2.25	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Post Code	<b>ISO Name</b> Post Code <b>ISO Definition</b> Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. <b>XML Tag</b> PstCd <b>Type</b> Max16Text <b>ISO Length</b> 1 .. 16 <b>SEPA Length</b> 1 .. 16
2.26	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Town Name	<b>ISO Name</b> Town Name <b>ISO Definition</b> Name of a built-up area, with defined boundaries, and a local government. <b>XML Tag</b> TwnNm <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements	
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}
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	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-01 The IBAN of the account 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



#	SEPA Mult	Message Element	SEPA Core Requirements
2.36	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Identification	<p><b>SEPA Usage Rule(s)</b> Only IBAN is allowed.</p> <p><b>ISO Name</b> Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p><b>XML Tag</b> Id</p> <p><b>Type</b> AccountIdentification4Choice</p>
2.37	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Type	<p><b>ISO Name</b> Type</p> <p><b>ISO Definition</b> Specifies the nature, or use of the account.</p> <p><b>XML Tag</b> Tp</p> <p><b>Type</b> CashAccountType2</p>
2.38	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Currency	<p><b>ISO Name</b> Currency</p> <p><b>ISO Definition</b> Identification of the currency in which the account is held.</p> <p>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.</p> <p><b>XML Tag</b> Ccy</p> <p><b>Type</b> ActiveOrHistoricCurrencyCode</p> <p><b>Pattern</b> [A-Z]{3,3}</p>
2.39	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Name	<p><b>ISO Name</b> Name</p> <p><b>ISO Definition</b> 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.</p> <p>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.</p> <p><b>XML Tag</b> Nm</p> <p><b>Type</b> Max70Text</p> <p><b>ISO Length</b> 1 .. 70</p> <p><b>SEPA Length</b> 1 .. 70</p>
2.40	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent	<p><b>ISO Name</b> Debtor Agent</p> <p><b>ISO Definition</b> Financial institution servicing an account for the debtor.</p> <p><b>XML Tag</b> DbtrAgt</p> <p><b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
2.41	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification	<p><b>SEPA Usage Rule(s)</b> Either BIC or 'Other/Identification' must be used.</p> <p><b>ISO Name</b> Financial Institution Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p><b>XML Tag</b> FinInstnId</p> <p><b>Type</b> FinancialInstitutionIdentification7</p>



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



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.50	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Branch Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<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
2.54	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Postal Address	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-09 Identification code of the Originator Reference Party</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		<b>XML Tag</b>	xs:choice
2.56	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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
2.57	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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



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



#	SEPA Mult	Message Element	SEPA Core Requirements
2.65	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	<p><b>ISO Name</b> Instruction Identification</p> <p><b>ISO Definition</b> Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.</p> <p>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.</p> <p><b>XML Tag</b> InstrId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.66	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	<p><b>SEPA Rulebook</b> AT-41 Originator's Reference to the Credit Transfer.</p> <p><b>ISO Name</b> End To End Identification</p> <p><b>ISO Definition</b> 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.</p> <p>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.</p> <p><b>XML Tag</b> EndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.67	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	<p><b>SEPA Usage Rule(s)</b> 'Payment Type Information' must be present either here or directly under 'Payment Information'.</p> <p><b>ISO Name</b> Payment Type Information</p> <p><b>ISO Definition</b> Set of elements used to further specify the type of transaction.</p> <p><b>XML Tag</b> PmtTpInf</p> <p><b>Type</b> PaymentTypeInfo19</p>
2.68	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	<p><b>ISO Name</b> Instruction Priority</p> <p><b>ISO Definition</b> 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><b>XML Tag</b> InstrPrty</p> <p><b>Type</b> Priority2Code</p>
2.69	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	<p><b>SEPA Usage Rule(s)</b> Usage is recommended.</p> <p><b>ISO Name</b> Service Level</p> <p><b>ISO Definition</b> Agreement under which or rules under which the transaction should be processed.</p> <p><b>XML Tag</b> SvcLvl</p> <p><b>Type</b> ServiceLevel8Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.70	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	<p><b>SEPA Rulebook</b> AT-40 Identification code of the Scheme.</p> <p><b>SEPA Usage Rule(s)</b> Only 'SEPA' is allowed.</p> <p><b>ISO Name</b> Code</p> <p><b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p><b>XML Tag</b> Cd</p> <p><b>Type</b> ExternalServiceLevel1Code</p> <p><b>ISO Length</b> 1 .. 4</p> <p><b>SEPA Length</b> 1 .. 4</p>
			<b>SEPA Code Restrictions</b>
			<b>SEPA</b> SingleEuroPaymentsArea



#	SEPA Mult	Message Element	SEPA Core Requirements	
			<b>SEPA Code Restrictions</b>	
			<i>Payment must be executed following the Single Euro Payments Area scheme.</i>	
2.71	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
2.72	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	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		<b>XML Tag</b>	xs:choice
2.73	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35
2.74	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
2.75	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>   <b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	<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
2.76	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice
	1..1		<b>XML Tag</b>	xs:choice



#	SEPA Mult	Message Element	SEPA Core Requirements
2.77	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	<p><b>SEPA Rulebook</b> AT-04 Amount of the Credit Transfer in Euro. <b>SEPA Usage Rule(s)</b> Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. <b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits.</p> <p><b>ISO Name</b> Instructed Amount <b>ISO Definition</b> 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><b>XML Tag</b> InstdAmt <b>Type</b> ActiveOrHistoricCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>
2.78	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	<p><b>ISO Name</b> Equivalent Amount <b>ISO Definition</b> 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><b>XML Tag</b> EqvtAmt <b>Type</b> EquivalentAmount2</p>
2.79	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	<p><b>ISO Name</b> Exchange Rate Information <b>ISO Definition</b> Set of elements used to provide details on the currency exchange rate and contract.</p> <p><b>XML Tag</b> XchgRateInf <b>Type</b> ExchangeRateInformation1</p>
2.80	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	<p><b>SEPA Usage Rule(s)</b> Only 'SLEV' is allowed. It is recommended that this element be specified at 'Payment Information' level.</p> <p><b>ISO Name</b> Charge Bearer <b>ISO Definition</b> Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p><b>XML Tag</b> ChrgBr <b>Type</b> ChargeBearerType1Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>SLEV</b> FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</p>
2.81	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	<p><b>ISO Name</b> Cheque Instruction <b>ISO Definition</b> Set of elements needed to issue a cheque.</p> <p><b>XML Tag</b> ChqInstr <b>Type</b> Cheque6</p>
2.82	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	<p><b>ISO Name</b> Ultimate Debtor <b>ISO Definition</b> Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p><b>XML Tag</b> UltmtDbtr <b>Type</b> PartyIdentification32</p>
2.83	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	<p><b>SEPA Rulebook</b> AT-08 Name of the Originator Reference Party. <b>SEPA Usage Rule(s)</b> 'Name' is limited to 70 characters in length.</p> <p><b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party.</p> <p><b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
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	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
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	Either 'BIC or BEI' or one occurrence of 'Other' is allowed. 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	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.88	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}
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



#	SEPA Mult	Message Element	SEPA Core Requirements	
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
2.96	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-23 BIC of the Beneficiary Bank (Only mandatory when Beneficiary Bank is located in a non-EEA SEPA country or territory)</i> <i>Only BIC is allowed</i> <i>If the BIC is not indicated 'Creditor Agent' structure is not to be used.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
2.97	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16
2.98	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Mandatory</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32



#	SEPA Mult	Message Element	SEPA Core Requirements
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><b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 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><b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstAdr <b>Type</b> PostalAddress6</p>
2.101	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	<p><b>ISO Name</b> Address Type <b>ISO Definition</b> Identifies the nature of the postal address. <b>XML Tag</b> AdrTp <b>Type</b> AddressType2Code</p>
2.102	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	<p><b>ISO Name</b> Department <b>ISO Definition</b> Identification of a division of a large organisation or building. <b>XML Tag</b> Dept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70</p>
2.103	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	<p><b>ISO Name</b> Sub Department <b>ISO Definition</b> Identification of a sub-division of a large organisation or building. <b>XML Tag</b> SubDept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70</p>
2.104	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	<p><b>ISO Name</b> Street Name <b>ISO Definition</b> Name of a street or thoroughfare. <b>XML Tag</b> StrtNm <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70</p>
2.105	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	<p><b>ISO Name</b> Building Number <b>ISO Definition</b> Number that identifies the position of a building on a street. <b>XML Tag</b> BldgNb <b>Type</b> Max16Text <b>ISO Length</b> 1 .. 16 <b>SEPA Length</b> 1 .. 16</p>
2.106	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Code	<p><b>ISO Name</b> Post Code <b>ISO Definition</b> Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. <b>XML Tag</b> PstCd <b>Type</b> Max16Text <b>ISO Length</b> 1 .. 16 <b>SEPA Length</b> 1 .. 16</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
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	<i>AT-24 Beneficiary Identification Code.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.112	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<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
2.113	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification ++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<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
2.114	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.115	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2



#	SEPA Mult	Message Element	SEPA Core Requirements
2.116	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	<p><b>SEPA Rulebook</b> AT-20 The IBAN of the account of the Beneficiary.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory Only IBAN is allowed.</p> <p><b>ISO Name</b> Creditor Account</p> <p><b>ISO Definition</b> Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.</p> <p><b>XML Tag</b> CdtrAcct</p> <p><b>Type</b> CashAccount16</p>
2.117	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	<p><b>ISO Name</b> Ultimate Creditor</p> <p><b>ISO Definition</b> Ultimate party to which an amount of money is due.</p> <p><b>XML Tag</b> UltmtCdtr</p> <p><b>Type</b> PartyIdentification32</p>
2.118	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	<p><b>SEPA Rulebook</b> AT-28 Name of the Beneficiary Reference Party.</p> <p><b>SEPA Usage Rule(s)</b> 'Name' is limited to 70 characters in length.</p> <p><b>ISO Name</b> Name</p> <p><b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party.</p> <p><b>XML Tag</b> Nm</p> <p><b>Type</b> Max140Text</p> <p><b>ISO Length</b> 1 .. 140</p> <p><b>SEPA Length</b> 1 .. 70</p>
2.119	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	<p><b>ISO Name</b> Postal Address</p> <p><b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services.</p> <p><b>XML Tag</b> PstlAdr</p> <p><b>Type</b> PostalAddress6</p>
2.120	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	<p><b>SEPA Rulebook</b> AT-29 Identification Code of the Beneficiary Reference Party.</p> <p><b>ISO Name</b> Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identification of a party.</p> <p><b>XML Tag</b> Id</p> <p><b>Type</b> Party6Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.121	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	<p><b>SEPA Usage Rule(s)</b> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</p> <p><b>ISO Name</b> Organisation Identification</p> <p><b>ISO Definition</b> Unique and unambiguous way to identify an organisation.</p> <p><b>XML Tag</b> OrgId</p> <p><b>Type</b> OrganisationIdentification4</p>
2.122	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	<p><b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</p> <p><b>ISO Name</b> Private Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport.</p> <p><b>XML Tag</b> PrvtId</p> <p><b>Type</b> PersonIdentification5</p>
2.123	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	<p><b>ISO Name</b> Country Of Residence</p> <p><b>ISO Definition</b> 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><b>XML Tag</b> CtryOfRes</p> <p><b>Type</b> CountryCode</p> <p><b>Pattern</b> [A-Z]{2,2}</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.124	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.125	0..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag Type	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. InstrForCdtrAgt InstructionForCreditorAgent1
2.126	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. InstrForDbtrAgt Max140Text 1 .. 140 1 .. 140
2.127	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-44 Purpose of the Credit Transfer. 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 ExternalPurpose1 Code 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



#	SEPA Mult	Message Element	SEPA Core Requirements
2.133	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	<p><b>SEPA Rulebook</b> AT-05 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction.</p> <p><b>SEPA Usage Rule(s)</b> Either 'Structured' or 'Unstructured' may be present</p> <p><b>ISO Name</b> Remittance Information</p> <p><b>ISO Definition</b> 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.</p> <p><b>XML Tag Type</b> RmtInf RemittanceInformation5</p>
2.134	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	<p><b>SEPA Usage Rule(s)</b> 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Only one occurrence of 'Unstructured' is allowed.</p> <p><b>ISO Name</b> Unstructured</p> <p><b>ISO Definition</b> 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><b>XML Tag Type</b> Ustrd Max140Text</p> <p><b>ISO Length</b> 1 .. 140</p> <p><b>SEPA Length</b> 1 .. 140</p>
2.135	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	<p><b>SEPA Usage Rule(s)</b> Only one occurrence of 'Structured' is allowed.</p> <p><b>SEPA Format Rule(s)</b> 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.</p> <p><b>ISO Name</b> Structured</p> <p><b>ISO Definition</b> 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><b>XML Tag Type</b> Strd StructuredRemittanceInformation7</p>
2.136	0..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	<p><b>ISO Name</b> Referred Document Information</p> <p><b>ISO Definition</b> Set of elements used to identify the documents referred to in the remittance information.</p> <p><b>XML Tag Type</b> RfrdDocInf ReferredDocumentInformation3</p>
2.137	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	<p><b>ISO Name</b> Referred Document Amount</p> <p><b>ISO Definition</b> Set of elements used to provide details on the amounts of the referred document.</p> <p><b>XML Tag Type</b> RfrdDocAmt RemittanceAmount1</p>
2.138	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	<p><b>SEPA Usage Rule(s)</b> 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><b>ISO Name</b> Creditor Reference Information</p> <p><b>ISO Definition</b> Reference information provided by the creditor to allow the identification of the underlying documents.</p> <p><b>XML Tag Type</b> CdtrRefInf CreditorReferenceInformation2</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.139	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Type Specifies the type of creditor reference. Tp CreditorReferenceType2
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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	1..1		<b>XML Tag</b>	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	<i>SEPA Usage Rule(s)</i> Only 'SCOR' is allowed. <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			<b>SEPA Code Restrictions</b>	
			<b>SCOR</b>	<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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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><b>SEPA Usage Rule(s)</b> <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><b>ISO Name</b> <b>ISO Definition</b> 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><b>XML Tag</b> Ref <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>
2.145	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	<p><b>ISO Name</b> Invoicer <b>ISO Definition</b> Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p><b>XML Tag</b> Invr <b>Type</b> PartyIdentification32</p>
2.146	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	<p><b>ISO Name</b> Invoicee <b>ISO Definition</b> Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p><b>XML Tag</b> Invcee <b>Type</b> PartyIdentification32</p>
2.147	0..3	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	<p><b>ISO Name</b> Additional Remittance Information <b>ISO Definition</b> Additional information, in free text form, to complement the structured remittance information.</p> <p><b>XML Tag</b> AddtlRmtInf <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 140</p>



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

**Caution:** 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	<b>XML Tag Type</b>	Document Document
	1..1	Customer Payment Status Report V03	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Initiating Party Party that initiates the status message. InitgPty PartyIdentification32
1.4	0..1	Customer Payment Status Report V03 +Group Header ++Forwarding Agent	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	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	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b>	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	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<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> Group Status Specifies the status of a group of transactions. GrpSts TransactionGroupStatus3Code
			<b>SEPA Code Restrictions</b>	
			<b>RJCT</b>	<i>Rejected</i> <i>Payment initiation or individual transaction included in the payment initiation has been rejected.</i>
2.7	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-R2 Identification of the Type of Party that initiated the reject.</i> <b>Mandatory</b> <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
2.9	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-R3 The reason code for non-acceptance of the credit transfer.</i> <b>Mandatory</b> Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		<b>XML Tag</b>	xs:choice
2.10	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<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
2.11	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.12	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Additional Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 1 .. 105
2.13	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Number Of Transactions Per Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxPerSts NumberOfTransactionsPerStatus3
3.0	0..n	Customer Payment Status Report V03 +Original Payment Information And Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnPmtInfAndSts OriginalPaymentInformation1
3.1	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Payment Information Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnPmtInfId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.2	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b>	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	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<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
			<b>SEPA Code Restrictions</b>	
			<b>RJCT</b>	<i>Rejected</i> <i>Payment initiation or individual transaction included in the payment initiation has been rejected.</i>
3.5	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<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	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-R2 Identification of the Type of Party that initiated the "R3" message.</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
3.7	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-R3 The reason code for non-acceptance of the credit transfer.</i> <i>Mandatory</i> Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		<b>XML Tag</b>	xs:choice



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.8	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<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
3.9	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.10	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Additional Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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
3.11	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Number Of Transactions Per Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxSPerSts NumberOfTransactionsPerStatus3
3.12	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Transaction Information And Status Set of elements used to provide information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransactionInformation25
3.13	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-R5 Specific reference of the bank that initiated the reject.</i> Status Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on. StsId Max35Text 1 .. 35 1 .. 35
3.14	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnInstrId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements
3.15	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	<p><b>SEPA Rulebook</b> AT-41 Originator's reference of the credit transfer transaction.</p> <p><b>ISO Name</b> Original End To End Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p><b>XML Tag</b> OrgnlEndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.16	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	<p><b>SEPA Rulebook</b> AT-R1 Type of R-message.</p> <p><b>SEPA Usage Rule(s)</b> 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.</p> <p><b>ISO Name</b> Transaction Status</p> <p><b>ISO Definition</b> Specifies the status of a transaction, in a coded form.</p> <p><b>XML Tag</b> TxSts</p> <p><b>Type</b> TransactionIndividualStatus3Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>RJCT</b> Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.</p>
3.17	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	<p><b>SEPA Usage Rule(s)</b> 'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.</p> <p><b>ISO Name</b> Status Reason Information</p> <p><b>ISO Definition</b> Set of elements used to provide detailed information on the status reason.</p> <p><b>XML Tag</b> StsRsnInf</p> <p><b>Type</b> StatusReasonInformation8</p>
3.18	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	<p><b>SEPA Rulebook</b> AT-R2 Identification of the Type of Party that initiated the reject.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory Usage Rule: 'Name' is limited to 70 characters in length. Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC."</p> <p><b>ISO Name</b> Originator</p> <p><b>ISO Definition</b> Party that issues the status.</p> <p><b>XML Tag</b> Orgtr</p> <p><b>Type</b> PartyIdentification32</p>
3.19	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	<p><b>SEPA Rulebook</b> AT-R3 The reason code for non-acceptance of the credit transfer.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Reason</p> <p><b>ISO Definition</b> Specifies the reason for the status report.</p> <p><b>XML Tag</b> Rsn</p> <p><b>Type</b> StatusReason6Choice</p>
	1..1		<b>XML Tag</b> 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	<p><b>SEPA Rulebook</b> See Message Element specifications below.</p> <p><b>ISO Name</b> Code</p> <p><b>ISO Definition</b> Reason for the status, as published in an external reason code list.</p> <p><b>XML Tag</b> Cd</p> <p><b>Type</b> ExternalStatusReason1Code</p> <p><b>ISO Length</b> 1 .. 4</p> <p><b>SEPA Length</b> 1 .. 4</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.21	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.22	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 1 .. 105
3.23	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	ISO Name ISO Definition  XML Tag Type	Charges Information Provides information on the charges related to the processing of the rejection of the instruction. Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. ChrgsInf ChargesInformation5
3.24	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	ISO Name ISO Definition  XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. 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
3.27	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	An exact copy of all attributes of the received DS-02 or DS-01 which is being rejected. 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. Original Transaction Reference Set of key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference13



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.28	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0
3.29	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-04 Amount of the credit transfer in Euro.</i> Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice
3.30	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Interbank Settlement Date 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. IntrBkSttlmDt ISODate
3.31	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.32	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-07 Requested execution date of the instruction.</i> 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
3.33	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmld PartyIdentification32
3.34	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-40 Identification code of the Scheme.</i> <i>AT-45 Category purpose of the Credit Transfer.</i> 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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code



#	SEPA Mult	Message Element	SEPA Core Requirements
			<b>SEPA Code Restrictions</b>
			<b>TRF</b> <i>CreditTransfer</i> <i>Transfer of an amount of money in the books of the account servicer.</i>
3.37	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	<b>ISO Name</b> Mandate Related Information <b>ISO Definition</b> Set of elements used to provide further details of the mandate signed between the creditor and the debtor. <b>XML Tag</b> MndtRltdInf <b>Type</b> MandateRelatedInformation6
3.38	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	<b>SEPA Rulebook</b> <i>AT-05 Remittance information.</i> <b>ISO Name</b> Remittance Information <b>ISO Definition</b> 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. <b>XML Tag</b> RmtInf <b>Type</b> RemittanceInformation5
3.39	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	<b>SEPA Rulebook</b> <i>AT-08 Name of the Originator Reference Party. AT-09 Identification code of the Originator Reference Party.</i> <b>ISO Name</b> Ultimate Debtor <b>ISO Definition</b> Ultimate party that owes an amount of money to the (ultimate) creditor. <b>XML Tag</b> UltmtDbtr <b>Type</b> PartyIdentification32
3.40	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	<b>SEPA Rulebook</b> <i>AT-02 Name of the Originator. AT-03 Address of the Originator. AT-10 Originator identification code.</i> <b>ISO Name</b> Debtor <b>ISO Definition</b> Party that owes an amount of money to the (ultimate) creditor. <b>XML Tag</b> Dbtr <b>Type</b> PartyIdentification32
3.41	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	<b>SEPA Rulebook</b> <i>AT-01 IBAN of the Originator.</i> <b>ISO Name</b> Debtor Account <b>ISO Definition</b> Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. <b>XML Tag</b> DbtrAcct <b>Type</b> CashAccount16
3.42	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	<b>SEPA Rulebook</b> <i>AT-06 BIC code of the Originator Bank (if present in DS-01)</i> <b>ISO Name</b> Debtor Agent <b>ISO Definition</b> Financial institution servicing an account for the debtor. <b>XML Tag</b> DbtrAgt <b>Type</b> 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	<b>ISO Name</b> Debtor Agent Account <b>ISO Definition</b> Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. <b>XML Tag</b> DbtrAgtAcct <b>Type</b> CashAccount16
3.44	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	<b>SEPA Rulebook</b> <i>AT-23 BIC code of the Beneficiary Bank (if present in DS-01).</i> <b>ISO Name</b> Creditor Agent <b>ISO Definition</b> Financial institution servicing an account for the creditor. <b>XML Tag</b> CdtrAgt <b>Type</b> BranchAndFinancialInstitutionIdentification4



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.45	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<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	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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



### 3 LIST OF CHANGES IN CREDIT TRANSFER C2B IMPLEMENTATION GUIDELINES RELATIVE TO V8.0

(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 SEM WG
  - PEN: Issue pending in the SEM WG
  - ACC: Accepted by the SEM 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
1.	N/A	0.1 References	Added reference to document EPC230-15 "Clarification Paper on the Use of Slashes in References, Identifications and Identifiers"	ACC	CLAR
2.	N/A	1. Introduction 1.1 Coverage of the SEPA C2B IGs 2. Mandatory C2B and B2C messages	Editorial update: As the C2B implementation guidelines are now mandatory, all references related to 'recommended' have been replaced by 'mandatory'.	ACC	CHAN
3.	N/A	1.1 Coverage of the SEPA IGs	Following note was added to Figure 1: "yellow fields can be used in a specific way for an AOS."	ACC	CLAR
4.	1.4	Customer Credit Transfer Initiation V03 + Group Header ++ Number Of Transactions	Following clarification was added: "The validation of this data element depends on pre-agreed customer-to-bank conditions."	ACC	CLAR
5.	1.5	Customer Credit Transfer Initiation V03	Data element was made mandatory and the following clarification was added:	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
		+Group Header ++Control Sum	"The validation of this data element depends on pre-agreed customer-to-bank conditions."		
6.	2.4	Customer Credit Transfer Initiation V03 +Payment Information ++Number Of Transactions	Data element was made mandatory and the following clarification was added: "The validation of this data element depends on pre-agreed customer-to-bank conditions."	ACC	CHAN
7.	2.5	Customer Credit Transfer Initiation V03 +Payment Information ++Control Sum	Data element was made mandatory and the following clarification was added: "The validation of this data element depends on pre-agreed customer-to-bank conditions."	ACC	CHAN
8.	2.6	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information	Below Usage Rule: "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."  Was replaced by: "'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'."	ACC	CLAR
9.	2.15	Customer Credit Transfer Initiation V03 +Payment Information ++Requested Execution Date	Following Usage Rule was added: "AT-07 The Requested Execution Date of the instruction."	ACC	CLAR
10.	2.42	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BIC	The attribute AT-06 was updated (bold text): AT-06 BIC of the Originator Bank ( <b>Only mandatory when Originator Bank is located in a non-EEA SEPA country or territory</b> ).  The below text was removed: "The BIC is optional for national transactions except if Member States use the waiver as per Article 16(6) of EU Regulation 260/2012. The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue to be mandatory for non-EU"	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
			/non-EEA cross-border SEPA transactions."		
11.	2.67	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	Below usage rule: "If used, it is recommended to be used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level."  Was replaced by: "Payment Type Information' must be present either here or directly under 'Payment Information'."	ACC	CLAR
12.	2.96	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	The attribute AT-23 was updated (bold text):  AT-23 BIC of the Beneficiary Bank ( <b>Only mandatory when Beneficiary Bank is located in a non-EEA SEPA country or territory</b> ).	ACC	CLAR