



# GUIDANCE ON THE USAGE OF EXTENDED REMITTANCE INFORMATION

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## 0 Background

The Annex V of the SCT Rulebook 2019 V1.0 has introduced the Extended Remittance Information (ERI) as an optional feature in the SCT scheme which caters for the *“transmission of a large volume of structured Remittance Information (RI) within a single SEPA Credit Transfer Instruction that has a concrete value for the Beneficiary or leads to a swift settlement of several payment obligations for the Originator. Examples are:*

- *Use of a single SEPA Credit Transfer Instruction by the Originator to settle a total amount of several accounts payables, possibly netted off with granted credit note, while transmitting structured RI for each concerned invoice and credit note item;*
- *Receipt of a single SEPA Credit Transfer Transaction amount that settles several accounts receivables, possibly netted off with granted credit notes, whereby the received structured RI is automatically straight through processed and reconciled with each relevant open accounts receivable position.”*

It further specifies that *“the ERI Option supports the transmission and the processing of the following combination of RI in SEPA Credit Transfer Instructions and Transactions:*

- *One occurrence of 140 characters of unstructured RI and*
- *Up to 999 occurrences of 280 characters of structured RI based on the ISO 20022 standard.”*

The Annex V also states that *“the unstructured RI and the extended structured RI under the ERI Option supplied by the Originator in the SEPA Credit Transfer Instruction must be forwarded in full and without alteration by the Originator Bank and any Intermediary Bank and CSM to the Beneficiary Bank.”* Moreover, the SCT implementation guidelines (IGs) 2019 v1.0 add that *“it is the duty of the system producing the ERI to manage and check the compliance of each occurrence with the 280 characters rule.”*

Finally, Annex V also stipulates that *“in case there is no arrangement for the concrete delivery and presentation of ERI between the Beneficiary Bank and the Beneficiary, the Beneficiary Bank must deliver only the received occurrence of 140 characters of unstructured Remittance Information in full and without alteration to the Beneficiary.”*



This functionality has been integrated in the SCT IGs 2019 v1.0, under section 2.4 of the Customer-to-Bank IGs and section 2.20 of the Interbank IGs. These sections describe the message elements to be used.

## 1 Introduction

### 1.1 Aim of the document

The purpose of this document is to indicate how to instruct ERI and how to accommodate the relation between the number of characters of the “business” content (i.e. the information related to the payment instruction) and the “service” content (i.e. the opening and closing tags of the sub-elements) within the 280 character limitation of a structured RI occurrence (including the message element tags).

### 1.2 Content of the document

Section 2 describes the use of the ISO 20022 “Remittance Information” data element in 4 different ERI use cases regarding:

- How to use the sub-elements, i.e.:
  - The unstructured occurrence;
  - The structured occurrences which include detailed information on invoices or on credit notes (issued by the same beneficiary).
- How to calculate the corresponding character consumption for:
  - Business information, i.e. commercial information from the Originator to the Beneficiary related to the payment;
  - ISO 20022 element information, i.e. the character consumption for the opening and closing tags of the sub-elements of element ‘Remittance Information/Structured’.

Section 3 provides examples of the use of the ISO data elements.

## 2 The extended remittance information

This functionality is extensively described in Annex V of the SCT Rulebook 2019 V1.0. Please refer to it as well as to the SCT IGs 2019 v1.0, when dealing with the present document.

### 2.1 Use of ‘Remittance Information’ ‘Unstructured’ and ‘Structured’ data elements

Under the ERI option, information concerning several invoices/credit notes gathered and paid as a global amount in one credit transfer instruction (pain.001)/transaction (pacs.008) can be specified as follows in the ISO 20022 Customer Payment Initiation message (pain.001) and FI-to-FI Customer Credit Transfer (pacs.008):

- One optional occurrence of unstructured remittance information which can be populated with up to 140 characters of free text without any specific rule or limitation.
- Mandatorily, one to 999 occurrences of structured remittance information. It is recommended that each of these occurrences reports information on one document (e.g. one invoice or one credit note) and its basic related reference (e.g. invoice referring to a credit note), with the following instructions:



- Maximum 280 characters in length including tags and business data.
- Allowing each to accommodate the following sub-elements:
  - Referred document information, to indicate the:
    - Document type ('Type').
    - Identification of the document ('Number').
    - Date associated with the document ('Related Date').
  - Referred document amount for the amount paid of the invoice/credit note ('Referred Document Amount'), possibly composed of a combination of amounts, i.e. the original amount.
  - Creditor reference ('Creditor Reference Information').
  - Invoicer.
  - Invoicee.
  - Additional free text information of up to 140 characters ('Additional Remittance Information').
- As stated in the IGS, if an occurrence of structured remittance information is oversized (>280 characters), it has to be divided into two separate occurrences (counting then for 2 of the 999 possible occurrences) – please see below example 4.
- if there are too many occurrences (>999) in the structured remittance information, the payment should be rejected.
- The use of only one structured remittance occurrence with only 'Creditor Reference' as a sub-element is not subject to ERI, as it is already included and described in the "regular" SCT.

## 2.2 Use of each allowed sub-element of 'Structured' under 'Remittance Information' data element

- a) Under 'Referred Document Information'
  - Only 'Code' is allowed under 'Type'.
  - Both 'Number' and 'Related Date' can be used.
- b) Under 'Referred Document Amount'
  - Only 'Remitted Amount' is mandatory and can be the result of a combination of the following other amounts which are also allowed in this element:
    - 'Due Payable Amount'.
    - 'Discount Applied Amount'.
    - 'Credit Note Amount'.
    - 'Tax Amount'.
  - In one single transaction, it is recommended that the total aggregated amount of the "Remitted amounts":
    - Should not be negative, neither in the pain.001 nor in the pacs.008.
    - Should match the payment's instructed amount of the pain.001 or the interbank settlement amount of the pacs.008.
- c) 'Creditor Reference Information' caters for a structured creditor reference (as per type code 'SCOR') as is the case in the "regular" SCT.
- d) 'Invoicer' may be described by a Name and/or an identifier.



e) 'Invoicee' may be described by a Name and/or an identifier.

Note: 'Invoicer' and 'Invoicee' may be used e.g. in the context of payment factories dealing for several of their members.

f) 'Additional Remittance Information' may contain any information related to a specific occurrence which does not fit into the structured elements. Only one occurrence is allowed.

### 3 ERI examples

#### 3.1 Description of the examples

The four examples described below refer to following scenarios:

- Example 1: A document described as an invoice (code 'CINV') with number 3521264364 and completed with a 'Creditor Reference'.
- Example 2: A document described as an invoice (code 'CINV') with number LongNr12345678901234567890123456789, a date and the amount of the invoice.
- Example 3: A document described as an invoice (code) 'CINV' with number 369258147, a date and containing a 'Remitted Amount' composed of a gross amount plus a tax amount.
- Example 4: One document referred to with number 987654321, containing i) a 'Remitted Amount' composed of a gross amount minus a discount applied amount and plus a tax amount, ii) an 'Invoicer', iii) an 'Invoicee' and iv) an 'Additional Remittance Information', requesting to advise a specific person. The total number of characters exceeds the limitation (of 280 characters) and hence needs to be split in two separate occurrences. In order to be able to link both occurrences, the document number (under 'RfrdDocInf/Nb') is repeated in the second occurrence.

#### 3.2 Overview of the occurrences

The detailed tables on the next pages provide an overview of the sub-elements to be used for each of the 4 examples, the number of characters needed (opening/closing tags and business information) as well as the number of occurrences.

In each example, the two columns on the right provide the following information:

- "Bus. Char": Number of characters related to business information only.
- "Calc": Total character consumption for tags and business information.



Examples 1 to 3 with one occurrence per document:

LongName	TAG	TAG Chars	Example 1			Example 2			Example 3		
			Content	Bus. Chars	Calc	Content	Bus. Chars	Calc	Content	Bus. Chars	Calc
Structured	Strd	13			235			209			240
<i>Business content of structured</i>			Content =	57	222	Content =	60	196	Content =	49	227
ReferredDocumentInformation	RfrdDocInf	25		14	89		49	141		23	115
Type	Tp	9			45			45			45
CodeOrProprietary	CdOrPrtry	23			36			36			36
Code	Cd	9	CINV	4	13	CINV	4	13	CINV	4	13
Number	Nb	9	3521264364	10	19	LongNr12345678	35	44	369258147	9	18
RelatedDate	RltdDt	17		0	0	2018-07-20	10	27	2019-04-15	10	27
ReferredDocumentAmount	RfrdDocAmt	25		0	0		11	55		26	112
DuePayableAmount	DuePyblAmt	25		0	0		0	0	123,247.31	9	34
DiscountAppliedAmount	DscntApldAmt	29		0	0		0	0		0	0
CreditNoteAmount	CdtNoteAmt	25		0	0		0	0		0	0
TaxAmount	TaxAmt	17		0	0		0	0	24,649.46	8	25
RemittedAmount	RmtdAmt	19		0	0	11,170,355.36	11	30	147,896.77	9	28
CreditorReferenceInformation	CdtrRefInf	25		43	133		0	0		0	0
Type	Tp	9			69			0			0
CodeOrProprietary	CdOrPrtry	23			36			0			0
Code	Cd	9	SCOR	4	13		0	0		0	0
Issuer	Issr	13	BEAuthority	11	24		0	0		0	0
Reference	Ref	11	RF123456789012	28	39		0	0		0	0
Invoice	Invcr	15		0	0		0	0		0	0
Name	Nm	9		0	0		0	0		0	0
Identification	Id	9		0	0		0	0		0	0
OrganisationIdentification	Orgld	15		0	0		0	0		0	0
BICOrBEI	BICOrBEI	21		0	0		0	0		0	0
Other	Othr	13		0	0		0	0		0	0
Identification	Id	9		0	0		0	0		0	0
SchemeName	Schme	19		0	0		0	0		0	0
Code	Cd	9		0	0		0	0		0	0
Proprietary	Prtry	15		0	0		0	0		0	0
Issuer	Issr	13		0	0		0	0		0	0
PrivateIdentification	PrvtId	17		0	0		0	0		0	0
DateAndPlaceOfBirth	DtAndPlcc	35		0	0		0	0		0	0
BirthDate	BirthD	19		0	0		0	0		0	0
ProvinceOfBirth	PrvcOf	27		0	0		0	0		0	0
CityOfBirth	CityOf	27		0	0		0	0		0	0
CountryOfBirth	CtryOf	27		0	0		0	0		0	0
Other	Othr	13		0	0		0	0		0	0
Identification	Id	9		0	0		0	0		0	0
SchemeName	Schme	19		0	0		0	0		0	0
Code	Cd	9		0	0		0	0		0	0
Proprietary	Prtry	15		0	0		0	0		0	0
Issuer	Issr	13		0	0		0	0		0	0
PrivateIdentification	PrvtId	17		0	0		0	0		0	0
DateAndPlaceOfBirth	DtAndPlcc	35		0	0		0	0		0	0
BirthDate	BirthD	19		0	0		0	0		0	0
ProvinceOfBirth	PrvcOf	27		0	0		0	0		0	0
CityOfBirth	CityOf	27		0	0		0	0		0	0
CountryOfBirth	CtryOf	27		0	0		0	0		0	0
Other	Othr	13		0	0		0	0		0	0
Identification	Id	9		0	0		0	0		0	0
SchemeName	Schme	19		0	0		0	0		0	0
Code	Cd	9		0	0		0	0		0	0
Proprietary	Prtry	15		0	0		0	0		0	0
Issuer	Issr	13		0	0		0	0		0	0
AdditionalRemittanceInformation	AddlRmtInf	27		0	0		0	0		0	0



Example 4 with 2 occurrences for one document:

				Example 4 (with 2 'Structured' occurrences)					
LongName	TAG		TAG Chars	Content	Bus. Char	Calc	Content	Bus. Char	Calc
Structured	Strd		13			234			241
<i>Business content of structured</i>				<b>Content =</b>	<b>45</b>	<b>221</b>	<b>Content =</b>	<b>53</b>	<b>228</b>
ReferredDocumentInformation	RfrdDocInf		25		9	43		9	43
Type	Tp		9						
CodeOrProprietary	CdOrPrtry		23			0			0
Code	Cd		9		0	0		0	0
Number	Nb		9	987654321	9	18	987654321	9	18
RelatedDate	RltdDt		17		0	0		0	0
ReferredDocumentAmount	RfrdDocAmt		25		22	137		0	0
DuePayableAmount	DuePyblAmt	Ccy="xxx"	25	247.34	6	31		0	0
DiscountAppliedAmount	DscntApldAmt	Ccy="xxx"	29	24,73	5	34		0	0
CreditNoteAmount	CdtNoteAmt	Ccy="xxx"	25		0	0		0	0
TaxAmount	TaxAmt	Ccy="xxx"	17	44.52	5	22		0	0
RemittedAmount	RmtdAmt	Ccy="xxx"	19	267.13	6	25		0	0
CreditorReferenceInformation	CdtrRefInf		25		0	0		0	0
Type	Tp		9			0			0
CodeOrProprietary	CdOrPrtry		23			0			0
Code	Cd		9		0	0		0	0
Issuer	Issr		13		0	0		0	0
Reference	Ref		11		0	0		0	0
Invoice	Invcr		15		0	0		21	91
Name	Nm		9		0	0	Company A	9	18
Identification	Id		9			0			58
OrganisationIdentification	OrgId		15			0			49
BICOrBEI	BICOrBEI		21		0	0		0	0
Other	Othr		13			0			34
Identification	Id		9		0	0	FR1234567890	12	21
SchemeName	Schme		19			0			0
Code	Cd		9		0	0		0	0
Proprietary	Prt		15		0	0		0	0
Issuer	Issr		13		0	0		0	0
PrivateIdentification	PrvtId		17			0			0
DateAndPlaceOfBirth	DtAndPlcd		35			0			0
BirthDate	BirthD		19		0	0		0	0
ProvinceOfBirth	PrvcOf		27		0	0		0	0
CityOfBirth	CityOf		27		0	0		0	0
CountryOfBirth	CtryOf		27		0	0		0	0
Other	Othr		13			0			0
Identification	Id		9		0	0		0	0
SchemeName	Schme		19			0			0
Code	Cd		9		0	0		0	0
Proprietary	Prt		15		0	0		0	0
Issuer	Issr		13		0	0		0	0
Invoicee	Invcee		17		0	0		23	94
Name	Nm		9		0	0	Enterprise Z	12	21
Identification	Id		9			0			56
OrganisationIdentification	OrgId		15			0			47
BICOrBEI	BICOrBEI		21		0	0	BICCATWW123	11	32
Other	Othr		13			0			0
Identification	Id		9		0	0		0	0
SchemeName	Schme		19			0			0
Code	Cd		9		0	0		0	0
Proprietary	Prtry		15		0	0		0	0
Issuer	Issr		13		0	0		0	0
PrivateIdentification	PrvtId		17			0			0
DateAndPlaceOfBirth	DtAndPlcd		35			0			0
BirthDate	BirthD		19		0	0		0	0
ProvinceOfBirth	PrvcOf		27		0	0		0	0
CityOfBirth	CityOf		27		0	0		0	0
CountryOfBirth	CtryOf		27		0	0		0	0
Other	Othr		13			0			0
Identification	Id		9		0	0		0	0
SchemeName	Schme		19			0			0
Code	Cd		9		0	0		0	0
Proprietary	Prt		15		0	0		0	0
Issuer	Issr		13		0	0		0	0
AdditionalRemittanceInformation	AddlRmtInf		27	Advise Mr HERR	14	41		0	0



### 3.3 ISO description of the 'Structured Remittance Information'

#### Colour explanation:

**Red = whole Remittance information**

**Purple = Unstructured occurrence**

**Blue = Structured occurrences**

**Green = tags content of the structured occurrence (i.e. to be counted under the 280 characters)**

**Brown = business (i.e. payment related) content of the occurrence**

[= nr of characters, same colour code as above]

Note: The standard XML rules<sup>1</sup> for white space handling are followed such that only "significant whitespaces" are counted as part of these rules.

**<RmtInf> [8]**

**<Ustrd> [7]**

Possibility to have until one hundred and forty characters of a free text supplied by the Originator in the SEPA Credit Transfer instruction [140]

**</Ustrd> [8+140+7=155]**

**<Strd> [6] → Example 1, occurrence 1**

**<RfrdDocInf> [12]**

**<Tp> [4+12=16]**

**<CdOrPrtry> [11+16=27]**

**<Cd> [4+27=31]**

**CINV [4]**

**</Cd> [5+4+35=40]**

**</CdOrPrtry> [12+40=52]**

**</Tp> [5+52=57]**

**<Nb> [4+57=61]**

**3521264364 [10]**

**</Nb> [5+10+61=76]**

**</RfrdDocInf> [13+76=89]**

**<CdtrRefInf> [12+89=101]**

**<TP> [4+101=105]**

**<CdOrPrtry> [11+105=116]**

**<Cd> [4+116=120]**

**SCOR [4]**

**</Cd> [5+4+120=129]**

**</CdOrPrtry> [12+129=141]**

**<Issr> [6+141=147]**

**BEauthority [11]**

**</Issr> [7+11+147=165]**

**</TP> [5+165=170]**

**<Ref> [5+170=175]**

<sup>1</sup> <https://www.w3.org/TR/2004/REC-xml11-20040204/#sec-white-space>.





**RF12345678901234567890123456 [28]**  
</Ref> [6+28+175=209]  
</CdtrRefInf> [13+209=222] → **222 characters** for 57 characters of business content (26 %)  
</Strd> [7+222+6=235]  
<Strd> [6] → Example 2, occurrence 2  
<RfrdDocInf> [12]  
    <Tp> [4+12=16]  
        <CdOrPrtry> [11+16=27]  
            <Cd> [4+27=31]  
                **CINV [4]**  
            </Cd> [5+4+31=40]  
        </CdOrPrtry> [12+40=52]  
    </Tp> [5+52=57]  
    <Nb> [4+57=61]  
        **LongNr12345678901234567890123456789 [35]**  
    </Nb> [5+35+61=101]  
    <RltdDt> [8+101=109]  
        **2018-07-20 [10]**  
    </RltdDt> [9+10+109=128]  
</RfrdDocInf> [13+128=141]  
<RfrdDocAmt> [12+141=153]  
<RmtdAmt> [9+153=162]  
    **11170355,56 [11]**  
    </RmtdAmt> [10+11+162=183]  
</RfrdDocAmt> [13+183=196] → **196 characters** for 57 characters of business content (29 %)  
</Strd> [7+196+6=209]  
<Strd> [6] → Example 3, occurrence 3  
<RfrdDocInf> [12]  
    <Tp> [4+12=16]  
        <CdOrPrtry> [11+16=27]  
            <Cd> [4+27=31]  
                **CINV [4]**  
            </Cd> [5+4+31=40]  
        </CdOrPrtry> [12+40=52]  
    </Tp> [5+52=57]  
    <Nb> [4+57=61]  
        **369258147 [9]**  
    </Nb> [5+9+61=75]  
    <RltdDt> [8+75=83]  
        **2019-04-15 [10]**  
    </RltdDt> [9+10+83=102]  
</RfrdDocInf> [13+102=115]  
<RfrdDocAmt> [12+115=127]  
<DuePyblAmt> [12+127=139]



123247,31 [9]  
</DuePyblAmt> [13+9+139=161]  
<TaxAmt> [8+161=169]  
24649,46 [8]  
</TaxAmt> [9+8+169=186]  
<RmtdAmt> [9+186=195]  
147896,76 [9]  
</RmtdAmt> [10+9+205=214]  
</RfrdDocAmt> [13+214=227] → 227 characters for 49 characters of  
business content (22 %)  
</Strd> [7+227+6=240]  
<Strd> [6] → Example 4.1, occurrence 4  
<RfrdDocInf> [12]  
<Nb> [4+12=16]  
987654321 [9]  
</Nb> [5+9+16=30]  
</RfrdDocInf> [13+30=43]  
<RfrdDocAmt> [12+43=55]  
<DuePyblAmt> [12+55=67]  
247,34 [6]  
</DuePyblAmt> [13+6+67=86]  
<DscntApldAmt> [14+86=100]  
24,73 [5]  
</DscntApldAmt> [15+5+100=120]  
<TaxAmt> [8+120=128]  
44,52 [5]  
</TaxAmt> [9+5+128=142]  
<RmtdAmt> [9+142=151]  
267,13 [6]  
<RmtdAmt> [10+6+151=167]  
</RfrdDocAmt> [13+167=180]  
<AddtlRmtInf> [13+180=193]  
Advise Mr HERR [14]  
</AddtlRmtInf> [14+14+193=221] → 221 characters for 45 characters of  
business content (20 %)  
</Strd> [7+221+6=234]  
<Strd> [6] → Example 4.2, occurrence 5  
<RfrdDocInf> [12]  
<Nb> [4+12=16]  
987654321 [9]  
</Nb> [5+9+16=30]  
</RfrdDocInf> [13+30=43]  
<Invcr> [7+43=50]  
<Nm> [4+50=54]  
Company A [9]  
</Nm> [5+9+54=68]



```
<Id> [4+68=72]
  <OrgId> [7+72=79]
    <Othr> [6+79=85]
      <Id> [4+85=89]
        FR1234567890 [12]
      </Id> [5+12+89=106]
    </Othr> [7+106=113]
  </OrgId> [8+113=121]
</Id> [5+121=126]
</Invcr> [8+126=134]
<Invcee> [8+134=142]
  <Nm> [4+142=146]
    Entreprise Z [12]
  </Nm> [5+12+146=163]
  <Id> [4+163=167]
    <OrgId> [7+167=174]
      <BICOrBEI> [10+174=184]
        BICCATWW123 [11]
      </BICOrBEI> [11+11+184=206]
    </OrgId> [8+206=214]
  </Id> [5+214=219]
</Invcee> [9+219=228] → 228 characters for 43 characters2 of business
content (20 %)
</Strd> [7+228+6=241]
</RmtInf> [9+241+234+240+209+235+155+8=1 331]
```

**Character counting in the structured remittance information =**

- All 5 occurrences together = 1 159 characters (from which 65 only for the <Strd> </Strd> tags)
- Inside <Strd> </Strd> tags = 1 094 characters (from which 843 for the opening / closing tags)
- Business information = 251 characters of business content (23 % of the structured information, 22 % of the whole structured remittance information)

<sup>2</sup> The business content under RfrdDocInf, i.e. the document number, in occurrence 5 is not counted because it does not bring any new information and is there only to make the link with occurrence 4.