

SEPA Credit Transfer Scheme Customer-to-PSP Implementation Guidelines

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Abstract

This document sets out the rules for implementing Version 1.0 of the 2023 SEPA Credit Transfer Rulebook based on the 2019 message version of the ISO 20022 standard.



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O 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 2023 Version 1.0, including Annex V – Extended Remittance Information to the SCT Rulebook (document EPC 152-18)	<u>EPC</u>
[2]	-	ISO 20022 XML Credit Transfers and Related Messages: • Initiation	ISO 20022
		Note: The 2023 IGs are based on the 2019 message version of ISO 20022.	
[3]	ISO 3166	Country Codes	<u>ISO</u>
[4]	ISO 4217	Currency Code List	<u>ISO</u>
[5]	ISO 9362	Business Identifier Codes (BIC)	<u>ISO</u>
[6]	ISO 13616	IBAN: International PSP Account Number	<u>ISO</u> ¹
[7]	ISO 11649	Structured creditor reference to remittance information	<u>ISO</u>
[8]	EPC217-08	SEPA Requirements for an Extended Character Set	<u>EPC</u>
[9]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<u>EPC</u>

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

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



V6.0	20111117	Approval by the September 2011 Plenary	
V7.0	20121130	Approval by the September 2012 Plenary	
V8.0	20141125	Approval by the October 2014 Plenary	
2017 V1.0	20161103	Approval by the November 2016 Scheme Management Board	
2019 V1.0	20181031	Approval by the October Scheme Management Board	
2021 v1.0	20201029	Approval by the October Scheme Management Board	
2023 v1.0	20220428	Approval by the April 2022 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-Payment Service Provider (PSP) space.

Note: The term "bank" has been replaced by "PSP" in all the EPC SEPA payment scheme rulebooks and associated implementation guidelines to formally reflect the changes introduced by the Payment Services Directive (PSD) to the categories of institutions that can offer payment services, and the variety in PSP categories that are eligible to adhere to the EPC SEPA payment schemes. However, please note that in the context of ISO, the term "bank" is still used.

Note: The term 'Customer' is to be understood as 'Payment Service User' (PSU), meaning a natural or legal person making use of a payment service in the capacity of payer, payee, or both. Such person can take up the role of Originator and/or Beneficiary under the Scheme.



1 INTRODUCTION

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

SEPA Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 Customer-to-PSP Credit Transfer Information	Customer Credit Transfer Initiation (pain.001.001.09)
DS-04 <i>PSP-to-Customer Credit Transfer Information</i>	Statements/advice ISO 20022 XML standards are covered separately.
Reject based on DS-03 for the PSP-to- Customer reject	Reject – Customer Payment Status Report (pain.002.001.10)

The Guidelines for the customer-to-PSP and PSP-to-customer XML message standards are mandatory. Only when the Originator PSP offers to its Originators the service of accepting and processing electronically bundled Customer-to-PSP Credit Transfer Instructions, the Originator PSP is obliged to accept at least but not exclusively the messages as described in these guidelines.

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

The purpose of the SEPA customer-to-PSP 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.



G	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			
Core subset, i to be used as to be used w (from or com	tion Guidelines for SEPA dentifying elements defined in ISO ith SEPA usage rules pleting the Rulebook) s can be used in a AOS.	To be developed and documented by AOS Communities	Not available for use in SEPA payments			

Figure 1

These Guidelines define the SEPA Core Mandatory Subset² of the Global ISO 20022 XML standard that consists of message elements:

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

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

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

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

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

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



1.2 Use of these Guidelines by the instructing and instructed parties³

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities (shaded white/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 PSP 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 PSP 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 PSP, 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	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2	SEPA Usage Rule(s) (e.g. Mandatory) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type (Yellow: Message Element that is part of the SEPA Core Service)
	11		XML Tag xs:choice
1.01	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	SEPA Rulebook (Attribute used in Rulebook) SEPA Usage Rule(s) (e.g. Only 'SEPA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length (Yellow: Message Element that is part of the SEPA Core Service) SEPA Code restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
1.02	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	ISO Name ISO Definition XML Tag Type (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)

³ Instructing and instructed parties include CSMs.

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1.0n	01	Message root +Group Header ++Sublevel 1	ISO Name ISO Definition XML Tag Type (Red: Message Element that is not to be used in SEPA Payments)
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Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines.
 - 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.:
 - o 0..1 element is optional and may only be present once
 - o 0...n element is optional with unlimited repetition
 - o 1..1 element is mandatory and must be present exactly once
 - 1..n element is mandatory with unlimited repetition

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

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
 - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.
 - When the message element relates to inter-PSP 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 relations between message components or elements, e.g. either component 1 or component 2 must be present, component 1 and component 2 are mutually exclusive. For XML Tag "xs:choice" (containing just one subsequent component or element due to applied restrictions on subsequent components or elements) column 4 may indicate, that the "choice" nature is lost due to applied restrictions i.e. only one element is 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 PSPs and their customers must be allowed to use the character set currently in use at national level,
- PSPs 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).
- PSPs and their customers must be able to support the Latin character set commonly used in international communication, as follows:

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

- References, identifications and identifiers must respect the following [9]:
 - o Content is restricted to the Latin character set as defined above
 - Content must not start or end with a '/'
 - Content must not contain \'//'s

Note: When a slash is used as delimiter between the attribute number (AT-XXXX) or code (ABCD) and the data content, no space is allowed directly after this slash.

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 PSPs may only receive messages, including the r-messages, in the new version.



2 MANDATORY CUSTOMER-TO-PSP AND PSP-TO-CUSTOMER MESSAGES

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

2.1.1 Use of the Customer Credit Transfer Initiation (pain.001.001.09)

The message is used to transport the customer-to-PSP Credit Transfer Information sent by the Originator to the Originator PSP.

The message caters for bulk and single payment instructions.

Specific usage notes:

- In case the transaction is a transfer back related to an earlier executed SEPA Credit Transfer (SCT) Transaction (as per 'Remarks' under DS-01 in the SCT rulebook), the 'Purpose' element must be populated with "RRCT" (Reimbursement Received Credit Transfer) or another code meaningful for identifying the SCT as a transfer back.
- In case the transaction is the result of a received Request-to-Pay (RTP) message, the 'Purpose' element must be populated with "RRTP" (Related to a Request-to-Pay (RTP)). Further details on RTP are to be found in the SRTP documentation.



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information		
	Mult	_		SEPA Core Requirements	
		Document	XML Tag	Document	
			Type	Document	
	11	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Customer Credit Transfer Initiation V09 Scope	
				The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding	
				agent or debtor agent. It is used to request	
				movement of funds from the debtor account to a	
			XML Tag	creditor. CstmrCdtTrfInitn	
			Type	CustomerCreditTransferInitiationV09	
1.0	11	Customer Credit Transfer Initiation V09	ISO Name	Group Header	
		+Group Header	ISO Definition	Set of characteristics shared by all individual transactions included in the message.	
			XML Tag	GrpHdr	
			Type	GroupHeader85	
1.1	11	Customer Credit Transfer Initiation V09	ISO Name	Message Identification	
		+Group Header ++Message Identification	ISO Definition	Point to point reference, as assigned by the instructing party, and sent to the next party in the	
		- The sound of the state of 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.	
			XML Tag	MsgId	
			Type	Max35Text	
			ISO Length SEPA Length	1 35 1 35	
1.2	11	Customer Credit Transfer Initiation V09	ISO Name	Creation Date Time	
		+Group Header	ISO Definition	Date and time at which the message was created.	
		++Creation Date Time	XML Tag Type	CreDtTm ISODateTime	
1.3	02	Customer Credit Transfer Initiation V09	ISO Name	Authorisation	
		+Group Header	ISO Definition	User identification or any user key to be used to	
		++Authorisation		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	
			XML Tag	party. Authstn	
			Туре	Authorisation1Choice	
1.4	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	The validation of this data element depends on	
		+Group Header ++Number Of Transactions	ISO Name	pre-agreed customer-to-PSP conditions. Number Of Transactions	
			ISO Definition	Number of individual transactions contained in	
			WMI TO	the message.	
			XML Tag Type	NbOfTxs Max15NumericText	
			Pattern	[0-9]{1,15}	



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult		S	SEPA Core Requirements
1.5	11	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 2 18
1.6	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the payment. Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor. InitgPty PartyIdentification135
1.7	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name		'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
1.8	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++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 PostalAddress24
1.9	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
1.10		Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
1.11	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification +++Private Identification	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, for example a passport. PrvtId PersonIdentification13
1.12	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information		
	Mult		SEPA Core Requirements		
1.13	01	Customer Credit Transfer Initiation V09 +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 Contact4	
1.14	01	Customer Credit Transfer Initiation V09 +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 BranchAndFinancialInstitutionIdentification6	
2.0	1n	Customer Credit Transfer Initiation V09 +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 PaymentInstruction30	
2.1	11	Customer Credit Transfer Initiation V09 +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	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method		Only "TRF" is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code ions CreditTransfer Transfer of an amount of money in the books of	
2.3	01	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	ISO Name ISO Definition XML Tag Type	the account servicer. 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 customerto-PSP conditions apply. Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator	
2.4	11	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern		



	GED 4			
#	SEPA	Message Element		to-PSP Credit Transfer Information
	Mult		S	SEPA Core Requirements
2.5	11	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum Total of all individual amounts included in the group, irrespective of currencies. CtrlSum DecimalNumber
			SEPA FractDigits	2
2.6	0.1		Total Digits	18 (P) (T) (I) (1) (1)
2.6	01	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	ISO Name ISO Definition XML Tag	'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26
2.7	01	Customer Credit Transfer Initiation V09	Type SEPA Usage Rule(s)	If present, pre-agreed customer-to-PSP
2.7	01	+Payment Information ++Payment Type Information +++Instruction Priority	ISO Name ISO Definition XML Tag	conditions apply. Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty
2.8	01	Customer Credit Transfer Initiation V09	Type	Priority2Code
2.0	11	+Payment Information ++Payment Type Information +++Service Level	ISO Name ISO Definition XML Tag Type XML Tag	Usage is recommended. Only one occurrence is allowed. Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice xs:choice
2.9	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 Identification code of the Scheme.
		+Payment Information ++Payment Type Information +++Service Level ++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Code Restricti	Only "SEPA" is allowed. Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 4 1 4
0.15			SEPA	SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
2.10	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 35 1 35



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
#	Mult		SEPA Core Requirements	
2.11				•
2.11	01	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	ISO Name ISO Definition	Local Instrument User community specific instrument.
		+++Local Instrument		Usage: This element is used to specify a local instrument, local clearing option and/or further
				qualify the service or service level.
			XML Tag Type	LclInstrm LocalInstrument2Choice
	11		XML Tag	xs:choice
2.12	11	Customer Credit Transfer Initiation V09	ISO Name	Code
		+Payment Information ++Payment Type Information	ISO Definition	Specifies the local instrument, as published in an external local instrument code list.
		+++Local Instrument	XML Tag	Cd
		++++Code	Туре	ExternalLocalInstrument1Code
			ISO Length	1 35
2.13	1 1	Customer Credit Transfer Initiation VOO	SEPA Length ISO Name	1 35
2.13	11	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Proprietary Specifies the local instrument, as a proprietary
		++Payment Type Information		code.
		+++Local Instrument	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
			ISO Length SEPA Length	1 35 1 35
2.14	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T008 Category purpose of the Credit
		+Payment Information		Transfer
		++Payment Type Information	SEPA Usage Rule(s)	Depending on the agreement between the
		+++Category Purpose		Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary
				PSP.
			ISO Name	Category Purpose
			ISO Definition	Specifies the high level purpose of the instruction
				based on a set of pre-defined categories. Usage: This is used by the initiating party to
				provide information concerning the processing of
				the payment. It is likely to trigger special
				processing by any of the agents involved in the
			XML Tag	payment chain. CtgyPurp
			Type	CategoryPurpose1Choice
	11		XML Tag	xs:choice
2.15	11	Customer Credit Transfer Initiation V09	ISO Name	Code
		+Payment Information ++Payment Type Information	ISO Definition	Category purpose, as published in an external category purpose code list.
		+++Category Purpose	XML Tag	Cd
		++++Code	Type	ExternalCategoryPurpose1Code
			ISO Length	1 4
2.16	11	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 4 Proprietary
2.10	11	+Payment Information	ISO Definition	Category purpose, in a proprietary form.
		++Payment Type Information	XML Tag	Prtry
		+++Category Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
	1		SEPA Length	1 35



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information		
	Mult		SEPA Core Requirements		
2.17	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	SEPA Rulebook ISO Name ISO Definition	AT-T013 The Requested Execution Date of the SEPA Credit Transfer instruction. Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt	
	11		Type XML Tag	DateAndDateTime2Choice xs:choice	
2.18		Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	ISO Name ISO Definition XML Tag Type	Date Specified date. Dt ISODate	
2.19	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	ISO Name ISO Definition XML Tag Type	Date Time Specified date and time. DtTm ISODateTime	
2.20	01	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	ISO Name ISO Definition XML Tag Type	Pooling Adjustment Date Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. PoolgAdjstmntDt ISODate	
2.21	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification135	
2.22	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P001 Name of the Originator	
2.23		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P005 Address of the Originator If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24	
2.24	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice	



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult	_		SEPA Core Requirements
2.25	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 70
2.26	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	1 70 Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 1 70
2.27	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 1 70
2.28	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 16 1 16
2.29	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 35 1 35
2.30	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 70
2.31	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 16 1 16
2.32	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 70 1 70
2.33	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 16 1 16



#	SEPA	Message Element	Customor 4	to-PSP Credit Transfer Information
#	Mult	Wiessage Element		SEPA Core Requirements
2.34		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm
2.35	01	++++Town Name Customer Credit Transfer Initiation V09	Type ISO Length SEPA Length ISO Name	Max35Text 1 35 1 35 Town Location Name
		+Payment Information ++Debtor +++Postal Address ++++Town Location Name	ISO Definition XML Tag Type ISO Length SEPA Length	Specific location name within the town. TwnLctnNm Max35Text 1 35 1 35
2.36		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country subdivision. DstrctNm Max35Text 1 35 1 35
2.37		Customer Credit Transfer Initiation V09 +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
2.38	01	Customer Credit Transfer Initiation V09 +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}
2.39		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	SEPA Usage Rule(s)	Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.
			ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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
2.40	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P004 Originator Identification Code Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
2.41	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information		
	Mult		S	SEPA Core Requirements	
2.42		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	ISO Name ISO Definition XML Tag	Either 'Date and Place of Birth' or one occurence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId	
2.43	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	Type ISO Name ISO Definition XML Tag Type Pattern	PersonIdentification13 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}	
2.44	01	Customer Credit Transfer Initiation V09 +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 Contact4	
2.45	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name ISO Definition XML Tag Type	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 CashAccount38	
2.46	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification		Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice	
2.47	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	XML Tag SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	xs:choice AT-D001 The IBAN of the account of the Originator IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
2.48	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1	
2.49	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice	



#	SEPA	Message Element	Customor	o DCD Curdit Turnsfor Information
#	Mult	_		to-PSP Credit Transfer Information SEPA Core Requirements
2.50				-
2.50	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition	Currency Identification of the currency in which the account is held.
				Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which
				currency needs to be used for settlement on the account.
			XML Tag	Ccy
			Type Pattern	ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.51	01	Customer Credit Transfer Initiation V09	ISO Name	Name
		+Payment Information ++Debtor Account +++Name	ISO Definition	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.
				Usage: The account name is different from the account owner name. The account name is used
				in certain user communities to provide a means of
				identifying the account, in addition to the account
				owner's identity and the account number.
			XML Tag	Nm Max70Text
			Type ISO Length	1 70
			SEPA Length	1 70
2.52	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P003 The Proxy/alias of the account of the
		+Payment Information	CEDATI DAY	Originator.
		++Debtor Account +++Proxy	SEPA Usage Rule(s)	AT-P003 can only be provided here under the condition that the Originator is given the
		TTTTTOXY		possibility to validate the IBAN linked to that
				Alias/Proxy, prior to the authentication of the
				instruction unless the Originator and the
				Originator PSP agreed upfront on another
				arrangement (e.g., through an amendment of the general terms and conditions).
				Furthermore, the Originator PSP must have an
				agreement with the Originator and the
				Beneficiary PSP with the Beneficiary in relation
				to the treatment and the use of the data provided
				under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction
				and/or to forward it to the Beneficiary PSP and/
				or the Beneficiary concerned.
			ISO Name	Proxy
			ISO Definition	Specifies an alternate assumed name for the identification of the account.
			XML Tag	Prays Assessmt Identification 1
2.53	11	Customer Credit Transfer Initiation V09	Type SEPA Usage Rule(s)	ProxyAccountIdentification1 AT-D002 The BIC code of the Originator PSP.
2.33	11	+Payment Information	ISO Name	Debtor Agent
		++Debtor Agent	ISO Definition	Financial institution servicing an account for the
				debtor.
			XML Tag	DbtrAgt Propeh And Financial Institution I dentify action 6
<u> </u>			Type	BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
				-
2.54	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'BICFI' or 'Other/Identification' must be
		+Payment Information	TGO 11	used.
		++Debtor Agent	ISO Name	Financial Institution Identification
		+++Financial Institution Identification	ISO Definition	Unique and unambiguous identification of a
				financial institution, as assigned under an
				internationally recognised or proprietary
				identification scheme.
			XML Tag	FinInstnId
			Type	FinancialInstitutionIdentification18
2.55	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-D002 The BIC code of the Originator PSP.
		+Payment Information	ISO Name	BICFI
		++Debtor Agent	ISO Definition	Code allocated to a financial institution by the
		+++Financial Institution Identification		ISO 9362 Registration Authority as described in
		++++BICFI		ISO 9362 "Banking - Banking
				telecommunication messages - Business identifier
				code (BIC)".
			XML Tag	BICFI
			Type	BICFIDec2014Identifier
			Pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-
				Z0-9]{3,3}){0,1}
2.56	01	Customer Credit Transfer Initiation V09	ISO Name	Clearing System Member Identification
		+Payment Information	ISO Definition	Information used to identify a member within a
		++Debtor Agent		clearing system.
		+++Financial Institution Identification	XML Tag	ClrSysMmbId
		++++Clearing System Member Identification	Type	ClearingSystemMemberIdentification2
2.57	01	Customer Credit Transfer Initiation V09	ISO Name	LEI
		+Payment Information	ISO Definition	Legal entity identifier of the financial institution.
		++Debtor Agent	XML Tag	LEI
		+++Financial Institution Identification	Type	LEIIdentifier
		++++LEI	Pattern	[A-Z0-9]{18,18}[0-9]{2,2}
2.58	01	Customer Credit Transfer Initiation V09	ISO Name	Name
		+Payment Information	ISO Definition	Name by which an agent is known and which is
		++Debtor Agent		usually used to identify that agent.
		+++Financial Institution Identification	XML Tag	Nm
		++++Name	Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 140
2.59	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address
		+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Debtor Agent		address, as defined by postal services.
		+++Financial Institution Identification	XML Tag	PstlAdr
		++++Postal Address	Type	PostalAddress24
2.60	01	Customer Credit Transfer Initiation V09	ISO Name	Other
		+Payment Information	ISO Definition	Unique identification of an agent, as assigned by
		++Debtor Agent		an institution, using an identification scheme.
		+++Financial Institution Identification	XML Tag	Othr
L		++++Other	Type	GenericFinancialIdentification1
2.61	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only "NOTPROVIDED" is allowed.
		+Payment Information	ISO Name	Identification
		++Debtor Agent	ISO Definition	Unique and unambiguous identification of a
		+++Financial Institution Identification		person.
		++++Other	XML Tag	Id
		+++++Identification	Туре	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.62	01	Customer Credit Transfer Initiation V09	ISO Name	Scheme Name
		+Payment Information	ISO Definition	Name of the identification scheme.
		++Debtor Agent	XML Tag	SchmeNm
		+++Financial Institution Identification	Type	FinancialIdentificationSchemeName1Choice
		++++Other	√ ±	
		+++++Scheme Name		
		ı	ı	



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult			SEPA Core Requirements
2.63	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other ++++Hssuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the identification. Issr Max35Text 1 35 1 35
2.64	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
2.65	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
2.66	01	Customer Credit Transfer Initiation V09 +Payment 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. Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 140 1 140
2.67	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.68		Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P006 Name of the Originator Reference Party 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.69	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr Postal Address24
2.70	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 Identification code of the Originator Reference Party Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information		
	Mult			SEPA Core Requirements	
	11		XML Tag	xs:choice	
2.71	11	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	ISO Name ISO Definition	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation.	
			XML Tag	OrgId	
2.72	11	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	Type SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	OrganisationIdentification29) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13	
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
2.73	01	+Payment Information ++Ultimate Debtor +++Country Of Residence	ISO Definition XML Tag Type Pattern	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}	
2.74	01	Customer Credit Transfer Initiation V09 +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 Contact4	
2.75	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer		Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code	
			SEPA Code Restrict		
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.	
2.76	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	ISO Name ISO Definition	Charges Account Account used to process charges associated with a transaction.	
			XML Tag Type	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 CashAccount38	
2.77	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	ISO Name ISO Definition	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.	
			XML Tag Type	ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6	



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult		5	SEPA Core Requirements
2.78	1n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34
2.79	11	Customer Credit Transfer Initiation V09 +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 PaymentIdentification6
2.80	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification +++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 35 1 35
2.81	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Length SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T014 The Originator's Reference of the Credit Transfer Instruction. End To End Identification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. EndToEndId Max35Text 1 35 1 35
2.82	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	ISO Name ISO Definition XML Tag Type Pattern	UETR Universally unique identifier to provide an end- to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a- f0-9]{3}-[a-f0-9]{12}
2.83	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26
2.84	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code



#	SEPA	8		to-PSP Credit Transfer Information
	Mult			SEPA Core Requirements
2.85	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Usage is recommended.
		+Payment Information		Only one occurrence is allowed.
		++Credit Transfer Transaction Information	ISO Name	Service Level
		+++Payment Type Information	ISO Definition	Agreement under which or rules under which the
		++++Service Level		transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	11		XML Tag	xs:choice
2.86	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 Identification code of the Scheme.
		+Payment Information		Only "SEPA" is allowed.
		++Credit Transfer Transaction Information	ISO Name	Code
		+++Payment Type Information	ISO Definition	Specifies a pre-agreed service or level of service
		++++Service Level		between the parties, as published in an external
		+++++Code		service level code list.
			XML Tag	Cd
			Туре	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	ions
			SEPA	SingleEuroPaymentsArea
				Payment must be executed following the Single
				Euro Payments Area scheme.
2.87	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Credit Transfer Transaction Information		between the parties, as a proprietary code.
		+++Payment Type Information	XML Tag	Prtry
		++++Service Level	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35
2.88	01	Customer Credit Transfer Initiation V09	ISO Name	Local Instrument
		+Payment Information	ISO Definition	User community specific instrument.
		++Credit Transfer Transaction Information		
		+++Payment Type Information		Usage: This element is used to specify a local
		++++Local Instrument		instrument, local clearing option and/or further
				qualify the service or service level.
			XML Tag	LclInstrm
			Type	LocalInstrument2Choice
	11		XML Tag	xs:choice
2.89	11	Customer Credit Transfer Initiation V09	ISO Name	Code
		+Payment Information	ISO Definition	Specifies the local instrument, as published in an
		++Credit Transfer Transaction Information		external local instrument code list.
		+++Payment Type Information	XML Tag	Cd
		++++Local Instrument	Type	ExternalLocalInstrument1Code
		+++++Code	ISO Length	1 35
	1		SEPA Length	1 35
2.90	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies the local instrument, as a proprietary
		++Credit Transfer Transaction Information		code.
		+++Payment Type Information	XML Tag	Prtry
		++++Local Instrument	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35



SEPA Core Requirements SEPA Core Requirements	щ	CEDA	Massaca Elamant		POD C 1'- TI C I C
2.91 0.1 Customer Credit Transfer Initiation V09 +Payment Information ++Category Purpose SEPA Rulebook SEPA Usage Rulets) SEPA Rulebook AT-T008 Category purpose of the Credit Transfer Initiation V09 Payment Information +-Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Payment Type Information +-Payment T	#	SEPA	Message Element		
#Payment Information ++Payment Type Information +-Payment Type Information +-Credit Transfer Initiation V09 +Payment Type Information +-Credit Transfer Transaction Information +-Payment Type Information +-Credit Transfer Initiation V09 +Payment Information +-Credit Transfer Initiation V09 -Payment InformationCredi					•
+-Credit Transfer Transaction Information ++Payment Type plans ++-Category Purpose Separate Se	2.91	01		SEPA Rulebook	
+++Payment Type Information +++-Category Purpose So Name So Definition Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. Case Purpose So Name So Definition So Name So Name So Definition So Definition So Name So Definition So Definition So Name So Definition So Name So Definition So Name So Definition So Definition So Name So Definition So Name So Definition So Name So Definition So Na				SEPA Usago Pulo(s)	
Heading of the process of the instruction based on a set of pre-defined categories. Usage: this is used by the initiating party to be provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPup CategoryPurpose Category purpose as published in an external category purpose as published in an external category purpose code list. 1.1				SEI A Usage Raie(s)	
So Name So Definition So					
Solution Specifies the high level purpose of the instruction hased 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 of the payment and trigger special processing of the payment. It is likely to trigger special processing of the payment and trigger special processing by any of the agents involved in the payment and trigger special processing by any of the gents involved in the payment and trigger special processing by any of the gents involved in the payment and trigger special processing by any of the gents involved in the payment and trigger special processing by any of the gents involved in the payment and trigger special processing by any of the gents involved in the payment and trigger special processing by any of the gents involved in the payment and trigger special			,		
based on a set of pre-effined 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. XML Tag Customer Credit Transfer Initiation V09 +Payment Type Information ++Payment Type Information ++Payment Type Information ++Payment Type Information ++Payment Type Information ++Credit Transfer Initiation V09 +Payment Type Information ++Credit Transfer Initiation V09 +Payment Type Information ++Payment Type Information ++Payment Information ++Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information					
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 chân. Lippe CategoryPurpose I Choice M.H. Tag CategoryPurpose I Choice M.H. Tag Sechoice 1.1 Customer Credit Transfer Initiation V09 +Payment Information +++Category Purpose ++++Code 1.1 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information +++Category Purpose +++Payment Type Information +++Category Purpose ++-Payment Information ++-Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++Amount 1.1 Customer Credit Transfer Initiation V09 +Payment Information ++-Credit Transfer Transaction Information +-Credit Transfer Transact				ISO Definition	
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Separation Sep					
Separation Sep					
SMIL Tag CigyPurp Type CategoryPurpose Choice					
1.1 SMIL Tag Xsschoice				XML Tag	
2.92 11 Customer Credit Transfer Initiation V09				Туре	CategoryPurpose1Choice
Payment Information					
++Credit Transfer Transaction Information ++Payment Type Information ++Code 2.93 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Proprietary 2.94 11 Customer Credit Transfer Initiation V09 +Payment Type Information ++Credit Transfer Transaction Information ++Proprietary 2.94 11 Customer Credit Transfer Initiation V09 +Payment Type Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Initiation V09 -Payment Information +-Credit Transfer Initiation V09 -Payment Information	2.92	11			
+++Payment Type Information +++Category Purpose ++++Code				ISO Definition	
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1 Customer Credit Transfer Initiation V09 Payment Information					
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+++Payment Type Information ++++Category Purpose +++++Proprietary 2.94 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount 11 Customer Credit Transfer Initiation V09 +Payment Information ++-Credit Transfer Transaction Information ++-Amount 11 Customer Credit Transfer Initiation V09 +Payment Information +-Credit Transfer Initiation V09 +Payment Information					
H+++Category Purpose				0	
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11 Customer Credit Transfer Initiation V09				0	
+Payment Information ++Credit Transfer Transaction Information ++HAmount Hamount	2 94	1 1			
++Credit Transfer Transaction Information +++Amount Head of the currency as ordered by the initiating party.	2.5.	11			
initiating party. XML Tag Amt Type AmountType4Choice XML Tag xs:choice SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA Rulebook AT-002 Amount of the Credit Transfer in Euro. SEPA Format The fractional part has a maximum of two digits. Rule(s) ISO Name Instructed Amount ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18			++Credit Transfer Transaction Information		
Separation Sep			+++Amount		
Type					
11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++++Hnstructed Amount SEPA Rulebook SEPA Rulebook SEPA Rulebook SEPA Rulebook SEPA Rulebook SEPA Rulebook SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. SEPA Format Rule(s) ISO Name ISO Definition Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt Type SEPA FractDigits Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 18					
2.95 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount SEPA Rulebook SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. SEPA Format Rule(s) ISO Name Instructed Amount ISO Definition Instructed Amount Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt Type SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA Format Rule(s) ISO Name Instructed Amount Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt Type SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA FractDial SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA FractDial SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA FractDial SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA Gravelia SEPA FractDial SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA Usage Rule(s) SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA Usage Rule(s) SEPA FractDial Amount must be 0.01 or more and 99999999999999999999999999999999999		1 1			
+Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount **SEPA Usage Rule(s) Only 'EUR' is allowed. **Amount must be 0.01 or more and 999999999.99 **or less.** **SEPA Format Rule(s) ISO Name Instructed Amount ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. **Usage: This amount has to be transported unchanged through the transaction chain.}* InstdAmt Type ActiveOrHistoricCurrencyAndAmount **SEPA FractDigits 2 TotalDigits 18	2 05		Customer Credit Transfer Initiation V00		
++Credit Transfer Transaction Information +++Amount ++++Instructed Amount SEPA Format Rule(s) ISO Name ISO Definition Instructed Amount Amount must be 0.01 or more and 999999999.99 The fractional part has a maximum of two digits. Rule(s) ISO Name Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits TotalDigits 18	2.73	11			
++++Instructed Amount SEPA Format Rule(s) ISO Name Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. XML Tag				~======================================	
Rule(s) ISO Name ISO Definition Iso Definition Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits TotalDigits 18			+++Amount		or less.
ISO Name ISO Definition Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. XML Tag InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18			++++Instructed Amount		The fractional part has a maximum of two digits.
ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18					
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Usage: This amount has to be transported unchanged through the transaction chain. XML Tag InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18					
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SEPA FractDigits 2 TotalDigits 18				0	
TotalDigits 18					
				SEPA Inclusive	



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult		S	SEPA Core Requirements
2.96	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	ISO Name ISO Definition XML Tag Type	Equivalent Amount Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. EqvtAmt EquivalentAmount2
2.97	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	ISO Name ISO Definition XML Tag Type	Exchange Rate Information Provides details on the currency exchange rate and contract. XchgRateInf ExchangeRate1
2.98	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	ISO Name ISO Definition XML Tag Type	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrict	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.99	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name ISO Definition XML Tag Type	Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11
2.100	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.101	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	SEPA Rulebook	AT-P006 Name of the Originator Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.102	01	Customer Credit Transfer Initiation V09 +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 PostalAddress24
2.103		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 Identification Code of the Originator Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice



#	SEPA	Maggaga Flament	Ct	4- DCD Co. Its Town for Information
#	Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.104				•
2.104	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
		+Payment Information ++Credit Transfer Transaction Information	ISO Name	Organisation Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous way to identify an
		++++Identification	150 Demittion	organisation.
		+++++Organisation Identification	XML Tag	OrgId
			Type	OrganisationIdentification29
2.105	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one
		+Payment Information		occurrence of 'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Private Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		person, for example a passport.
		++++Private Identification	XML Tag	PrvtId
2.106	0 1	C . C I'.T C I Vio	Type	PersonIdentification13
2.106	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Country Of Residence
		+Payment Information ++Credit Transfer Transaction Information	180 Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the
		+++Ultimate Debtor		country from which the affairs of that company
		++++Country Of Residence		are directed.
		Trirecountry of Residence	XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.107	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Credit Transfer Transaction Information		the party.
		+++Ultimate Debtor	XML Tag	CtctDtls
		++++Contact Details	Type	Contact4
2.108	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1
		+Payment Information	ISO Definition	Agent between the debtor's agent and the
		++Credit Transfer Transaction Information		creditor's agent.
		+++Intermediary Agent 1		Usage: If more than one intermediary agent is
				present, then Intermediary Agent 1 identifies the
				agent between the DebtorAgent and the
				Intermediary Agent 2.
			XML Tag	IntrmyAgt1
			Туре	BranchAndFinancialInstitutionIdentification6
2.109	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1Account
		+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Credit Transfer Transaction Information		intermediary agent 1 at its servicing agent in the
		+++Intermediary Agent 1Account		payment chain.
			XML Tag	IntrmyAgt1Acct
2 110	0 1	Customer Credit Tourse for India de 1900	Type	CashAccount38
2.110	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Intermediary Agent 2
		++Credit Transfer Transaction Information	130 Delliningu	Agent between the debtor's agent and the creditor's agent.
		+++Intermediary Agent 2		creditor s agont.
				Usage: If more than two intermediary agents are
				present, then Intermediary Agent2 identifies the
				agent between the Intermediary Agent 1 and the
				IntermediaryAgent3.
			XML Tag	IntrmyAgt2
			Туре	BranchAndFinancialInstitutionIdentification6
2.111	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 2Account
		+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Credit Transfer Transaction Information		intermediary agent 2 at its servicing agent in the
		+++Intermediary Agent 2Account	VMI T-	payment chain.
			XML Tag	IntrmyAgt2Acct
	<u> </u>		Type	CashAccount38



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#	SEPA Mult	Message Element		to-PSP Credit Transfer Information SEPA Core Requirements
				•
2.112	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition XML Tag	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
			Type	BranchAndFinancialInstitutionIdentification6
2.113	01	Customer Credit Transfer Initiation V09 +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 CashAccount38
2.114	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-C002 The BIC code of the Beneficiary PSP. Only 'BICFI' is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.115	01	Customer Credit Transfer Initiation V09 +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 CashAccount38
2.116	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
2.117	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E001 Name of the Beneficiary. Mandatory. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.118	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Preditor ++++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-E004 The address of the Beneficiary. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult	g .		SEPA Core Requirements
2.119	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.120	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 70 I 70
2.121	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Preditor ++++Postal Address +++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 I 70
2.122	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 I 70
2.123	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 16
2.124	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	 1 16 Building Name Name of the building or house. BldgNm Max35Text 1 35 1 35
2.125	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 70 1 70
2.126	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 16 1 16
2.127	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 70 I 70



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult		S	SEPA Core Requirements
2.128	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 16 1 16
2.129	01	Customer Credit Transfer Initiation V09 +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
2.130	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 1 35
2.131	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country subdivision. DstrctNm Max35Text 1 35 1 35
2.132	01	Customer Credit Transfer Initiation V09 +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
2.133	01	Customer Credit Transfer Initiation V09 +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}
2.134	02	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 70 1 70
2.135		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E005 Beneficiary Identification Code. Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult		S	SEPA Core Requirements
2.136	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification ++++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId
		The state of the s	Type	OrganisationIdentification29
2.137	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.138	01	Customer Credit Transfer Initiation V09 +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}
2.139	01	Customer Credit Transfer Initiation V09 +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 Contact4
2.140	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. 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 CashAccount38
2.141		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account +++Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.142	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Freditor Account ++++Identification ++++IBAN	XML Tag SEPA Rulebook ISO Name ISO Definition XML Tag	xs:choice AT-C001 The IBAN of the account of the Beneficiary. IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN
2.143	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Account	Type Pattern ISO Name ISO Definition	IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Other Unique identification of an account, as assigned by the account servicer, using an identification scheme.
		++++Identification +++++Other	XML Tag Type	Othr GenericAccountIdentification1



#	SEPA	Message Element	Customer-t	to-PSP Credit Transfer Information
	Mult		S	SEPA Core Requirements
2.144	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.145	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.146	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 70 1 70
2.147	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Preditor Account +++Proxy	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-E003 The Proxy/alias of the account of the Beneficiary. AT-E003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.148	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltimtCdtr PartyIdentification135



# S	SEPA	Message Element	Country on A	to-PSP Credit Transfer Information
	Mult	Wiessage Eiement		EPA Core Requirements
				<u> </u>
2.149 0		Customer Credit Transfer Initiation V09 +Payment Information	SEPA Rulebook	AT-E007 Name of the Beneficiary Reference Party.
		++Credit Transfer Transaction Information	SFPA Usago Rulo(s)	'Name' is limited to 70 characters in length.
		+++Ultimate Creditor	ISO Name	Name
		++++Name	ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
2.150 0	01	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 70 Postal Address
2.130	01	+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Credit Transfer Transaction Information		address, as defined by postal services.
		+++Ultimate Creditor	XML Tag	PstlAdr
		++++Postal Address	Type	PostalAddress24
2.151 0	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E010 Identification Code of the Beneficiary
		+Payment Information		Reference Party.
			ISO Name	Identification
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous identification of a
		++++Identification	VMI Tog	party. Id
			XML Tag Type	Party38Choice
1	11		XML Tag	xs:choice
		Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of
		+Payment Information	SELIT CSUGE TIME(S)	'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous way to identify an
		++++Identification		organisation.
		+++++Organisation Identification	XML Tag	OrgId
2 152 1	1 1		Type	OrganisationIdentification29
2.153 1	11	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Usage Kule(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Private Identification
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		person, for example a passport.
		+++++Private Identification	XML Tag	PrvtId
			Туре	PersonIdentification13
2.154 0		Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the
		+++Ultimate Creditor ++++Country Of Residence		country from which the affairs of that company are directed.
		++++Country Of Residence	XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.155 0	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Credit Transfer Transaction Information		the party.
		+++Ultimate Creditor	XML Tag	CtctDtls
0.175	0	++++Contact Details	Type	Contact4
2.156 0	0n	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Creditor Agent
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Further information related to the processing of
		+++Instruction For Creditor Agent		the payment instruction, provided by the initiating party, and intended for the creditor
		+++msuucuon Foi Cicutoi Agent		agent.
			XML Tag	InstrForCdtrAgt
			Type	InstructionForCreditorAgent1



щ	CEDA	Manager		POD C. IV M. C. T.C.
#	SEPA Mult	Message Element		to-PSP Credit Transfer Information SEPA Core Requirements
				•
2.157	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Instruction For Debtor Agent Further information related to the processing of
		++Credit Transfer Transaction Information		the payment instruction, that may need to be
		+++Instruction For Debtor Agent		acted upon by the debtor agent, depending on
				agreement between debtor and the debtor agent.
			XML Tag	InstrForDbtrAgt
			Type	Max140Text 1 140
			ISO Length SEPA Length	1 140 1 140
2.158	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T007 Purpose of the Credit Transfer.
2.130	01	+Payment Information	ISO Name	Purpose
		++Credit Transfer Transaction Information	ISO Definition	Underlying reason for the payment transaction.
		+++Purpose		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
			VMI Tog	payment chain.
			XML Tag Type	Purp Purpose2Choice
	11		XML Tag	xs:choice
2.159		Customer Credit Transfer Initiation V09		In case the transaction is a transfer back related
2.13)	11	+Payment Information	SEIT Couge Ruic(s)	to an earlier executed SEPA Credit Transfer
		++Credit Transfer Transaction Information		(SCT) Transaction, the code must be "RRCT" or
		+++Purpose		another code meaningful for identifying the SCT
		++++Code		as a transfer back.
				"RRTP" must be used if the SCT is the result of a
				received Request-to-Pay message.
			ISO Name	Code
			ISO Definition	Underlying reason for the payment transaction, as published in an external purpose code list.
			XML Tag	Cd
			Type	ExternalPurpose1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	ions
			RRCT	ReimbursementReceivedCreditTransfer
				Transaction is related to a reimbursement for
				commercial reasons of a correctly received credit
			DDTD	transfer.
			RRTP	RelatedRequestToPay Transaction is related to a Request to Pay.
2.160	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
2.100	11	+Payment Information	ISO Definition	Purpose, in a proprietary form.
		++Credit Transfer Transaction Information	XML Tag	Prtry
		+++Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35
2.161		Customer Credit Transfer Initiation V09	ISO Name	Regulatory Reporting
	10	+Payment Information	ISO Definition	Information needed due to regulatory and
		++Credit Transfer Transaction Information	*** ** **	statutory requirements.
		+++Regulatory Reporting	XML Tag	RgltryRptg
2.152	0 1	C . C P. T. C I III.	Type	RegulatoryReporting3
2.162	01	Customer Credit Transfer Initiation V09	ISO Name	Tax Provides details on the tay
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Provides details on the tax. Tax
		+++Credit Transfer Transaction Information +++Tax	XML Tag	TaxInformation8
	<u> </u>	TTTIAN	Туре	1 aaimumamuno



#	SEPA	Message Element		to-PSP Credit Transfer Information
	Mult		S	SEPA Core Requirements
2.163	0	Customer Credit Transfer Initiation V09	ISO Name	Related Remittance Information
	10	+Payment Information	ISO Definition	Provides information related to the handling of
		++Credit Transfer Transaction Information		the remittance information by any of the agents in
		+++Related Remittance Information		the transaction processing chain.
			XML Tag	RltdRmtInf
			Type	RemittanceLocation7
2.164	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T009 The Remittance Information sent by the
		+Payment Information		Originator to the Beneficiary in the Credit
		++Credit Transfer Transaction Information		Transfer Instruction.
		+++Remittance Information	SEPA Usage Rule(s)	Either 'Structured' or 'Unstructured' may be
			TOO N	present
			ISO Name	Remittance Information
			ISO Definition	Information supplied to enable the matching of
				an entry with the items that the transfer is
				intended to settle, such as commercial invoices in
			XML Tag	an accounts' receivable system. RmtInf
			Type	RemittanceInformation16
2.165	01	Customer Credit Transfer Initiation V09		Only one occurrence of 'Unstructured' is
2.103	01	+Payment Information	SEI II Usuge Ruic(s)	allowed.
		++Credit Transfer Transaction Information		'Unstructured' may carry structured remittance
		+++Remittance Information		information, as agreed between the Originator
		++++Unstructured		and the Beneficiary.
				If the commercial trade name of the payee is
				different from its legal name (AT-E001 The name
				of the Beneficiary), then the commercial trade
				name must be provided here. The location of
				where the transaction took place (if different
				from AT-E004 The address of the Beneficiary) as
				well as the transaction date and time can also be
				provided here. Each piece of information must be
				followed by a slash to clearly differentiate from
				the other information included under this data
				element (a special character other than a slash
				can be used instead (e.g., "+") in case the slash
				is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands
				123/2020-12-24T11:37/Purchase Nr
				1234567890AZ - Merry Christmas.] For further
				information, please refer to "EPC088-22 EPC"
				Guidance Document – Improve Transparency for
1				Retail Payment End-Users".
1			ISO Name	Unstructured
1			ISO Definition	Information supplied to enable the matching/
1				reconciliation of an entry with the items that the
1				payment is intended to settle, such as commercial
1				invoices in an accounts' receivable system, in an
1				unstructured form.
1			XML Tag	Ustrd
1			Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 140



#	SEPA M.:14	Message Element		to-PSP Credit Transfer Information
	Mult			SEPA Core Requirements
2.166	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	SEPA Usage Rule(s) SEPA Format Rule(s)	Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element (i.e. excluding <strd> and </strd>) do not exceed
		++++Structured	ISO Name	140 characters in length. Structured
			ISO Definition	Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial
			XML Tag	invoices in an accounts' receivable system, in a structured form. Strd
			Type	StructuredRemittanceInformation16
2.167	0n	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Referred Document Information Provides the identification and the content of the
		++Credit Transfer Transaction Information +++Remittance Information ++++Structured	XML Tag Type	referred document. RfrdDocInf ReferredDocumentInformation7
		+++++Referred Document Information	- J P v	10101101D 00 01110111011101110111
2.168	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Referred Document Amount Provides details on the amounts of the referred
		++Credit Transfer Transaction Information +++Remittance Information	XML Tag	document. RfrdDocAmt
		++++Structured +++++Referred Document Amount	Туре	RemittanceAmount2
2.169	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	When present, the Debtor PSP is not obliged to
		+Payment Information		validate the reference information.
		++Credit Transfer Transaction Information		When used both 'Type' and 'Reference' must be
		+++Remittance Information ++++Structured	ISO Name	present. Creditor Reference Information
		+++++Creditor Reference Information	ISO Name ISO Definition	Reference information provided by the creditor to allow the identification of the underlying
			XML Tag	documents. CdtrRefInf
2 170	1 1		Type	CreditorReferenceInformation2
2.170	11	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Usage Kute(s)	Mandatory if 'Creditor Reference Information' is used.
		++Credit Transfer Transaction Information	ISO Name	Type
		+++Remittance Information ++++Structured	ISO Definition XML Tag	Specifies the type of creditor reference. Tp
		+++++Creditor Reference Information ++++++Type	Type	CreditorReferenceType2
2.171	11	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Code Or Proprietary Coded or proprietary format creditor reference
		++Credit Transfer Transaction Information	150 Deminion	type.
		+++Remittance Information	XML Tag	CdOrPrtry
		++++Structured	Type	CreditorReferenceType1Choice
		+++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary		
	11	,	XML Tag	xs:choice
2.172	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only "SCOR" is allowed.
		+Payment Information	ISO Name ISO Definition	Code Type of graditar reference in a goded form
		++Credit Transfer Transaction Information +++Remittance Information	XML Tag	Type of creditor reference, in a coded form. Cd
		++++Structured	Type	DocumentType3Code
		+++++Creditor Reference Information		
		+++++Type ++++++Code Or Proprietary		
		+++++++Code		
			SEPA Code Restrict	ions
			SCOR	StructuredCommunicationReference



#	SEPA	Message Element	Customer-	to-PSP Credit Transfer Information
	Mult	and grant and a		SEPA Core Requirements
			SEPA Code Restricti	ions
				Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.173		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type ++++++Code Or Proprietary ++++++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 35 1 35
2.174	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649). Issuer Entity that assigns the credit reference type. Issr Max35Text 1 35 1 35
2.175	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++Reference	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Mandatory if 'Creditor Reference Information' is used. If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentionded under 'Issuer'. Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. Ref Max35Text 1 35 1 35
2.176	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	ISO Name ISO Definition	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.
		++++Structured +++++Invoicer	XML Tag Type	Invcr PartyIdentification135



#	SEPA	Message Element	Custome	r-to-PSP Credit Transfer Information
	Mult			SEPA Core Requirements
2.177	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	ISO Name ISO Definition	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.
		++++Structured	XML Tag	Invcee
		++++Invoicee	Туре	PartyIdentification135
2.178	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	ISO Name ISO Definition XML Tag Type	Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7
2.179	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.180	03	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 140 I 140
2.181	0n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
3.0	0n	Customer Credit Transfer Initiation V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



2.2 PSP-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 PSP. The Rulebook in addition does not specify the dataset requirements.

2.2.1 Use of the Customer Payment Status Report (pain.002.001.10)

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

The message caters for bulk and single reject instructions.

Note: The message caters also for reject instructions of SEPA Credit Transfers with Extended Remittance Information (ERI) whereby only AT-T010 'The unstructured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction' will be forwarded.

Note: Attribute AT-R001 'The Type of R-message' in DS-03 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.001.001.09', 'Group Status' or 'Payment Information Status' or 'Transaction Status' set to "RJCT" and in case of an ERI transaction 'Local Instrument/Code' set to "PERI" (Payment with ERI).

Note: Attribute AT-R005 'The Settlement Date for the Return' 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	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
		Document	XML Tag	Document
		Bocument	Type	Document
	11	Customer Payment Status Report V10	ISO Name	Customer Payment Status Report V10
			ISO Definition	Scope
				The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party
				in the payment chain. It is used to inform this
				party about the positive or negative status of an
				instruction (either single or file). It is also used to
			NAME OF STREET	report on a pending instruction.
			XML Tag Type	CstmrPmtStsRpt CustomerPaymentStatusReportV10
1.0	11	Customer Payment Status Report V10	ISO Name	Group Header
		+Group Header	ISO Definition	Set of characteristics shared by all individual
				transactions included in the status report
			NAME OF STREET	message.
			XML Tag Type	GrpHdr GroupHeader86
1.1	11	Customer Payment Status Report V10	ISO Name	Message Identification
		+Group Header	ISO Definition	Point to point reference, as assigned by the
		++Message Identification		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.
			XML Tag	MsgId
			Type ISO Length	Max35Text 1 35
			SEPA Length	1 35 1 35
1.2	11	Customer Payment Status Report V10	ISO Name	Creation Date Time
		+Group Header	ISO Definition	Date and time at which the message was created.
		++Creation Date Time	XML Tag Type	CreDtTm ISODateTime
1.3	01	Customer Payment Status Report V10	ISO Name	Initiating Party
		+Group Header	ISO Definition	Party that initiates the status message.
		++Initiating Party	XML Tag	InitgPty 125
1.4	01	Customer Payment Status Report V10	Type ISO Name	PartyIdentification135 Forwarding Agent
1.4	01	+Group Header	ISO Definition	Financial institution that receives the instruction
		++Forwarding Agent		from the initiating party and forwards it to the
				next agent in the payment chain.
			XML Tag	FwdgAgt
1.5	01	Customer Payment Status Report V10	Type SEPA Rulebook	BranchAndFinancialInstitutionIdentification6 AT-D002 BIC code of the Originator PSP.
1.5	01	+Group Header		Only 'BICFI' is allowed.
		++Debtor Agent	ISO Name	Debtor Agent
			ISO Definition	Financial institution servicing an account for the
			NAME OF S	debtor.
			XML Tag Type	DbtrAgt BranchAndFinancialInstitutionIdentification6
1.6	01	Customer Payment Status Report V10	ISO Name	Creditor Agent
		+Group Header	ISO Definition	Financial institution servicing an account for the
		++Creditor Agent	******	creditor.
			XML Tag	CdtrAgt BranchAndFinancialInstitutionIdentification6
2.0	11	Customer Payment Status Report V10	Type ISO Name	Original Group Information And Status
	1	+Original Group Information And Status	ISO Definition	Original group information concerning the group
				of transactions, to which the status report
			VMI Too	message refers to.
			XML Tag Type	OrgnlGrpInfAndSts OriginalGroupHeader17
	1		Type	Ongmaroroupricadori /



#	SEPA	Message Element	PSP-to-0	Customer Reject Credit Transfer	
	Mult	_	SEPA Core Requirements		
2.1	11	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Identification	ISO Name ISO Definition XML Tag Type ISO Length	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 35	
2.2	11	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	SEPA Length SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	1 35 Only pain.001.001.09 is allowed. Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 35 1 35	
2.3	01	Customer Payment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime	
2.4	01	Customer Payment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original message. OrgnlNbOfTxs Max15NumericText [0-9]{1,15}	
2.5	01	Customer Payment Status Report V10 +Original Group Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original message, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17	
2.6	01	Customer Payment Status Report V10 +Original Group Information And Status ++Group Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-R001 Type of R-message. 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT". Group Status Specifies the status of a group of transactions. GrpSts ExternalPaymentGroupStatus1Code 1 4 1 4	
			SEPA Code Restricti RJCT	ions Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.	
2.7	0n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information and Status' or 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12	



#	SEPA	Message Element	PSP-to-	Customer Reject Credit Transfer
	Mult	S		SEPA Core Requirements
2.8	11	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition	Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status.
			XML Tag Type	Orgtr PartyIdentification135
2.9	11	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	AT-R004 The reason code for non-acceptance of the credit transfer. Mandatory Reason Specifies the reason for the status report. Rsn
	11		Type XML Tag	StatusReason6Choice xs:choice
2.10		Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4
2.11	11	Customer Payment Status Report V10 +Original Group 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
2.12	0n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtInf Max105Text 1 105 1 105
2.13	0n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus5
3.0	0n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition XML Tag Type	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32
3.1	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 35 1 35



11	CEDA	M. Di	DOD .	
#	SEPA	Message Element		Customer Reject Credit Transfer
	Mult			SEPA Core Requirements
3.2	01	Customer Payment Status Report V10	ISO Name	Original Number Of Transactions
		+Original Payment Information And Status	ISO Definition	Number of individual transactions contained in
		++Original Number Of Transactions	VMI Too	the original payment information group.
			XML Tag	OrgnlNbOfTxs Max15NumericText
			Type Pattern	[0-9]{1,15}
3.3	01	Customer Payment Status Report V10	ISO Name	Original Control Sum
3.3	01	+Original Payment Information And Status	ISO Definition	Total of all individual amounts included in the
		++Original Control Sum	100 Delimition	original payment information group, irrespective
				of currencies.
			XML Tag	OrgnlCtrlSum
			Type	DecimalNumber
			SEPA FractDigits	17
			TotalDigits	18
3.4	01	Customer Payment Status Report V10	SEPA Rulebook	AT-R001 Type of R-message.
		+Original Payment Information And Status	SEPA Usage Rule(s)	'Group Status', 'Payment Information Status' or
		++Payment Information Status		'Transaction Status' must be present with the
				code "RJCT".
			ISO Name	Payment Information Status
			ISO Definition	Specifies the status of the payment information
			NAME OF A	group.
			XML Tag	PmtInfSts
			Type ISO Length	ExternalPaymentGroupStatus1Code 1 4
			SEPA Length	1 4
			SEPA Code Restricti	
			RJCT	Rejected
				Payment initiation or individual transaction
				included in the payment initiation has been
3.5	0n	Customer Payment Status Report V10	SEDA Usago Dulo(s)	rejected. 'Status Reason Information' must be present in
3.3	UII	+Original Payment Information And Status	SEIA Usuge Rule(s)	'Original Group Information and Status',
		++Status Reason Information		'Original Payment Information and Status' or
		Tributus Reason Information		'Transaction Information and Status'.
			ISO Name	Status Reason Information
			ISO Definition	Provides detailed information on the status
				reason.
			XML Tag	StsRsnInf
			Type	StatusReasonInformation12
3.6	11	Customer Payment Status Report V10	SEPA Rulebook	AT-R002 Identification of the Type of Party that
		+Original Payment Information And Status		initiated the "R" message.
		++Status Reason Information	SEPA Usage Rule(s)	
		+++Originator		Limited to 'AnyBIC' to identify the PSP or CSM
				originating the status or 'Name' to indicate a
				CSM when it has no BIC.
			TOO N	'Name' is limited to 70 characters in length.
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr Party Identification 135
3.7	11	Customer Payment Status Report V10	Type SEPA Rulebook	PartyIdentification135 AT-R004 The reason code for non-acceptance of
3.7	11	+Original Payment Information And Status	SEI A RUIEUUUK	the credit transfer.
		++Status Reason Information	SEPA Usage Rule(s)	3
		+++Reason	ISO Name	Reason
		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Type	StatusReason6Choice
	11		XML Tag	xs:choice
L			- 0	



#	SEPA	Message Element	DCD 40	Customer Beiest Cuedit Transfer
#	Mult		PSP-to	-Customer Reject Credit Transfer SEPA Core Requirements
3.8			SEPA Rulebook	_
3.8	11	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name	See Message Element Specifications below. Code
		++Status Reason Information	ISO Definition	Reason for the status, as published in an external
		+++Reason	100 Deminion	reason code list.
		++++Code	XML Tag	Cd
			Type	ExternalStatusReason1Code
			ISO Length	1 4
			SEPA Length	1 4
3.9	11	Customer Payment Status Report V10	ISO Name	Proprietary
		+Original Payment Information And Status	ISO Definition	Reason for the status, in a proprietary form.
		++Status Reason Information +++Reason	XML Tag Type	Prtry Max35Text
		++++Proprietary	ISO Length	1 35
		Trifficulty	SEPA Length	1 35 1 35
3.10	0n	Customer Payment Status Report V10	ISO Name	Additional Information
		+Original Payment Information And Status	ISO Definition	Further details on the status reason.
		++Status Reason Information		
		+++Additional Information		Usage: Additional information can be used for
				several purposes such as the reporting of repaired
				information.
			XML Tag	AddtlInf
			Type	Max105Text
			ISO Length SEPA Length	1 105 1 105
3.11	0n	Customer Payment Status Report V10	ISO Name	Number Of Transactions Per Status
3.11	011	+Original Payment Information And Status	ISO Definition	Detailed information on the number of
		++Number Of Transactions Per Status		transactions for each identical transaction status.
			XML Tag	NbOfTxsPerSts
			Type	NumberOfTransactionsPerStatus5
3.12	0n	Customer Payment Status Report V10	ISO Name	Transaction Information And Status
		+Original Payment Information And Status	ISO Definition	Provides information on the original transactions
		++Transaction Information And Status	SZNAT ID.	to which the status report message refers.
			XML Tag	TxInfAndSts PaymentTransaction105
3.13	01	Customer Payment Status Report V10	Type SEPA Rulebook	AT-R003 Specific reference of the PSP that
3.13	01	+Original Payment Information And Status	SEI A Ruiebook	initiated the reject.
		++Transaction Information And Status	ISO Name	Status Identification
		+++Status Identification	ISO Definition	Unique identification, as assigned by an
				instructing party for an instructed party, to
				unambiguously identify the reported status.
				Usage: The instructing party is the party sending
				the status message and not the party that sent the
			NAME OF	original instruction that is being reported on.
			XML Tag	StsId Max35Text
			Type ISO Length	1 35
			SEPA Length	1 35
3.14	01	Customer Payment Status Report V10	ISO Name	Original Instruction Identification
		+Original Payment Information And Status	ISO Definition	Unique identification, as assigned by the original
		++Transaction Information And Status		instructing party for the original instructed party,
		+++Original Instruction Identification		to unambiguously identify the original
				instruction.
			XML Tag	OrgnlInstrId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35



#	SEPA	Message Element	PSP-to-0	Customer Reject Credit Transfer
	Mult	and grant and a		SEPA Core Requirements
3.15	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length	AT-T014 Originator's reference of the SEPA Credit Transfer Instruction. Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 35
2.16	0.1	G . D . G . D . WIO	SEPA Length	1 35
3.16	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	ISO Name ISO Definition XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9][3]-[89ab][a-f0-9][4]-[89ab][a-f0-9
3.17	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length	'Transaction Status' must be present with the code "RJCT". Transaction Status Specifies the status of a transaction, in a coded form. TxSts ExternalPaymentTransactionStatus1Code 1 4
			SEPA Length	1 4
			SEPA Code Restricti	
			RJCT	Rejected Payment instruction has been rejected.
3.18	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information		'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.19	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R002 Identification of the Type of Party that initiated the reject.
3.20	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason		AT-R004 The reason code for non-acceptance of the credit transfer.



#	SEPA	Message Element	PSP-to	o-Customer Reject Credit Transfer
	Mult			SEPA Core Requirements
3.21	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length	See Message Element specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4
			SEPA Length	1 4
3.22	11	Customer Payment Status Report V10 +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
3.23	0n	Customer Payment Status Report V10 +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
3.24	0n	Customer Payment Status Report V10 +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 Charges7
3.25	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Tracker Data	ISO Name ISO Definition XML Tag Type	Tracker Data Provides information on the tracking of the interbank transaction related to the payment. TrckrData TrackerData1
3.26	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	ISO Name ISO Definition XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AccptncDtTm ISODateTime
3.27	01	Customer Payment Status Report V10 +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
3.28	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 35 1 35



#	SEPA		PSP-to-Customer Reject Credit Transfer		
	Mult			SEPA Core Requirements	
3.29	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s)	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.	
			ISO Name ISO Definition XML Tag	Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef	
			Type	OriginalTransactionReference28	
3.30	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18	
			SEPA Inclusive	0	
3.31	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	SEPA Rulebook ISO Name ISO Definition XML Tag	AT-T002 Amount of the credit transfer in Euro. 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	
			Type	AmountType4Choice	
3.32	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name ISO Definition XML Tag	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	
3.33	01	Customer Payment Status Report V10	Type ISO Name	ISODate Requested Collection Date	
3.33	01	+Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	ISO Definition XML Tag Type	Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate	
3.34	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T013 Requested execution date of the SEPA Credit Transfer instruction. Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice	
3.35	01	Customer Payment Status Report V10	ISO Name	Creditor Scheme Identification	
		+Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	ISO Definition XML Tag Type	Credit party that signs the mandate. CdtrSchmeId PartyIdentification135	
3.36	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	ISO Name ISO Definition	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.	
		++++Settlement Information	XML Tag Type	SttlmInf SettlementInstruction7	



#	SEPA	Message Element	PSP-to-	Customer Reject Credit Transfer	
	Mult		SEPA Core Requirements		
3.37	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	ISO Name ISO Definition XML Tag	AT-T001 Identification code of the Scheme. AT-T008 Category purpose of the Credit Transfer. If the original transaction was sent according to Annex V (Extended Remittance Information) of the SCT Rulebook, then 'Local Instrument/Code' must be populated with "PERI" (Payment with Extended Remittance Information). Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf	
3.38	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	Type ISO Name ISO Definition XML Tag Type	PaymentTypeInformation27 Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code	
3.39	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	ISO Name ISO Definition XML Tag Type	Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14	
3.40	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	ISO Name ISO Definition XML Tag Type	AT-T009 Remittance information or AT-T010 The unstructured Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction (in case of use of the Extended Remittance Information option in the original SEPA Credit Transfer, refer to section 'Customer-to-PSP Credit Transfer Information with use of the Extended Remittance Information option' below). Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16	
3.41	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	SEPA Rulebook	AT-P006 Name of the Originator Reference Party. AT-P007 Identification code of the Originator Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice	
3.42	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	SEPA Rulebook	AT-P001 Name of the Originator. AT-P005 Address of the Originator. AT-P004 Originator identification code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice	



#	SEPA	Message Element	PSP-to-	Customer Reject Credit Transfer
	Mult	_		SEPA Core Requirements
3.43	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	ISO Name ISO Definition XML Tag Type	AT-D001 IBAN of the Originator. AT-P003 The Proxy/Alias of the account of the Originator Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
3.44	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-D002 BIC code of the Originator PSP (if present in DS-01) Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.45	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.46	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-C002 BIC code of the Beneficiary PSP (if present in DS-01). Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.47	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.48	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	SEPA Rulebook	AT-E001 Name of the Beneficiary. AT-E004 Address of the Beneficiary. AT-E005 Beneficiary identification code. Only 'Party' is allowed. Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.49	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	ISO Name ISO Definition XML Tag Type	AT-C001 IBAN of the Beneficiary. AT-E003 The Proxy/Alias of the account of the Beneficiary. Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
3.50	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	SEPA Rulebook	AT-E007 Name of the Beneficiary Reference Party. AT-E010 Identification code of the Beneficiary Reference Party. Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice



#	SEPA Mult	Message Element	PSP-to	o-Customer Reject Credit Transfer SEPA Core Requirements
3.51	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T007 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
3.52	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0n	Customer Payment Status Report V10 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



2.2.2 Message Element Specifications

The reasons for a **reject received from a PSP 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 PSP 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
		Usage Rule: To be used for incorrect operation/transaction code.
AM05	Duplication	Duplicate payment
CERI	CheckERI	The credit transfer is not tagged as an Extended Remittance Information (ERI) transaction but contains ERI.
CNOR	Creditor bank is not registered	Creditor PSP is not registered under this BIC in the CSM
DNOR	Debtor bank is not registered	Debtor PSP is not registered under this BIC in the CSM
ERIN	ERIOptionNotSupported	The Extended Remittance Information (ERI) option is not supported
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format
		Usage Rule: To be used for invalid file format.
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NERI	NoERI	The credit transfer is tagged as an Extended Remittance Information (ERI) transaction but does not contain ERI
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingCreditorNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
TM01	CutOffTime	File received after Cut-off Time



2.3 Transfer Back of Received Credit Transfer without Originator IBAN - based on a Customer-to-PSP Credit Transfer Information (DS-01)

2.3.1 Use of the Customer Credit Transfer Initiation (pain.001.001.09)

The message is used when the Beneficiary of an earlier executed SEPA Credit Transfer Transaction wishes to transfer back (in full or partly) funds to the Originator of this transaction, but the Beneficiary does not have the IBAN of the account of the Originator. As a consequence, the Beneficiary can provide in the SEPA Credit Transfer Transaction an alternative identifier to this attribute to the Beneficiary PSP.

In the message description below, message elements relating to Debtor/Debtor Agent as well as Creditor/Creditor Agent and their respective DS-01 attributes refer to the Actors (as per section 3.1 of the SCT Rulebook) of the transfer back (and not to those of the earlier executed transaction).

The message caters for bulk and single payment instructions.

Note: The use case of the message is implied by the 'Message Name', 'pain.001.001.09', the 'Category Purpose' set to "RRCT" (Reimbursement Received Credit Transfer) and the element 'Creditor Account/Identification/Other/Identification' populated with a reference agreed between the 'Debtor Agent' and the 'Debtor'.

Note: This is an optional service which the PSP may decide to offer to its customers on the basis of a bilateral agreement.



#	SEPA	Message Element	Transfer Back of	f Received SCT without Originator IBAN
	Mult		SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	11	Customer Credit Transfer Initiation V09	ISO Name ISO Definition XML Tag	Customer Credit Transfer Initiation V09 Scope The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor. CstmrCdtTrfInitn
1.0	11	Customer Credit Transfer Initiation V09 +Group Header	Type ISO Name ISO Definition XML Tag Type	CustomerCreditTransferInitiationV09 Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85
1.1	11	Customer Credit Transfer Initiation V09 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 35 1 35
1.2	11	Customer Credit Transfer Initiation V09 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	02	Customer Credit Transfer Initiation V09 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	11	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the message. NbOfTxs Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element		F Received SCT without Originator IBAN SEPA Core Requirements
1.5	11	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 2 18
1.6		Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the payment. Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor. InitgPty PartyIdentification135
1.7	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name		Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
1.8	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++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 PostalAddress24
1.9	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
1.10	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	XML Tag	xs:choice Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
1.11	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++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, for example a passport. PrvtId PersonIdentification13
1.12	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++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}



	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Contact Details Customer Credit Transfer Initiation V09 +Group Header ++Forwarding Agent Customer Credit Transfer Initiation V09 +Payment Information Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type ISO Name ISO Definition XML Tag Type ISO Name ISO Definition XML Tag Type ISO Name ISO Definition	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4 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 BranchAndFinancialInstitutionIdentification6 Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30 Payment Information Identification Unique identification, as assigned by a sending
01 1n	+Group Header ++Initiating Party +++Contact Details Customer Credit Transfer Initiation V09 +Group Header ++Forwarding Agent Customer Credit Transfer Initiation V09 +Payment Information Customer Credit Transfer Initiation V09 +Payment Information	ISO Definition XML Tag Type ISO Name ISO Definition XML Tag Type ISO Name ISO Definition XML Tag Type ISO Name ISO Definition	Set of elements used to indicate how to contact the party. CtctDtls Contact4 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 BranchAndFinancialInstitutionIdentification6 Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30 Payment Information Identification
1n	+Group Header ++Forwarding Agent Customer Credit Transfer Initiation V09 +Payment Information Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type ISO Name ISO Definition XML Tag Type ISO Name	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 BranchAndFinancialInstitutionIdentification6 Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30 Payment Information Identification
1n	+Group Header ++Forwarding Agent Customer Credit Transfer Initiation V09 +Payment Information Customer Credit Transfer Initiation V09 +Payment Information	ISO Definition XML Tag Type ISO Name ISO Definition XML Tag Type ISO Name	Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification6 Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30 Payment Information Identification
	+Payment Information Customer Credit Transfer Initiation V09 +Payment Information	Type ISO Name ISO Definition XML Tag Type ISO Name	BranchAndFinancialInstitutionIdentification6 Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30 Payment Information Identification
	+Payment Information Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type ISO Name	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30 Payment Information Identification
	+Payment Information Customer Credit Transfer Initiation V09 +Payment Information	ISO Definition XML Tag Type ISO Name	Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30 Payment Information Identification
11	+Payment Information	ISO Name	Payment Information Identification
11	+Payment Information		
		XML Tag Type ISO Length	party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 35
		SEPA Length	1 35
11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only "TRF" is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code
		SEPA Code Restricti	
		TRF	CreditTransfer Transfer of an amount of money in the books of the account servicer.
01	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	ISO Name ISO Definition	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 customerto-PSP conditions apply. Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking.
			BtchBookg
11	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	ISO Name ISO Definition XML Tag	BatchBookingIndicator Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTxs Max15NumericText
	11	11 Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type 11 Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions ISO Name ISO Definition



SEPA Core Requirements	#	SEPA	Message Element	Transfer Back of	FReceived SCT without Originator IBAN
Hardward Information		Mult			
Hardward Information	2.5	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Mandatory
SEPA Format Fractional part has a maximum of two digits. Rule(s) SEPA Format S					
Rule(s) SO Name Total of all individual amounts included in the group, irrespective of currencies. CtrlSum Total of all individual amounts included in the group, irrespective of currencies. CtrlSum Total of all individual amounts included in the group, irrespective of currencies. CtrlSum Type DecimalNumber SFPA FractDigits TotalDigits TotalDigi			++Control Sum		pre-agreed customer-to-PSP conditions.
Section Sect					The fractional part has a maximum of two digits.
Solution Customer Credit Transfer Initiation V09				\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
Section Sect					
Separate				ISO Definition	
2.6 0.1 Customer Credit Transfer Initiation V09				VMI Too	
SEPA FractDigits 2 TotalDigits 18					
2.6 0.1 Customer Credit Transfer Initiation V09					
2.6 0.1 Customer Credit Transfer Initiation V09					- -
#Payment Type Information #Payment Inf	2.6	01	Customer Credit Transfer Initiation V09		
H+Payment Type Information ISO Name Payment Type Information ISO Name Payment Type Information ISO Name Payment Type Information Payment Type Information Payment Information	2.0	02		52211 65486 1446(5)	
So Name Payment Type Information Set of elements used to further specify the type of transaction. Year Payment Type Information Year Payment Type Information Year Payment Information Year Payment Information Year Y					
Customer Credit Transfer Initiation V09				ISO Name	
2.7 0 Customer Credit Transfer Initiation V09				ISO Definition	Set of elements used to further specify the type of
Customer Credit Transfer Initiation V09					
2.7 01 Customer Credit Transfer Initiation V09 +Payment Information +++ Instruction Priority 2.8 01 Customer Credit Transfer Initiation V09 +Payment Information +++ Service Level 2.8 11 Customer Credit Transfer Initiation V09 +Payment Information +++ Service Level 2.9 11 Customer Credit Transfer Initiation V09 +Payment Type Information +++ Service Level 2.9 11 Customer Credit Transfer Initiation V09 +Payment Information +++ Service Level 2.9 11 Customer Credit Transfer Initiation V09 +Payment Type Information +++ Service Level 2.9 11 Customer Credit Transfer Initiation V09 +Payment Information +++ Service Level 2.9 11 Customer Credit Transfer Initiation V09 +Payment Information +++ Service Level 2.9 11 Customer Credit Transfer Initiation V09 +Payment Information +++ Service Level 2.0 Serpa Usage Rule(s) Usage is recommended. 3.0 Name Service Level Schoice 3.0 Name Service Level Schoice 3.0 Name AT 7001 Identification code of the Scheme. 3.0 Name AT 7001 Identification code of the Scheme. 3.0 Name Code 1.0 Name Code 1.0 Specifies a pre-agreed customer-to-PSP condition on Instruction I				XML Tag	
Payment Information					
H-Payment Type Information	2.7	01		SEPA Usage Rule(s)	
Head of the state of the urgency or order of importance that the instructing party would like the instruction party would like the instruction. InstrPrty Type Priority2Code party to apply to the processing of the instruction. InstrPrty Type Priority2Code 1					
Lange					
2.8 01 Customer Credit Transfer Initiation V09			+++Instruction Priority	ISO Definition	
2.8 01 Customer Credit Transfer Initiation V09					
Customer Credit Transfer Initiation V09				VMI Tog	
2.8 0.1 Customer Credit Transfer Initiation V09				_	
Payment Information	2.8	0 1	Customer Credit Transfer Initiation V09		
H-Payment Type Information	2.0	01		SEITI CSUSC Ruic(S)	
Heservice Level ISO Definition Agreement under which or rules under which the transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice				ISO Name	
Transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice SvcLvl Type ServiceLevel9Choice SvcLvl SvcLvl Type Seventh Separation				ISO Definition	Agreement under which or rules under which the
Type ServiceLevel8Choice					
11 Customer Credit Transfer Initiation V09					SvcLvl
2.9 11 Customer Credit Transfer Initiation V09					
+Payment Information ++Payment Type Information +++Service Level ++++Code					
++Payment Type Information +++Service Level ++++Code So Name Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag	2.9	11			
+++Service Level ++++Code So Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag					Only "SEPA" is allowed.
++++Code Heave the parties, as published in an external service level code list. XML Tag					
Service level code list. XML Tag				ISO Definition	
SEPA Code Restrictions SEPA SingleEuroPaymentsArea Payment Information Payment Type Information H-Payment Type Information H-Hayment Type Informati			++++Code		
Type ExternalServiceLevel1Code ISO Length 1 4 SEPA Length 1 4 SEPA Code Restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme. 2.10 11 Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level +++++Proprietary Type Max35Text ISO Length 1 35				VMI Tog	
So Length 1 4 SEPA Length 1 4 SEPA Length 1 4 SEPA Code Restrictions SEPA Code Restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme. Single				_	
SEPA Length 1 4 SEPA Code Restrictions SEPA Code Restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.					
SEPA Code Restrictions SEPA Code Restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.					
2.10 11 Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level +++++Proprietary SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme. Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Type Max35Text ISO Length 1 35					
2.10 11 Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary Type Max35Text ISO Length Payment must be executed following the Single Euro Payment stream Single Euro Payments Area scheme. Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text ISO Length 1 35					
2.10 11 Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary Type Max35Text ISO Length Euro Payments Area scheme. Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Type Max35Text 1 35				SEFA	
2.10 11 Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary 11 Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary 12 ISO Name ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code. 2.10 I1 Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary Type Max35Text ISO Length 13 5					
+Payment Information ++Payment Type Information +++Service Level +++Proprietary HODE INFORMATION Specifies a pre-agreed service or level of service between the parties, as a proprietary code. XML Tag Prtry Max 35Text ISO Length 1 35	2 10	1 1	Customer Credit Transfer Initiation V00	ISO Name	
++Payment Type Information +++Service Level ++++Proprietary **Type** Max35Text	2.10	11			
+++Service Level ++++Proprietary Type Max35Text ISO Length 1 35				250 Dellinuoli	
++++Proprietary Type Max35Text ISO Length 1 35				XML Tag	
ISO Length 1 35				_	
			·r ···· 3		
DELTA LONGIN 1 JJ				SEPA Length	1 35



"	CEDA	76		
#	SEPA	Message Element		Received SCT without Originator IBAN
	Mult		3	SEPA Core Requirements
2.11	01	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	ISO Name ISO Definition	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.
			XML Tag	LclInstrm
			Type	LocalInstrument2Choice
	11		XML Tag	xs:choice
2.12	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 35 1 35
2.13	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 35 1 35
2.14		Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
2.15	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Code Restricts RRCT	ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit
2.16	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 35 1 35



#	SEPA Mult	Message Element		Received SCT without Originator IBAN
				SEPA Core Requirements
2.17	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	SEPA Rulebook ISO Name ISO Definition	AT-T013 The Requested Execution Date of the SEPA Credit Transfer instruction. Requested Execution Date Date at which the initiating party requests the
				clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.
			XML Tag Type	ReqdExctnDt DateAndDateTime2Choice
	11		XML Tag	xs:choice
2.18	11	Customer Credit Transfer Initiation V09	ISO Name	Date
		+Payment Information	ISO Definition	Specified date.
		++Requested Execution Date +++Date	XML Tag Type	Dt ISODate
2.19	11	Customer Credit Transfer Initiation V09	ISO Name	Date Time
2.17	11	+Payment Information	ISO Definition	Specified date and time.
		++Requested Execution Date	XML Tag	DtTm
2.20	0 1	+++Date Time Customer Credit Transfer Initiation V09	Type ISO Name	ISODateTime
2.20	01	+Payment Information	ISO Name ISO Definition	Pooling Adjustment Date Date used for the correction of the value date of a
		++Pooling Adjustment Date		cash pool movement that has been posted with a different value date.
			XML Tag	PoolgAdjstmntDt
2.21	11	Customer Credit Transfer Initiation V09	Type ISO Name	ISODate Debtor
2.21	11	+Payment Information	ISO Definition	Party that owes an amount of money to the
		++Debtor		(ultimate) creditor.
			XML Tag	Dbtr
2.22	11	Customer Credit Transfer Initiation V09	Type SEPA Rulebook	PartyIdentification135 AT-P001 Name of the Originator
	11	+Payment Information	SEPA Usage Rule(s)	
		++Debtor	TG 0 11	'Name' is limited to 70 characters in length.
		+++Name	ISO Name ISO Definition	Name Name by which a party is known and which is
			150 Definition	usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length SEPA Length	1 140 1 70
2.23	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P005 The address of the Originator
		+Payment Information	SEPA Usage Rule(s)	If 'Address Line' is used, then 'Postal Address'
		++Debtor		sub-elements other than 'Country' are forbidden.
		+++Postal Address		A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the
				Debtor Agent or Creditor Agent is a non-EEA
				SEPA PSP.
				If 'Address Line' is not used, then at least 'Town
			ISO Name	Name' and 'Country' must be used. Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
2.24	01	Customer Credit Transfer Initiation V09	Type ISO Name	PostalAddress24 Address Type
2.24	01	+Payment Information	ISO Name ISO Definition	Identifies the nature of the postal address.
		++Debtor	XML Tag	AdrTp
		+++Postal Address	Type	AddressType3Choice
		++++Address Type		



#	SEPA Mult		Transfer Back	of Received SCT without Originator IBAN SEPA Core Requirements
2.25	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 70 I 70
2.26	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 I 70
2.27	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 I 70
2.28	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 16 I 16
2.29	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 35 I 35
2.30	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 70
2.31	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 16 1 16
2.32	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 70 I 70
2.33	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 16 1 16



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.34		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 35 1 35
2.35	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name		Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 1 35
2.36		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition	District Name Identifies a subdivision within a country subdivision. DstrctNm Max35Text 1 35 I 35
2.37	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division		Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 35 I 35
2.38		Customer Credit Transfer Initiation V09 +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}
2.39		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line		Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.
			ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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
2.40	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification		AT-P004 Originator Identification Code Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
2.41	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification		Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29



#	SEPA	Message Element	Transfer Back of	Received SCT without Originator IBAN
π	Mult	Wessage Element		SEPA Core Requirements
2.42	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.43	01	Customer Credit Transfer Initiation V09 +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}
2.44	01	Customer Credit Transfer Initiation V09 +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 Contact4
2.45	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name ISO Definition XML Tag Type	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 CashAccount38
2.46	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification		Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
	11		XML Tag	xs:choice
2.47		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	AT-D001 The IBAN of the account of the Originator IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.48	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1
2.49	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice



#	SEPA	Massaga Flament	Two medan Do also ad	E Descined CCT mish out Oni sington IDANI
#	Mult	9		FReceived SCT without Originator IBAN SEPA Core Requirements
2.50		Customer Credit Transfer Initiation V09	ISO Name	Currency
2.30	01	+Payment Information ++Debtor Account	ISO Definition	Identification of the currency in which the account is held.
		+++Currency	XML Tag	Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy
			Type	ActiveOrHistoricCurrencyCode
2.51	0 1		Pattern	[A-Z]{3,3}
2.51	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.
				Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.
			XML Tag	Nm M. 70T.
			Type ISO Length	Max70Text 1 70
			SEPA Length	1 70
2.52	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P003 The Proxy/Alias of the account of the Originator. AT-P003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.53	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt
L	1		Type	BranchAndFinancialInstitutionIdentification6



#	SEPA Mult		Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.54		Customer Credit Transfer Initiation V09		Either 'BICFI' or 'Other/Identification' must be
		+Payment Information ++Debtor Agent +++Financial Institution Identification	ISO Name ISO Definition	used. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary
			XML Tag Type	identification scheme. FinInstnId FinancialInstitutionIdentification18
2.55	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	AT-D002 The BIC code of the Originator PSP. BICFI 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)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{2,2})([A-
2.56	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	ISO Name ISO Definition XML Tag	Z0-9]{3,3}}{0,1} Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId
2.57	01	++++Clearing System Member Identification Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI		ClearingSystemMemberIdentification2 LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.58	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 140 1 140
2.59	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.60	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.61	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other ++++Identification		Only "NOTPROVIDED" is allowed. Identification Unique and unambiguous identification of a person. Id Max35Text 1 35 1 35
2.62	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice



#	SEPA	Message Element		Received SCT without Originator IBAN
	Mult		S	SEPA Core Requirements
2.63	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the identification. Issr Max35Text 1 35 1 35
2.64	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
2.65	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
2.66	01	Customer Credit Transfer Initiation V09 +Payment 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. Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 140 1 140
2.67	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.68		Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P006 Name of the Originator Reference Party 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.69	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.70	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 Identification code of the Originator Reference Party Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA	Message Element	Transfer Back of Received SCT without Originator IBAN		
	Mult			SEPA Core Requirements	
	11		XML Tag	xs:choice	
2.71	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s,	Either 'AnyBIC', 'LEI' or one occurrence of	
		+Payment Information	T 00 N 1	'Other' is allowed.	
		++Ultimate Debtor	ISO Name	Organisation Identification	
		+++Identification	ISO Definition	Unique and unambiguous way to identify an	
		++++Organisation Identification	XML Tag	organisation. OrgId	
			Type	OrganisationIdentification29	
2.72	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one	
2.72	11	+Payment Information	SEIT Couge Ruic(s)	occurrence of 'Other' is allowed.	
		++Ultimate Debtor	ISO Name	Private Identification	
		+++Identification	ISO Definition	Unique and unambiguous identification of a	
		++++Private Identification		person, for example a passport.	
			XML Tag	PrvtId	
			Type	PersonIdentification13	
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
		+Payment Information	ISO Definition	Country in which a person resides (the place of a	
		++Ultimate Debtor		person's home). In the case of a company, it is the	
		+++Country Of Residence		country from which the affairs of that company	
			VMI Tog	are directed.	
			XML Tag Type	CtryOfRes CountryCode	
			Pattern	[A-Z]{2,2}	
2.74	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
2.74	01	+Payment Information	ISO Definition	Set of elements used to indicate how to contact	
		++Ultimate Debtor		the party.	
		+++Contact Details	XML Tag	CtctDtls	
			Туре	Contact4	
2.75	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only "SLEV" is allowed.	
		+Payment Information		It is recommended that this element be specified	
		++Charge Bearer		at 'Payment Information' level.	
			ISO Name	Charge Bearer	
			ISO Definition	Specifies which party/parties will bear the	
				charges associated with the processing of the	
			XML Tag	payment transaction. ChrgBr	
			Type	ChargeBearerType1Code	
			SEPA Code Restrict		

			SLEV	FollowingServiceLevel	
				Charges are to be applied following the rules	
2.76	01	Customer Credit Transfer Initiation V09	ISO Name	agreed in the service level and/or scheme.	
2.70	01	+Payment Information	ISO Name ISO Definition	Charges Account Account used to process charges associated with	
		++Charges Account	150 Definition	a transaction.	
		- Charges Heesant			
				Usage: Charges account should be used when	
				charges have to be booked to an account different	
				from the account identified in debtor's account.	
			XML Tag	ChrgsAcct	
			Type	CashAccount38	
2.77	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account Agent	
		+Payment Information	ISO Definition	Agent that services a charges account.	
		++Charges Account Agent		II Cl	
				Usage: Charges account agent should only be	
				used when the charges account agent is different from the debtor agent.	
			XML Tag	ChrgsAcctAgt	
			Type	BranchAndFinancialInstitutionIdentification6	
	1	<u> </u>	-31		



#	SEPA Mult			Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.78		Customer Credit Transfer Initiation V09	ISO Name	Credit Transfer Transaction Information	
		+Payment Information	ISO Definition	Provides information on the individual	
		++Credit Transfer Transaction Information	3/3 (F / F)	transaction(s) included in the message.	
			XML Tag	CdtTrfTxInf CreditTransferTransaction34	
2.79	11	Customer Credit Transfer Initiation V09	Type ISO Name	Payment Identification	
2.19	11	+Payment Information	ISO Definition	Set of elements used to reference a payment	
		++Credit Transfer Transaction Information	100 Deminion	instruction.	
		+++Payment Identification	XML Tag	PmtId	
		,	Туре	PaymentIdentification6	
2.80	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Identification	
		+Payment Information	ISO Definition	Unique identification as assigned by an	
		++Credit Transfer Transaction Information		instructing party for an instructed party to	
		+++Payment Identification		unambiguously identify the instruction.	
		++++Instruction Identification		II Th-::::1:	
				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.	
			XML Tag	InstrId	
			Type	Max35Text	
			ISO Length	1 35	
2.01		G . G . L. C . L	SEPA Length	1 35	
2.81	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T014 The Originator's Reference of the SEPA	
		+Payment Information ++Credit Transfer Transaction Information	ISO Name	Credit Transfer Instruction. End To End Identification	
		+++Payment Identification	ISO Definition	Unique identification assigned by the initiating	
		++++End To End Identification	100 Deminion	party to unambiguously identify the transaction.	
				This identification is passed on, unchanged,	
				throughout the entire end-to-end chain.	
				Usage: The end-to-end identification can be used	
				for reconciliation or to link tasks relating to the	
				transaction. It can be included in several	
				messages related to the transaction.	
			XML Tag	EndToEndId	
			Type ISO Length	Max35Text 1 35	
			SEPA Length	1 35 1 35	
2.82	01	Customer Credit Transfer Initiation V09	ISO Name	UETR	
2.02	01	+Payment Information	ISO Definition	Universally unique identifier to provide an end-	
		++Credit Transfer Transaction Information		to-end reference of a payment transaction.	
		+++Payment Identification	XML Tag	UETR	
		++++UETR	Туре	UUIDv4Identifier	
			Pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-	
2.03			0777 L T	f0-9]{3}-[a-f0-9]{12}	
2.83	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	'Payment Type Information' must be present	
		+Payment Information		either here or directly under 'Payment	
		++Credit Transfer Transaction Information +++Payment Type Information	ISO Name	Information'. Payment Type Information	
		TTTT ayment Type Information	ISO Name ISO Definition	Set of elements used to further specify the type of	
			250 Deminuon	transaction.	
			XML Tag	PmtTpInf	
			Type	PaymentTypeInformation26	
2.84	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Priority	
		+Payment Information	ISO Definition	Indicator of the urgency or order of importance	
		++Credit Transfer Transaction Information		that the instructing party would like the instructed	
		+++Payment Type Information		party to apply to the processing of the instruction.	
		++++Instruction Priority	XML Tag	InstrPrty	
			Type	Priority2Code	



#	SEPA		Transfer Back of	f Received SCT without Originator IBAN
	Mult			SEPA Core Requirements
2.85	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Usage is recommended.
		+Payment Information		Only one occurrence is allowed.
		++Credit Transfer Transaction Information	ISO Name	Service Level
		+++Payment Type Information	ISO Definition	Agreement under which or rules under which the
		++++Service Level		transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	11		XML Tag	xs:choice
2.86	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 Identification code of the Scheme.
		+Payment Information		Only "SEPA" is allowed.
		++Credit Transfer Transaction Information	ISO Name ISO Definition	Code
		+++Payment Type Information ++++Service Level	180 Definition	Specifies a pre-agreed service or level of service
		+++++Code		between the parties, as published in an external service level code list.
		TTTTTCode	XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	tions
			SEPA	SingleEuroPaymentsArea
				Payment must be executed following the Single
				Euro Payments Area scheme.
2.87	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Credit Transfer Transaction Information		between the parties, as a proprietary code.
		+++Payment Type Information	XML Tag	Prtry
		++++Service Level	Type	Max35Text
		++++Proprietary	ISO Length	1 35
2.00	0.1	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 35
2.88	01		ISO Name ISO Definition	Local Instrument
		+Payment Information ++Credit Transfer Transaction Information	180 Delinition	User community specific instrument.
		+++Payment Type Information		Usage: This element is used to specify a local
		++++Local Instrument		instrument, local clearing option and/or further
		The Local Histation		qualify the service or service level.
			XML Tag	LclInstrm
			Type	LocalInstrument2Choice
	11		XML Tag	xs:choice
2.89		Customer Credit Transfer Initiation V09	ISO Name	Code
1		+Payment Information	ISO Definition	Specifies the local instrument, as published in an
		++Credit Transfer Transaction Information		external local instrument code list.
		+++Payment Type Information	XML Tag	Cd
		++++Local Instrument	Туре	ExternalLocalInstrument1Code
		+++++Code	ISO Length	1 35
			SEPA Length	1 35
2.90	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies the local instrument, as a proprietary
		++Credit Transfer Transaction Information		code.
1		+++Payment Type Information	XML Tag	Prtry
		++++Local Instrument	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35



#	SEPA Mult	Message Element		F Received SCT without Originator IBAN
2.91		Customer Credit Transfer Initiation V09	SEPA Rulebook	SEPA Core Requirements AT-T008 Category purpose of the Credit
	11	+Payment Information	2211 Ilwoodi	Transfer.
		++Credit Transfer Transaction Information	SEPA Usage Rule(s)	Mandatory.
		+++Payment Type Information	ISO Name	Category Purpose
		++++Category Purpose	ISO Definition	Specifies the high level purpose of the instruction
				based on a set of pre-defined categories.
				Usage: This is used by the initiating party to provide information concerning the processing of
				the payment. It is likely to trigger special
				processing by any of the agents involved in the
				payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	11		XML Tag	xs:choice
2.92	11	Customer Credit Transfer Initiation V09		Only "RRCT" is allowed.
		+Payment Information	ISO Name	Code
		++Credit Transfer Transaction Information	ISO Definition	Category purpose, as published in an external
		+++Payment Type Information ++++Category Purpose	XML Tag	category purpose code list. Cd
		+++++Code	Type	ExternalCategoryPurpose1Code
		TTTTCode	ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	ions
			RRCT	ReimbursementReceivedCreditTransfer
				Transaction is related to a reimbursement for
				commercial reasons of a correctly received credit
				transfer.
2.93	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Category purpose, in a proprietary form.
		++Credit Transfer Transaction Information +++Payment Type Information	XML Tag Type	Prtry Max35Text
		++++Category Purpose	ISO Length	1 35
		+++++Proprietary	SEPA Length	1 35
2.94	11	Customer Credit Transfer Initiation V09	ISO Name	Amount
		+Payment Information	ISO Definition	Amount of money to be moved between the
		++Credit Transfer Transaction Information		debtor and creditor, before deduction of charges,
		+++Amount		expressed in the currency as ordered by the
			VMI Tog	initiating party.
			XML Tag Type	Amt AmountType4Choice
	11		XML Tag	xs:choice
2.95		Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T002 Amount of the Credit Transfer in Euro.
		+Payment Information		Only 'EUR' is allowed.
		++Credit Transfer Transaction Information	,	Amount must be 0.01 or more and 99999999999999999999999999999999999
		+++Amount		or less.
		++++Instructed Amount	SEPA Format	The fractional part has a maximum of two digits.
			Rule(s) ISO Name	Instructed Amount
			ISO Name ISO Definition	Amount of money to be moved between the
			150 Definition	debtor and creditor, before deduction of charges,
				expressed in the currency as ordered by the
				initiating party.
				Usage: This amount has to be transported
				unchanged through the transaction chain.
			XML Tag	InstdAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	2
			TotalDigits	18
<u> </u>			SEPA Inclusive	0.01 999999999999



#	SEPA	Message Element	Transfer Back of Received SCT without Originator IBAN	
	Mult		S	SEPA Core Requirements
2.96	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	ISO Name ISO Definition XML Tag Type	Equivalent Amount Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. EqvtAmt EquivalentAmount2
2.97	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	ISO Name ISO Definition XML Tag Type	Exchange Rate Information Provides details on the currency exchange rate and contract. XchgRateInf ExchangeRate1
2.98	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	ISO Name ISO Definition XML Tag Type	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restricti	ions
			SLEV	FollowingServiceLevel
			SEE V	Charges are to be applied following the rules agreed in the service level and/or scheme.
2.99	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name ISO Definition XML Tag Type	Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11
2.100	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.101	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	SEPA Rulebook	AT-P006 Name of the Originator Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.102	01	Customer Credit Transfer Initiation V09 +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 PostalAddress24
2.103		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 Identification Code of the Originator Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice



#	SEPA		Transfer Back of Received SCT without Originator IBAN		
	Mult		5	SEPA Core Requirements	
2.104	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29	
2.105	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification ++++Private Identification		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13	
2.106	01	Customer Credit Transfer Initiation V09 +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}	
2.107	01	Customer Credit Transfer Initiation V09 +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 Contact4	
2.108	01	Customer Credit Transfer Initiation V09 +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 Intermediary Agent1 identifies the agent between the Debtor Agent and the Intermediary Agent2. Intrmy Agt1 Branch And Financial Institution I dentification 6	
2.109	01	Customer Credit Transfer Initiation V09 +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 CashAccount38	
2.110	01	Customer Credit Transfer Initiation V09 +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 BranchAndFinancialInstitutionIdentification6	
2.111	01	Customer Credit Transfer Initiation V09 +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 CashAccount38	



#	SEPA	Message Element	Transfer Back of	F Received SCT without Originator IBAN
π	Mult	Wessage Element		SEPA Core Requirements
2.112		Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 3
2.112	01	+Payment Information	ISO Definition	Agent between the debtor's agent and the
		++Credit Transfer Transaction Information		creditor's agent.
		+++Intermediary Agent 3		-
				Usage: If Intermediary Agent3 is present, then it
				identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.
			XML Tag	IntrmyAgt3
			Туре	BranchAndFinancialInstitutionIdentification6
2.113	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 3Account
		+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Credit Transfer Transaction Information		intermediary agent 3 at its servicing agent in the
		+++Intermediary Agent 3Account	XML Tag	payment chain. IntrmyAgt3Acct
			Type	CashAccount38
2.114	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-C002 The BIC code of the Beneficiary PSP.
		+Payment Information	SEPA Usage Rule(s)	Only 'BICFI' is allowed.
		++Credit Transfer Transaction Information		If the BIC is not indicated 'Creditor Agent'
		+++Creditor Agent	ISO Name	structure is not to be used.
			ISO Definition	Creditor Agent Financial institution servicing an account for the
			150 Deminion	creditor.
			XML Tag	CdtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.115	01	Customer Credit Transfer Initiation V09	ISO Name	Creditor Agent Account
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Unambiguous identification of the account of the creditor agent at its servicing agent to which a
		+++Creditor Agent Account		credit entry will be made as a result of the
		The state of the s		payment transaction.
			XML Tag	CdtrAgtAcct
2.116			Type	CashAccount38
2.116	11	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Usage Rule(s) ISO Name	Mandatory. Creditor
		++Credit Transfer Transaction Information	ISO Definition	Party to which an amount of money is due.
		+++Creditor	XML Tag	Cdtr
			Type	PartyIdentification135
2.117	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E001 Name of the Beneficiary.
		+Payment Information ++Credit Transfer Transaction Information	SEPA Usage Rule(s)	Mandatory 'Name' is limited to 70 characters in length.
		+++Creditor	ISO Name	Name Name
		++++Name	ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Type ISO Length	Max140Text 1 140
			SEPA Length	1 140 1 70
2.118	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E004 The address of the Beneficiary.
		+Payment Information	SEPA Usage Rule(s)	If 'Address Line' is used, then 'Postal Address'
		++Credit Transfer Transaction Information		sub-elements other than 'Country' are forbidden.
		+++Creditor		A combination of 'Address Line' and 'Country' is
		++++Postal Address		allowed. If 'Address Line' is not used, then at least 'Town
				Name' and 'Country' must be used.
			ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific
			NAT T	address, as defined by postal services.
			XML Tag	PstlAdr PostalAddress24
L			Type	I OSTAIAUUIESS24



#	SEPA		Transfer Back of Received SCT without Originator IBAN		
	Mult			SEPA Core Requirements	
2.119	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice	
2.120	01	Customer Credit Transfer Initiation V09	ISO Name	Department	
		+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Definition XML Tag Type ISO Length SEPA Length	Identification of a division of a large organisation or building. Dept Max70Text 1 70 I 70	
2.121	01	Customer Credit Transfer Initiation V09	ISO Name	Sub Department	
		+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	ISO Definition XML Tag Type ISO Length SEPA Length	Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 I 70	
2.122	01	Customer Credit Transfer Initiation V09	ISO Name	Street Name	
		+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Definition XML Tag Type ISO Length SEPA Length	Name of a street or thoroughfare. StrtNm Max70Text 1 70 I 70	
2.123	01	Customer Credit Transfer Initiation V09	ISO Name	Building Number	
		+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	ISO Definition XML Tag Type ISO Length SEPA Length	Number that identifies the position of a building on a street. BldgNb Max16Text 1 16 1 16	
2.124	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 35	
2.125		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 70 I 70	
2.126	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 16 1 16	
2.127	01	Customer Credit Transfer Initiation V09	ISO Name	Room	
		+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	ISO Definition XML Tag Type ISO Length	Building room number. Room Max70Text 1 70	
	1	++++Room	SEPA Length	1 70	



#	SEPA			Received SCT without Originator IBAN
	Mult			SEPA Core Requirements
2.128	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist
		+++Creditor ++++Postal Address	XML Tag	the sorting of mail. PstCd
		+++++Post Code	Туре	Max16Text
			ISO Length	1 16
2.120	0.4		SEPA Length	1 16
2.129	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Town Name Name of a built-up area, with defined boundaries,
		++Credit Transfer Transaction Information	150 Definition	and a local government.
		+++Creditor	XML Tag	TwnNm
		++++Postal Address	Type	Max35Text
		+++++Town Name	ISO Length	1 35
2.130	01	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 35 Town Location Name
2.130	01	+Payment Information	ISO Definition	Specific location name within the town.
		++Credit Transfer Transaction Information	XML Tag	TwnLctnNm
		+++Creditor	Type	Max35Text
		++++Postal Address	ISO Length	1 35
2 121	0.1	+++++Town Location Name	SEPA Length	1 35
2.131	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	District Name Identifies a subdivision within a country sub-
		++Credit Transfer Transaction Information	150 Definition	division.
		+++Creditor	XML Tag	DstrctNm
		++++Postal Address	Type	Max35Text
		+++++District Name	ISO Length	1 35
2 122	0 1		SEPA Length	1 35
2.132	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Country Sub Division Identifies a subdivision of a country such as state,
		++Credit Transfer Transaction Information	150 Definition	region, county.
		+++Creditor	XML Tag	CtrySubDvsn
		++++Postal Address	Туре	Max35Text
		+++++Country Sub Division	ISO Length	1 35
2.133	01	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 35 Country
2.133	01	+Payment Information	ISO Definition	Nation with its own government.
		++Credit Transfer Transaction Information	XML Tag	Ctry
		+++Creditor	Type	CountryCode
		++++Postal Address	Pattern	$[A-Z]{2,2}$
2.124	0.2	+++++Country Customer Credit Transfer Initiation V09	CEDA II D. I. (-)	0.1. (
2.134	02	+Payment Information	SEI A Usage Kuie(s)	Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address'
		++Credit Transfer Transaction Information		sub-elements other than 'Country' are forbidden.
		+++Creditor		A combination of 'Address Line' and 'Country' is
		++++Postal Address	TOO N	allowed.
		+++++Address Line	ISO Name ISO Definition	Address Line
			180 Definition	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
			XML Tag	AdrLine
			Type	Max70Text
			ISO Length	1 70
2.135	01	Customer Credit Transfer Initiation V09	SEPA Length SEPA Rulebook	1 70
2.133	01	+Payment Information	ISO Name	AT-E005 Beneficiary Identification Code. Identification
		++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification of a
		+++Creditor		party.
		++++Identification	XML Tag	Id
	1 ,		Type	Party38Choice
	11		XML Tag	xs:choice



#	SEPA Mult	Message Element		Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements		
2.136		Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of		
		+Payment Information ++Credit Transfer Transaction Information	ISO Name	<i>'Other' is allowed.</i> Organisation Identification		
		+++Credit Transfer Transaction Information +++Creditor	ISO Definition	Unique and unambiguous way to identify an		
		++++Identification	150 Definition	organisation.		
		+++++Organisation Identification	XML Tag	OrgId		
			Type	OrganisationIdentification29		
2.137	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one		
		+Payment Information		occurrence of 'Other' is allowed.		
		++Credit Transfer Transaction Information	ISO Name	Private Identification		
		+++Creditor	ISO Definition	Unique and unambiguous identification of a		
		++++Identification		person, for example a passport.		
		++++Private Identification	XML Tag	PrvtId		
			Type	PersonIdentification13		
2.138	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence		
		+Payment Information	ISO Definition	Country in which a person resides (the place of a		
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the		
		+++Creditor		country from which the affairs of that company		
		++++Country Of Residence	VMI Tog	are directed.		
			XML Tag Type	CtryOfRes CountryCode		
			Pattern	[A-Z]{2,2}		
2.139	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details		
2.139	01	+Payment Information	ISO Definition	Set of elements used to indicate how to contact		
		++Credit Transfer Transaction Information	180 Definition	the party.		
		+++Creditor	XML Tag	CtctDtls		
		++++Contact Details	Type	Contact4		
2.140	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	An alternative identifier to attribute AT-C001		
2.110	11	+Payment Information	SEE IT TEMPOOOR	The IBAN of the account of the Beneficiary.		
		++Credit Transfer Transaction Information	SEPA Usage Rule(s)			
		+++Creditor Account	ISO Name	Creditor Account		
			ISO Definition	Unambiguous identification of the account of the		
				creditor to which a credit entry will be posted as a		
				result of the payment transaction.		
			XML Tag	CdtrAcct		
			Type	CashAccount38		
2.141	11	Customer Credit Transfer Initiation V09	ISO Name	Identification		
		+Payment Information	ISO Definition	Unique and unambiguous identification for the		
		++Credit Transfer Transaction Information		account between the account owner and the		
		+++Creditor Account	NAME OF A	account servicer.		
		++++Identification	XML Tag	Id		
	1 1		Type	AccountIdentification4Choice xs:choice		
2.142	11	Customer Credit Transfer Initiation V00	XML Tag ISO Name	IBAN		
2.142	11	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	IBAN International Bank Account Number (IBAN) -		
		++Credit Transfer Transaction Information	180 Dellinuoli	identifier used internationally by financial		
1		+++Creditor Account		institutions to uniquely identify the account of a		
1		++++Identification		customer. Further specifications of the format and		
1		+++++IBAN		content of the IBAN can be found in the standard		
1				ISO 13616 "Banking and related financial		
1				services - International Bank Account Number		
1				(IBAN)" version 1997-10-01, or later revisions.		
1			XML Tag	IBAN		
			Type	IBAN2007Identifier		
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
2.143	11	Customer Credit Transfer Initiation V09	ISO Name	Other		
		+Payment Information	ISO Definition	Unique identification of an account, as assigned		
		++Credit Transfer Transaction Information		by the account servicer, using an identification		
1		+++Creditor Account		scheme.		
1		++++Identification	XML Tag	Othr		
		++++Other	Type	GenericAccountIdentification1		



#	SEPA			f Received SCT without Originator IBAN
	Mult			SEPA Core Requirements
2.144	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other ++++++Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Subject to a bilateral agreement. To be populated with a reference as agreed with and given by the Originator PSP (e.g. the 'Account Servicer Reference' of the camt.052/053/54). Identification Identification assigned by an institution. Id Max34Text 1 34 1 34
2.145	01	Customer Credit Transfer Initiation V09	ISO Name	Scheme Name
2.143	01	+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification ++++++Other ++++++Scheme Name	ISO Definition XML Tag Type	Name of the identification scheme. SchmeNm AccountSchemeName1Choice
2.146	01	Customer Credit Transfer Initiation V09	ISO Name	Issuer
2.140	01	+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification ++++++Other ++++++Issuer	ISO Definition XML Tag Type ISO Length SEPA Length	Entity that assigns the identification. Issr Max35Text 1 35 1 35
2.147	01	Customer Credit Transfer Initiation V09	ISO Name	Type
2.147		+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Definition XML Tag Type	Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.148	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.149	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 70 1 70



#	SEPA	Message Element	Transfer Back of Received SCT without Originator IBAN		
	Mult		SEPA Core Requirements		
2.150	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Preditor Account +++Proxy	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition	AT-E003 The Proxy/Alias of the account of the Beneficiary. AT-E003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned Proxy Specifies an alternate assumed name for the	
			XML Tag Type	identification of the account. Prxy ProxyAccountIdentification1	
2.151	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification135	
2.152	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook	AT-E007 Name of the Beneficiary Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70	
2.153	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24	
2.154	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E010 Identification Code of the Beneficiary Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice	
	11		XML Tag	xs:choice	
2.155	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29	



#	SEPA	Message Element	Transfer Back of Received SCT without Originator IBAN		
	Mult	g		SEPA Core Requirements	
2.156	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrytId	
		+++++Private Identification	Type	PersonIdentification13	
2.157	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type	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	
2.158	01	Customer Credit Transfer Initiation V09	Pattern ISO Name	[A-Z]{2,2} Contact Details	
		+Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Definition XML Tag Type	Set of elements used to indicate how to contact the party. CtctDtls Contact4	
2.159		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag	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	
			Type	InstructionForCreditorAgent1	
2.160	01	Customer Credit Transfer Initiation V09 +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	
2.161	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-T007 Purpose of the Credit Transfer. Mandatory. 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	
-	11		XML Tag	xs:choice	
2.162	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	"RRCT" or another code meaningful for identifying the SCT as a transfer back. Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 4 1 4	
			SEPA Code Restrict		
			RRCT	ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for	



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements		
			SEPA Code Restrict	ions	
				commercial reasons of a correctly received credit transfer.	
2.163	11	Customer Credit Transfer Initiation V09 +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	
2.164	0 10	Customer Credit Transfer Initiation V09 +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	
2.165	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8	
2.166	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7	
2.167	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction. Either 'Structured' or 'Unstructured' may be present Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16	



#	SEPA	Message Element		Transfer Back of Received SCT without Originator IBAN		
	Mult		SEPA Core Requirements			
2.168		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	SEPA Usage Rule(s)	Only one occurrence of 'Unstructured' is allowed. 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users". Unstructured Information 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. Ustrd Max140Text 1 140		
2.169	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	SEPA Length SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element (i.e. excluding <strd> and </strd>) do not exceed 140 characters in length. Structured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. Strd StructuredRemittanceInformation16		
2.170		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name ISO Definition XML Tag Type	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7		
2.171	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name ISO Definition XML Tag Type	Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2		



#	SEPA Mult	Message Element		F Received SCT without Originator IBAN SEPA Core Requirements
2.172	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	ISO Name ISO Definition XML Tag Type	When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.173		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	ISO Name ISO Definition XML Tag Type	Mandatory if 'Creditor Reference Information' is used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.174	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type ++++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
2.175	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type ++++++Code Or Proprietary ++++++++Code	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	xs:choice Only "SCOR" is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restrict	ions
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.176		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++++Code Or Proprietary +++++++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 35 1 35
2.177	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649). Issuer Entity that assigns the credit reference type. Issr Max35Text 1 35 1 35



#	SEPA Mult			f Received SCT without Originator IBAN	
			SEPA Core Requirements		
2.178		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference		Mandatory if 'Creditor Reference Information' is used. If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'. Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end	
			XML Tag Type ISO Length SEPA Length	transaction identification. Ref Max35Text 1 35 1 35	
2.179	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	ISO Name ISO Definition XML Tag Type	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification135	
2.180	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	ISO Name ISO Definition XML Tag	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invocee	
2.181	01	+++++Invoicee Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	Type ISO Name ISO Definition XML Tag Type	PartyIdentification135 Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7	
2.182	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3	
2.183	03	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 140 I 140	



#	SEPA Mult	Message Element	Transfer Back	of Received SCT without Originator IBAN SEPA Core Requirements
2.184	0n	Customer Credit Transfer Initiation V09	ISO Name	Supplementary Data
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Additional information that cannot be captured in the structured elements and/or any other specific
		+++Supplementary Data		block.
		This applementary Batta	XML Tag	SplmtryData
			Туре	SupplementaryData1
3.0	0n	Customer Credit Transfer Initiation V09	ISO Name	Supplementary Data
		+Supplementary Data	ISO Definition	Additional information that cannot be captured in
				the structured elements and/or any other specific
				block.
			XML Tag	SplmtryData
			Type	Supplementary Data 1



2.4 Customer-to-PSP Credit Transfer Information with use of the Extended Remittance Information option as per Annex V 'Extended Remittance Information' of the SCT rulebook (DS-01)

Annex V "Extended Remittance Information" (ERI) to the SCT Rulebook (document EPC 152-18) describes this optional feature of the SCT scheme that can only be used between PSPs which have adhered to the option.

The ERI Option supports the transmission of one occurrence of 140 characters of Unstructured Remittance Information (AT-T010) and up to 999 occurrences of Structured Remittance Information (AT-T011) within a single SEPA Credit Transfer Instruction to allow the swift settlement of several payment obligations for the Originator.

2.4.1 Use of the Customer Credit Transfer Initiation (pain.001.001.09)

The message is used to transport the customer-to-PSP Credit Transfer Information including Extended Remittance Information (ERI) sent by the Originator to the Originator PSP.

For making use of the ERI option, AT-T010 'The unstructured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction' and AT-T011 'The structured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction', have to be used under index 2.164 'Remittance Information' of the Customer Credit Transfer Initiation message (pain.001.001.09) and the transactions have to be tagged "PERI" (Payment with Extended Remittance Information) in the 'Local Instrument' data element.

The message caters for bulk and single payment instructions.

Important note: Each of the structured occurrences must be limited to 280 characters between (and excluding) the <Strd> and </Strd> tags but including the opening and closing tags of the sub-elements. It is the duty of the system producing the ERI to manage and check the compliance of each occurrence with the 280 characters rule. If the description of one given document (e.g. an invoice) requires more than 280 characters, a second occurrence (or more) can be used, bearing the same invoice number as the first one.

Note: In case there is no arrangement for the concrete delivery and presentation of ERI between the Beneficiary PSP and the Beneficiary, the Beneficiary PSP must deliver only the received occurrence of 140 characters of unstructured RI in full and without alteration to the Beneficiary.

Note: ERI and non-ERI instructions can only be combined in the same message, subject to a bilateral agreement between the Originator and Originator PSP. This combination of ERI and non-ERI instructions is not reflected in the message description below.



#	SEPA		Customer-to-PSP Credit Transfer Information with ERI		
	Mult		SEPA Core Requirements		
		Document	XML Tag	Document	
			Type	Document	
	11	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Customer Credit Transfer Initiation V09 Scope The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a	
			VMI Tog	creditor. CstmrCdtTrfInitn	
			XML Tag Type	CustomerCreditTransferInitiationV09	
1.0	11	Customer Credit Transfer Initiation V09	ISO Name	Group Header	
1.0	11	+Group Header	ISO Definition XML Tag Type	Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85	
1.1	11	Customer Credit Transfer Initiation V09	ISO Name	Message Identification	
1.1	11	+Group Header ++Message Identification	ISO Definition	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.	
			XML Tag Type ISO Length	MsgId Max35Text 1 35 1 35	
1.2	11	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	Creation Date Time	
1.2	11	+Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Date and time at which the message was created. CreDtTm ISODateTime	
1.3	02	Customer Credit Transfer Initiation V09 +Group Header ++Authorisation	ISO Name ISO Definition	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.	
			XML Tag	Authstn	
			Туре	Authorisation1Choice	
1.4	11	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	ISO Name ISO Definition	The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the message.	
			XML Tag Type Pattern	NbOfTxs Max15NumericText [0-9]{1,15}	



#	SEPA Mult		Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
1.5		Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits	•
1.6	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	TotalDigits ISO Name ISO Definition	Initiating Party Party that initiates the payment. Usage: This can either be the debtor or the party
1.7	0.1		XML Tag Type	that initiates the credit transfer on behalf of the debtor. InitgPty PartyIdentification135
1.7	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
1.8	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++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 PostalAddress24
1.9	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
1.10	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	xs:choice Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
1.11	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
1.12	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
1.13	01	Customer Credit Transfer Initiation V09 +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 Contact4
1.14	01	Customer Credit Transfer Initiation V09 +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 BranchAndFinancialInstitutionIdentification6
2.0	1n	Customer Credit Transfer Initiation V09 +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 PaymentInstruction30
2.1	11	Customer Credit Transfer Initiation V09 +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	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method		Only "TRF" is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code
2.3	01	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	ISO Name ISO Definition XML Tag Type	If present and contains "true", batch booking is requested. If present and contains "false", booking per transaction is requested. If element is not present, pre-agreed customer-to-PSP conditions apply. Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
2.4	11	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	



#	SEPA	Message Element	Customer-to-PS	P Credit Transfer Information with ERI
	Mult	8		SEPA Core Requirements
2.5	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	•
2.0		+Payment Information	SEET COMPC TIME (D)	The validation of this data element depends on
		++Control Sum		pre-agreed customer-to-PSP conditions.
			SEPA Format	The fractional part has a maximum of two digits.
			Rule(s)	
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the
			XML Tag	group, irrespective of currencies. CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	2
			TotalDigits	18
2.6	01	Customer Credit Transfer Initiation V09		'Payment Type Information' must be present
		+Payment Information		either here or under 'Credit Transfer
		++Payment Type Information		Transaction Information'.
			ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of
			VMI Too	transaction.
			XML Tag Type	PmtTpInf PaymentTypeInformation26
2.7	01	Customer Credit Transfer Initiation V09		If present, pre-agreed customer-to-PSP
2.7	01	+Payment Information	SEI A Usuge Ruie(s)	conditions apply.
		++Payment Type Information	ISO Name	Instruction Priority
		+++Instruction Priority	ISO Definition	Indicator of the urgency or order of importance
				that the instructing party would like the instructed
				party to apply to the processing of the instruction.
			XML Tag	InstrPrty
			Type	Priority2Code
2.8	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Usage is recommended.
		+Payment Information	ISO Name	Only one occurrence is allowed. Service Level
		++Payment Type Information +++Service Level	ISO Definition	Agreement under which or rules under which the
		THE SCIVICE LEVEL	150 Definition	transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	11		XML Tag	xs:choice
2.9	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 Identification code of the Scheme.
		+Payment Information	SEPA Usage Rule(s)	Only "SEPA" is allowed.
		++Payment Type Information	ISO Name	Code
		+++Service Level	ISO Definition	Specifies a pre-agreed service or level of service
		++++Code		between the parties, as published in an external
			VMI Tog	service level code list. Cd
			XML Tag Type	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	
			SEPA Code Restrict	SingleEuroPaymentsArea
			SEI A	Payment must be executed following the Single
				Euro Payments Area scheme.
2.10	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
1 - 3		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Payment Type Information		between the parties, as a proprietary code.
		+++Service Level	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information with ERI		
	Mult		S	SEPA Core Requirements	
2.11	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	SEPA Usage Rule(s) ISO Name ISO Definition	Mandatory. Local Instrument User community specific instrument.	
			XML Tag	Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.	
			Type	LocalInstrument2Choice	
	11		XML Tag	xs:choice	
2.12	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	SEPA Usage Rule(s)	Only "PERI" is allowed. The mixing of "PERI" with other Local Instrument values or with no Local Instrument value at all in the same message is not allowed, unless bilaterally agreed between Originator and Originator PSP.	
			ISO Name ISO Definition XML Tag Type	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code	
			ISO Length	1 35	
			SEPA Length	1 35	
			SEPA Code Restricti	ions	
			PERI	PaymentWithERI Credit transfer contains Extended Remittance Information (ERI) as defined within the applicable scheme.	
2.13	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 35	
2.14	01	Customer Credit Transfer Initiation V09	SEPA Length SEPA Rulebook	1 35 AT-T008 Category purpose of the Credit	
		+Payment Information ++Payment Type Information +++Category Purpose		Transfer Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary PSP	
			ISO Name ISO Definition	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.	
			XML Tag	CtgyPurp	
-	11		Type XML Tag	CategoryPurpose1Choice xs:choice	
2.15		Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	ISO Name ISO Definition XML Tag Type	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code	
			ISO Length SEPA Length	1 4 <i>I</i> 4	



#	SEPA			SP Credit Transfer Information with ERI
	Mult			SEPA Core Requirements
2.16	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Category purpose, in a proprietary form.
		++Payment Type Information	XML Tag	Prtry
		+++Category Purpose	Type ISO Length	Max35Text 1 35
		++++Proprietary	SEPA Length	1 35 1 35
2.17	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T013 The Requested Execution Date of the
2.17	11	+Payment Information	SEI A Ruiebook	SEPA Credit Transfer instruction.
		++Requested Execution Date	ISO Name	Requested Execution Date
		Troquested Entertains Butte	ISO Definition	Date at which the initiating party requests the
				clearing agent to process the payment.
				Usage: This is the date on which the debtor's
				account is to be debited. If payment by cheque,
				the date when the cheque must be generated by
				the bank.
			XML Tag	ReqdExctnDt
			Type	DateAndDateTime2Choice
2.10	11		XML Tag	xs:choice
2.18	11	Customer Credit Transfer Initiation V09	ISO Name	Date
		+Payment Information	ISO Definition	Specified date.
		++Requested Execution Date	XML Tag	Dt ISOD 4
2.10	1 1	+++Date	Type ISO Name	ISODate D. (.T.)
2.19	11	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Date Time
		++Requested Execution Date	XML Tag	Specified date and time. DtTm
		+++Date Time	Type	ISODateTime
2.20	01	Customer Credit Transfer Initiation V09	ISO Name	Pooling Adjustment Date
2.20	01	+Payment Information	ISO Definition	Date used for the correction of the value date of a
		++Pooling Adjustment Date		cash pool movement that has been posted with a
		<i>5</i> . J		different value date.
			XML Tag	PoolgAdjstmntDt
			Type	ISODate
2.21	11	Customer Credit Transfer Initiation V09	ISO Name	Debtor
		+Payment Information	ISO Definition	Party that owes an amount of money to the
		++Debtor		(ultimate) creditor.
			XML Tag	Dbtr
			Type	PartyIdentification135
2.22	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P001 Name of the Originator
		+Payment Information	SEPA Usage Rule(s)	
		++Debtor	ISO Name	'Name' is limited to 70 characters in length.
		+++Name	ISO Name ISO Definition	Name Name by which a party is known and which is
			180 Definition	usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 70
2.23	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P005 The address of the Originator
		+Payment Information		If 'Address Line' is used, then 'Postal Address'
		++Debtor		sub-elements other than 'Country' are forbidden.
		+++Postal Address		A combination of 'Address Line' and 'Country' is
				allowed; it is recommended when either the
				Debtor Agent or Creditor Agent is a non-EEA
				SEPA PSP.
				If 'Address Line' is not used, then at least 'Town
			ICO N	Name' and 'Country' must be used.
			ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific
			XML Tag	address, as defined by postal services. PstlAdr
			Type	PostalAddress24
L	1	1	JPC	1 COMIT IGGICOSE T



#	SEPA	Message Element	Customer-to-	-PSP Credit Transfer Information with ERI	
	Mult		SEPA Core Requirements		
2.24	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice	
		++++Address Type	Турс	Address Types enloice	
2.25	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 70 1 70	
2.26	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 I 70	
2.27	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 1 70	
2.28	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 16 1 16	
2.29	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 35 1 35	
2.30	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 70 1 70	
2.31	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 16 1 16	
2.32	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 70 I 70	



+++Post Address ++++Post Code XML Tag	#	SEPA Mult	Message Element		SP Credit Transfer Information with ERI SEPA Core Requirements
2.34 0.1 Customer Credit Transfer Initiation V09 Payment Information Payment I	2.33		+Payment Information ++Debtor +++Postal Address	ISO Definition XML Tag Type ISO Length	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 16
2.35 0.1 Customer Credit Transfer Initiation V09 Hayment Information H-Debtor H-Postal Address H-H-Country Carlos	2.34	01	+Payment Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type ISO Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 35
2.36 01 Customer Credit Transfer Initiation V09	2.35	01	+Payment Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type ISO Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35
2.37 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division 2.38 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Postal Address -+++Postal Address +++Postal Address +++Postal Address +++Postal Address +++Postal Address +++Postal Address +++Country +Payment Information ++Debtor ++Postal Address ++++Country ++Postal Address ++++Country 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Address Line 2.40 01 Customer Credit Transfer Initiation V09 +Payment Information +-Debtor	2.36	01	+Payment Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type ISO Length	District Name Identifies a subdivision within a country subdivision. DstrctNm Max35Text 1 35
2.38 01 Customer Credit Transfer Initiation V09	2.37		+Payment Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type ISO Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 35
2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line SEPA Usage Rule(s) Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbiddent of Address Line' and 'Country' allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. ISO Name	2.38	01	+Payment Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Country Nation with its own government. Ctry CountryCode
+Payment Information ++Debtor ++Hdentification ++Hdentification Solution ISO Name Identification Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice	2.39		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. 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
	2.40		+Payment Information ++Debtor	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P004 Originator Identification Code Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements		
2.41	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29	
2.42	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13	
2.43	01	Customer Credit Transfer Initiation V09 +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}	
2.44	01	Customer Credit Transfer Initiation V09 +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 Contact4	
2.45	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name ISO Definition XML Tag Type	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 CashAccount38	
2.46		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice	
2.47	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	XML Tag SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	xs:choice AT-D001 The IBAN of the account of the Originator IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
2.48	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1	



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information with ERI		
	Mult			SEPA Core Requirements	
2.49	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice	
2.50	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition	Currency Identification of the currency in which the account is held.	
			XML Tag Type Pattern	Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}	
2.51	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.	
			XML Tag	Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text	
			ISO Length SEPA Length	1 70 1 70	
2.52	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	SEPA Rulebook	AT-P003 The Proxy/Alias of the account of the Originator. AT-P003 can only be provided here under the	
		+++Proxy	SELTI CSMGC TMIC(S)	condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions).	
				Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned.	
			ISO Name ISO Definition XML Tag	Proxy Specifies an alternate assumed name for the identification of the account. Prxy	
2.70	1 -	0 10 70 0 7111 7707	Type	ProxyAccountIdentification1	
2.53	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition	Debtor Agent Financial institution servicing an account for the debtor.	
			XML Tag Type	DbtrAgt BranchAndFinancialInstitutionIdentification6	



#	SEPA Mult	Message Element		Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements		
2.54	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	ISO Name ISO Definition	Either 'BICFI' or 'Other/Identification' must be used. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId		
2.55	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	Type SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	FinancialInstitutionIdentification18 AT-D002 The BIC code of the Originator PSP. BICFI 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)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
2.56	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ISO Name ISO Definition XML Tag	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2		
2.57	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI	ISO Name ISO Definition XML Tag Type Pattern	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}		
2.58	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 140 1 140		
2.59	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	ISO Name ISO Definition XML Tag	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24		
2.60	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	Type ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1		
2.61	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other ++++Identification		Only "NOTPROVIDED" is allowed. Identification Unique and unambiguous identification of a person. Id Max35Text 1 35 1 35		
2.62	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice		



#	SEPA	Message Element		Customer-to-PSP Credit Transfer Information with ERI	
	Mult			SEPA Core Requirements	
2.63	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the identification. Issr Max35Text 1 35 1 35	
2.64	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BranchId BranchData3	
2.65	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38	
2.66	01	Customer Credit Transfer Initiation V09 +Payment 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. Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 140 1 140	
2.67	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135	
2.68		Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P006 Name of the Originator Reference Party 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70	
2.69	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24	
2.70	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 Identification code of the Originator Reference Party Identification Unique and unambiguous identification of a party. Id Party38Choice	



#	SEPA	Message Element		SP Credit Transfer Information with ERI	
	Mult		SEPA Core Requirements		
	11		XML Tag	xs:choice	
2.71	11	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId	
			Type	OrganisationIdentification29	
2.72	11	Customer Credit Transfer Initiation V09 +Payment 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, for example a passport. PrvtId PersonIdentification13	
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
2.73	01	+Payment Information ++Ultimate Debtor +++Country Of Residence	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}	
2.74	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
		+Payment Information ++Ultimate Debtor +++Contact Details	ISO Definition XML Tag Type	Set of elements used to indicate how to contact the party. CtctDtls Contact4	
2.75	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code	
			SEPA Code Restrict		
			SLEV SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.	
2.76	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	ISO Name ISO Definition	Charges Account Account used to process charges associated with a transaction.	
			XML Tag Type	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 CashAccount38	
2.77	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	ISO Name ISO Definition	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be	
			XML Tag Type	used when the charges account agent is different from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6	



#	SEPA Mult	Titobbugo Elienioni		Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
				•	
2.78	1n	Customer Credit Transfer Initiation V09	ISO Name	Credit Transfer Transaction Information	
		+Payment Information	ISO Definition	Provides information on the individual	
		++Credit Transfer Transaction Information		transaction(s) included in the message.	
			XML Tag	CdtTrfTxInf	
			Type	CreditTransferTransaction34	
2.79	11	Customer Credit Transfer Initiation V09	ISO Name	Payment Identification	
		+Payment Information	ISO Definition	Set of elements used to reference a payment	
		++Credit Transfer Transaction Information		instruction.	
		+++Payment Identification	XML Tag	PmtId	
		•	Type	PaymentIdentification6	
2.80	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Identification	
		+Payment Information	ISO Definition	Unique identification as assigned by an	
		++Credit Transfer Transaction Information		instructing party for an instructed party to	
		+++Payment Identification		unambiguously identify the instruction.	
		++++Instruction Identification		unamorgaousty tachery the histraction.	
		This detail identification		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.	
			VMI Tog		
			XML Tag	InstrId	
			Type	Max35Text	
			ISO Length	1 35	
2 04			SEPA Length	1 35	
2.81	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T014 Originator's Reference of the SEPA	
		+Payment Information		Credit Transfer Instruction.	
		++Credit Transfer Transaction Information	ISO Name	End To End Identification	
		+++Payment Identification	ISO Definition	Unique identification assigned by the initiating	
		++++End To End Identification		party to unambiguously identify the transaction.	
				This identification is passed on, unchanged,	
				throughout the entire end-to-end chain.	
				Usage: The end-to-end identification can be used	
				for reconciliation or to link tasks relating to the	
				transaction. It can be included in several	
				messages related to the transaction.	
			XML Tag	EndToEndId	
			Type	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
2.82	01	Customer Credit Transfer Initiation V09	ISO Name	UETR	
		+Payment Information	ISO Definition	Universally unique identifier to provide an end-	
		++Credit Transfer Transaction Information		to-end reference of a payment transaction.	
		+++Payment Identification	XML Tag	UETR	
		++++UETR	Type	UUIDv4Identifier	
		L	Pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-	
			1 attend		
2.83	0 1	Customar Cradit Transfer Initiation VOC	SEDA Hagas Dula(-)	f0-9]{3}-[a-f0-9]{12}	
2.03	01	Customer Credit Transfer Initiation V09	SEI A Usage Kuie(s)	'Payment Type Information' must be present	
		+Payment Information		either here or directly under 'Payment	
		++Credit Transfer Transaction Information	ICO N	Information'.	
		+++Payment Type Information	ISO Name	Payment Type Information	
			ISO Definition	Set of elements used to further specify the type of	
				transaction.	
			XML Tag	PmtTpInf	
			Type	PaymentTypeInformation26	
2.84	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Priority	
		+Payment Information	ISO Definition	Indicator of the urgency or order of importance	
		++Credit Transfer Transaction Information		that the instructing party would like the instructed	
		+++Payment Type Information		party to apply to the processing of the instruction.	
		++++Instruction Priority	XML Tag	InstrPrty	
		I I I I I I I I I I	_	Priority2Code	
<u></u>	1		Type	1 Homy/Cout	



#	SEPA	Message Element	Customer-to-PS	P Credit Transfer Information with ERI
	Mult			SEPA Core Requirements
2.85	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level		Usage is recommended. Only one occurrence is allowed. Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	11		XML Tag	xs:choice
2.86		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	SEPA Rulebook	AT-T001 Identification code of the Scheme. Only "SEPA" is allowed. Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 4 1 4
			SEPA Code Restricti	
			SEPA	SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
2.87	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 35 1 35
2.88	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
	11		XML Tag	xs:choice
2.89	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Only "PERI" is allowed. The mixing of "PERI" with other Local Instrument values or with no Local Instrument value at all in the same message is not allowed, unless bilaterally agreed between Originator and Originator PSP. Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 35 1 35
			SEPA Code Restrict	ions
			PERI	PaymentWithERI Credit transfer contains Extended Remittance Information (ERI) as defined within the applicable scheme.



#	SEPA	Message Element		SP Credit Transfer Information with ERI
	Mult		S	SEPA Core Requirements
2.90	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 35 1 35
2.91	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	SEPA Rulebook	AT-T008 Category purpose of the Credit Transfer. Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary PSP. 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
	11		XML Tag	xs:choice
2.92		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 4 1 4
2.93	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 35 1 35
2.94	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name ISO Definition XML Tag Type XML Tag	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 AmountType4Choice xs:choice



#	SEPA Mult	Message Element		SP Credit Transfer Information with ERI SEPA Core Requirements
2.95	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	SEPA Rulebook SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition	AT-T002 Amount of the Credit Transfer in Euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999999999
2.96	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	ISO Name ISO Definition XML Tag Type	Equivalent Amount Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. EqvtAmt EquivalentAmount2
2.97	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	ISO Name ISO Definition XML Tag Type	Exchange Rate Information Provides details on the currency exchange rate and contract. XchgRateInf ExchangeRate1
2.98	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer		Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restricti	
2.99	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name ISO Definition XML Tag Type	agreed in the service level and/or scheme. Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11
2.100	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.101	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	SEPA Rulebook	AT-P006 Name of the Originator Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information with ERI		
"	Mult	Wessage Element		SEPA Core Requirements	
2.102	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address	
2.102	01	+Payment Information	ISO Definition	Information that locates and identifies a specific	
		++Credit Transfer Transaction Information		address, as defined by postal services.	
		+++Ultimate Debtor	XML Tag	PstlAdr	
		++++Postal Address	Туре	PostalAddress24	
2.103	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P007 Identification Code of the Originator	
		+Payment Information		Reference Party.	
		++Credit Transfer Transaction Information	ISO Name	Identification	
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a	
		++++Identification		party.	
			XML Tag	Id	
			Type	Party38Choice	
	11		XML Tag	xs:choice	
2.104	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of	
		+Payment Information		'Other' is allowed.	
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification	
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous way to identify an	
		++++Identification		organisation.	
		+++++Organisation Identification	XML Tag	OrgId	
			Type	OrganisationIdentification29	
2.105	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one	
		+Payment Information		occurrence of 'Other' is allowed.	
		++Credit Transfer Transaction Information	ISO Name	Private Identification	
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a	
		++++Identification	**** **	person, for example a passport.	
		++++Private Identification	XML Tag	PrvtId	
2.106	01	Customer Credit Transfer Initiation V09	Type ISO Name	PersonIdentification13	
2.106	01	+Payment Information	ISO Name ISO Definition	Country Of Residence Country in which a person resides (the place of a	
		++Credit Transfer Transaction Information	150 Definition	person's home). In the case of a company, it is the	
		+++Ultimate Debtor		country from which the affairs of that company	
		++++Country Of Residence		are directed.	
		Triredulary of Residence	XML Tag	CtryOfRes	
			Type	CountryCode	
			Pattern	[A-Z]{2,2}	
2.107	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
2.107	0.11	+Payment Information	ISO Definition	Set of elements used to indicate how to contact	
		++Credit Transfer Transaction Information		the party.	
		+++Ultimate Debtor	XML Tag	CtctDtls	
		++++Contact Details	Туре	Contact4	
2.108	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1	
		+Payment Information	ISO Definition	Agent between the debtor's agent and the	
		++Credit Transfer Transaction Information		creditor's agent.	
		+++Intermediary Agent 1		-	
				Usage: If more than one intermediary agent is	
				present, then IntermediaryAgent1 identifies the	
				agent between the DebtorAgent and the	
				IntermediaryAgent2.	
			XML Tag	IntrmyAgt1	
			Туре	BranchAndFinancialInstitutionIdentification6	
2.109	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1Account	
		+Payment Information	ISO Definition	Unambiguous identification of the account of the	
		++Credit Transfer Transaction Information		intermediary agent 1 at its servicing agent in the	
		+++Intermediary Agent 1Account		payment chain.	
			XML Tag	IntrmyAgt1Acct	
			Type	CashAccount38	



#	SEPA Mult	Message Element		Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements		
2.110		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name ISO Definition	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent.		
			NAME OF STREET	Usage: If more than two intermediary agents are present, then Intermediary Agent2 identifies the agent between the Intermediary Agent1 and the Intermediary Agent3.		
			XML Tag Type	IntrmyAgt2 BranchAndFinancialInstitutionIdentification6		
2.111	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name ISO Definition XML Tag	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct		
2.112	0.1	G IV TO G I VI VI VI VI	Type	CashAccount38		
2.112	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition	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.		
			XML Tag Type	IntrmyAgt3 BranchAndFinancialInstitutionIdentification6		
2.113	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 3Account		
		+Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Definition	Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.		
			XML Tag	IntrmyAgt3Acct		
2.114	01	Customer Credit Transfer Initiation V09	Type SEPA Rulebook	CashAccount38 AT-C002 The BIC code of the Beneficiary PSP.		
		+Payment Information ++Credit Transfer Transaction Information		Only 'BICFI' is allowed If the BIC is not indicated 'Creditor Agent'		
		+++Creditor Agent		structure is not to be used.		
			ISO Name ISO Definition	Creditor Agent Financial institution servicing an account for the		
			VMI Too	creditor.		
			XML Tag Type	CdtrAgt BranchAndFinancialInstitutionIdentification6		
2.115	01	Customer Credit Transfer Initiation V09	ISO Name	Creditor Agent Account		
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Unambiguous identification of the account of the creditor agent at its servicing agent to which a		
		+++Creditor Agent Account		credit entry will be made as a result of the		
			XML Tag	payment transaction. CdtrAgtAcct		
			Туре	CashAccount38		
2.116	11	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Usage Rule(s) ISO Name	Mandatory. Creditor		
		++Credit Transfer Transaction Information	ISO Definition	Party to which an amount of money is due.		
		+++Creditor	XML Tag Type	Cdtr PartyIdentification135		
2.117	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E001 Name of the Beneficiary.		
		+Payment Information ++Credit Transfer Transaction Information	SEPA Usage Rule(s)	Mandatory. 'Name' is limited to 70 characters in length.		
		+++Creditor	ISO Name	Name		
		++++Name	ISO Definition	Name by which a party is known and which is usually used to identify that party.		
			XML Tag Type	Nm Max140Text		
			ISO Length	1 140		
			SEPA Length	1 70		



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information with ERI		
	Mult	9	SEPA Core Requirements		
2.118	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-E004 The address of the Beneficiary. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24	
2.119		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice	
2.120	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 70 1 70	
2.121	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 I 70	
2.122	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 I 70	
2.123	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 16 1 16	
2.124	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 35 1 35	
2.125	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 70 1 70	



#	SEPA	Message Element	Customor to P	SP Credit Transfer Information with ERI
π	Mult		Customer-to-F	SEPA Core Requirements
2.126	01	Customer Credit Transfer Initiation V09	ISO Name	Post Box
		+Payment Information	ISO Definition	Numbered box in a post office, assigned to a
		++Credit Transfer Transaction Information		person or organisation, where letters are kept
		+++Creditor		until called for.
		++++Postal Address	XML Tag	PstBx
		+++++Post Box	Type	Max16Text
			ISO Length	1 16
2 127	0 1	C t C I'm C I i'm Xi00	SEPA Length	1 16
2.127	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Room Building room number.
		++Credit Transfer Transaction Information	XML Tag	Room
		+++Creditor	Type	Max70Text
		++++Postal Address	ISO Length	1 70
		+++++Room	SEPA Length	1 70
2.128	01	Customer Credit Transfer Initiation V09	ISO Name	Post Code
		+Payment Information	ISO Definition	Identifier consisting of a group of letters and/or
		++Credit Transfer Transaction Information		numbers that is added to a postal address to assist
		+++Creditor		the sorting of mail.
		++++Postal Address	XML Tag	PstCd
		++++Post Code	Type	Max16Text
			ISO Length	1 16
2.120	0 1		SEPA Length ISO Name	1 16 Town Name
2.129	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	
		+Payment Information ++Credit Transfer Transaction Information	180 Definition	Name of a built-up area, with defined boundaries, and a local government.
		+++Creditor	XML Tag	TwnNm
		++++Postal Address	Type	Max35Text
		+++++Town Name	ISO Length	1 35
			SEPA Length	1 35
2.130	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name
		+Payment Information	ISO Definition	Specific location name within the town.
		++Credit Transfer Transaction Information	XML Tag	TwnLctnNm
		+++Creditor	Type	Max35Text
		++++Postal Address	ISO Length	1 35
2 121	0 1	+++++Town Location Name	SEPA Length	1 35
2.131	01	Customer Credit Transfer Initiation V09	ISO Name	District Name
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Identifies a subdivision within a country subdivision.
		+++Creditor	XML Tag	DstretNm
		++++Postal Address	Type	Max35Text
		+++++District Name	ISO Length	1 35
			SEPA Length	1 35
2.132	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
		+Payment Information	ISO Definition	Identifies a subdivision of a country such as state,
		++Credit Transfer Transaction Information		region, county.
		+++Creditor	XML Tag	CtrySubDvsn
		++++Postal Address	Type	Max35Text
		+++++Country Sub Division	ISO Length	1 35
2.122	0 1	G	SEPA Length	1 35
2.133	01	Customer Credit Transfer Initiation V09	ISO Name	Country
		+Payment Information	ISO Definition	Nation with its own government.
		++Credit Transfer Transaction Information +++Creditor	XML Tag	Ctry CountryCode
		++++Postal Address	Type Pattern	[A-Z]{2,2}
		+++++Country	1 attern	[1: 2] [2,2]
		1 i Country		



2.134 0.2 Customer Credit Transfer Initiation V09 + Payment Information +++Creditor +++Creditor ++++Creditor +++++Creditor +++++++++++++++++++++++++++++++++++		SEPA	Message Element	Customer-to-PSP Credit Transfer Information with ERI		
+ Payment Information +++Creditor +++Postal Address Transaction Information +++Creditor +++Postal Address Line SO Name		Mult			SEPA Core Requirements	
++++Postal Address ++++Address Line SO Name Address Line Information that locates and identifics a address, as defined by postal services, p in free format text.	2.134	02	+Payment Information ++Credit Transfer Transaction Information	SEPA Usage Rule(s)	If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.	
Separation Lostomer Credit Transfer Initiation V09					A combination of 'Address Line' and 'Country' is allowed.	
2.135 0.1 Customer Credit Transfer Initiation V09 Playment Information H-Credit Transfer Initiation V09 Playment Informa			+++++Address Line	ISO Name	Address Line	
2.135 O.1 Customer Credit Transfer Initiation V09				ISO Definition	Information that locates and identifies a specific address, as defined by postal services, presented	
2.135 0.1 Customer Credit Transfer Initiation V09				XML Tag		
2.135 0.1 Customer Credit Transfer Initiation V09				Туре	Max70Text	
2.135 01 Customer Credit Transfer Initiation V09						
#Payment Information ++Creditor +++Heintification 11 Customer Credit Transfer Initiation V09 -Payment Information ++Credit Transfer Initiation V09 -Payment Information ++-Credit Transfer Initiation V09 -Payment Information ++-Creditor ++-Country Of Residence 2.139 01 Customer Credit Transfer Initiation V09 -Payment Information +-Credit Transfer Initiation						
++Credit Transfer Transaction Information +++Credit Transfer Initiation V09 +Payment Information ++-Credit Transfer Transaction Information +Credit Transfer Initiation V09 +Payment Information +Credit Transfer Initiation V09 +Payment Information +Credit Transfer Initiation V09 +Payment Information +	2.135	01				
+++Creditor +++Identification XML Tag Name N						
Head of the contract of the				ISO Definition		
11 SAME Tag				**** *** ***		
11 Customer Credit Transfer Initiation V09			++++Identification	_		
2.136 11 Customer Credit Transfer Initiation V09		1 1				
Payment Information						
H-Credit Transfer Transaction Information	2.136	11		SEPA Usage Rule(s)		
H++Creditor				ICO Nama		
++++Identification						
H+++++Organisation Identification XML Tag Orgal				180 Definition		
Customer Credit Transfer Initiation V09				VMI Tog		
2.137 11 Customer Credit Transfer Initiation V09			++++Organisation identification	_		
+Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++++Private Identification ++++Private Identification 2.138	2 137	1 1	Customer Credit Transfer Initiation V00	V I		
H-Creditor Transfer Transaction Information	2.137	11		SEI A Usuge Ruie(s)		
+++Creditor ++++Identification ++++Identification ++++Private Identification ++++Private Identification ++++Private Identification ++			=	ISO Name		
H+++Hdentification						
+++++Private Identification XML Tag						
2.138 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Initiation V09 +Payment Information +-Credit Tr				XML Tag		
+Payment Information ++Credit Transfer Transaction Information +++Country Of Residence 2.139				_	PersonIdentification13	
+Payment Information ++Credit Transfer Transaction Information +++Country Of Residence 2.139	2.138	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
+++Creditor ++++Country Of Residence +++Country Of Residence XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2} 2.139			+Payment Information	ISO Definition	Country in which a person resides (the place of a	
++++Country Of Residence +++++Country Of Residence XML Tag			++Credit Transfer Transaction Information		person's home). In the case of a company, it is the	
2.139 01 Customer Credit Transfer Initiation V09					country from which the affairs of that company	
Type CountryCode Pattern [A-Z]{2,2} 2.139 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction			++++Country Of Residence			
2.139 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details 2.140 11 Customer Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++Credit Transfer Initiation V09 +Payment Information +++Creditor Account 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information ++-Credit Transfer Transaction Information +Credit Transfer Trans				~		
2.139 01 Customer Credit Transfer Initiation V09						
+Payment Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++Creditor ++++Contact Details 2.140 11 Customer Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Transaction Information +++Creditor Account 11 Customer Credit Transfer Initiation V09 +Payment Information +++Creditor Account 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Creditor Account ++++Identification 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Creditor Account ++++Identification 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Cr						
++Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++Credit Transfer Transaction Information ++++Contact Details 2.140 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09	2.139	01				
+++Creditor ++++Contact Details 2.140 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account 11 Customer Credit Transfer Transaction Information ++Creditor Account 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Creditor Account +++Identification 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Creditor Account +++Identification 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Creditor Account +++Identification 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Creditor Account ++Creditor Account +++Creditor Account ++-Creditor Account ++-Creditor Account ++-Creditor Account +				180 Definition		
H++++Contact Details Type Contact4				VMI Tax	1 7	
2.140 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Creditor Account 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information -+Credit Transfer Transaction InformationCutractic Transfer Initiation V09CashAccount InformationCutractic Transfer Initiation V09						
+Payment Information ++Credit Transfer Transaction Information +++Creditor Account SO Name Creditor Account	2 1 40	1 1				
++Credit Transfer Transaction Information +++Creditor Account ISO Definition Unambiguous identification of the acco- creditor to which a credit entry will be presult of the payment transaction. XML Tag CdtrAcct Type CashAccount38 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Creditor Account ++++Identification ISO Definition Unambiguous identification of the acco- creditor to which a credit entry will be presult of the payment transaction. CdtrAcct Type CashAccount38 SEPA Usage Rule(s) Only IBAN is allowed. ISO Name Identification Unique and unambiguous identification account between the account owner and account servicer.	2.140	11				
+++Creditor Account Creditor to which a credit entry will be presult of the payment transaction.						
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Hdentification result of the payment transaction. CdtrAcct Type CashAccount38 SEPA Usage Rule(s) Only IBAN is allowed. ISO Name Identification Unique and unambiguous identification account between the account owner and account servicer.				150 Definition		
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification XML Tag CdtrAcct CashAccount38 SEPA Usage Rule(s) Only IBAN is allowed. ISO Name Identification Unique and unambiguous identification account between the account owner and account servicer.			Transfer Account			
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification Type CashAccount38 SEPA Usage Rule(s) Only IBAN is allowed. ISO Name Identification Unique and unambiguous identification account between the account owner and account servicer.				XML Tag		
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification SEPA Usage Rule(s) Only IBAN is allowed. ISO Name ISO Definition Unique and unambiguous identification account between the account owner and account servicer.						
+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification ISO Name ISO Definition Unique and unambiguous identification account between the account owner and account servicer.	2.141	11	Customer Credit Transfer Initiation V09			
++Credit Transfer Transaction Information +++Creditor Account +++Identification ISO Definition Unique and unambiguous identification account between the account owner and account servicer.						
+++Creditor Account account between the account owner and account servicer.					Unique and unambiguous identification for the	
++++Identification account servicer.					account between the account owner and the	
XML Tag Id						
ZELVILLY LONG IU				XML Tag	Id	
Type AccountIdentification4Choice					AccountIdentification4Choice	
11 XML Tag xs:choice		11		XML Tag	xs:choice	



#	SEPA	Message Element	Customer-to-	PSP Credit Transfer Information with ERI
,,,	Mult		Gustomer-to-	SEPA Core Requirements
2.142	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification ++++IBAN	SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	AT-C001 The IBAN of the account of the Beneficiary. IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.143	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1
2.144	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.145		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.146	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 70 I 70 I 70



#	SEPA	Message Element	Customer-to-PS	P Credit Transfer Information with ERI
	Mult		S	SEPA Core Requirements
2.147	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition	AT-E003 The Proxy/Alias of the account of the Beneficiary. AT-E003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned Proxy Specifies an alternate assumed name for the
			XML Tag	identification of the account. Prxy
			Type	ProxyAccountIdentification1
2.148	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification135
2.149	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook	AT-E007 Name of the Beneficiary Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.150	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.151	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E010 Identification Code of the Beneficiary Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
2.152	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId
		Č	Туре	OrganisationIdentification29



Mult SEPA Core Requirements	f Birth' or one allowed. s identification of a assport. on resides (the place of a se of a company, it is the ffairs of that company
+Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Hentification ++++Private Identification 2.154 01 Customer Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Initiation V09 +Payment Information ++++Country Of Residence 2.155 01 Customer Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Initiation V09 +Payment Information +++Country Of Residence 2.155 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiati	s identification of a seport. In resides (the place of a se of a company, it is the ffairs of that company
++Credit Transfer Transaction Information +++Ultimate Creditor ++++Hdentification +++++Private Identification 2.154 01 Customer Credit Transfer Initiation V09 +Payment Information ++++Country Of Residence 2.155 01 Customer Credit Transfer Initiation V09 +Payment Information ++++Country Of Residence 2.155 01 Customer Credit Transfer Initiation V09 +Payment Information ++-Country Of Residence 2.155 01 Customer Credit Transfer Initiation V09 +Payment Information +-Credit Transfer Initiation V09 +Payment Information +-Credit Transfer Initiation V09 +Payment Information +-Credit Transfer Transaction Information	on resides (the place of a see of a company, it is the ffairs of that company
+++Ultimate Creditor ++++Hentification +++++Private Identification 2.154 O1 Customer Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Transaction Information +++Country Of Residence XML Tag PrvtId PersonIdentification13 ISO Name Country Of Residence ISO Definition Country in which a person person's home). In the case country from which the a are directed. XML Tag CtryOfRes Type CountryCode Pattern AML Tag CtryOfRes CountryCode Pattern ISO Name ISO Name Contact Details Set of elements used to in the party. XML Tag CtctDtls Type Contact4	on resides (the place of a see of a company, it is the ffairs of that company
++++Identification +++++Private Identification 2.154 2.154 2.154 2.155 2.155 2.155 2.156	on resides (the place of a see of a company, it is the ffairs of that company
+++++Private Identification 2.154	n resides (the place of a se of a company, it is the ffairs of that company
2.154 O1 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence 2.155 O1 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +-Credit Transfer Transac	se of a company, it is the ffairs of that company
2.154 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++++Ultimate Creditor ++++Country Of Residence 2.155 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +-Credit Transfer Transaction Information +-Credit Transfer Transaction Information +-Credit Transfer Transaction Information	se of a company, it is the ffairs of that company
+Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence XML Tag Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++++Ultimate Creditor ++++Contact Details ISO Definition Country in which a person's home). In the case country from which the a are directed. XML Tag Customer Credit Transfer Initiation V09 For Name ISO Definition Set of elements used to in the party. XML Tag CtctDtls Type Contact4	se of a company, it is the ffairs of that company
++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence XML Tag	se of a company, it is the ffairs of that company
+++Ultimate Creditor ++++Country Of Residence XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2} 2.155 O1 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details Type Contact4	ffairs of that company
++++Country Of Residence Head of the country of Residence XML Tag	
Type CountryCode Pattern [A-Z]{2,2} 2.155	ndicate how to contact
2.155 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++++Ultimate Creditor +++++Contact Details Pattern [A-Z]{2,2} Contact Details Set of elements used to in the party. XML Tag CtctDtls Type Contact4	ndicate how to contact
2.155 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor +++++Contact Details ISO Name ISO Definition Set of elements used to in the party. XML Tag CtctDtls Type Contact4	ndicate how to contact
+Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details ISO Definition the party. XML Tag CtctDtls Type Contact4	ndicate how to contact
++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details the party. XML Tag CtctDtls Type Contact4	ndicate how to contact
+++Ultimate Creditor ++++Contact Details XML Tag CtctDtls Type Contact4	
++++Contact Details Type Contact4	
VI.	
2.156 O Customer Credit Transfer Initiation V09 ISO Name Instruction For Creditor A	
+Payment Information ISO Definition Further information relate	
++Credit Transfer Transaction Information the payment instruction, 1	
+++Instruction For Creditor Agent initiating party, and inten	ded for the creditor
agent.	
XML Tag InstrForCdtrAgt	.1
Type InstructionForCreditorAg	
2.157 01 Customer Credit Transfer Initiation V09 ISO Name Instruction For Debtor As ISO Definition Further information relate	
+Payment Information ++Credit Transfer Transaction Information ISO Definition Further information related the payment instruction, to	
+++Instruction For Debtor Agent acted upon by the debtor	
agreement between debto	
XML Tag InstrForDbtrAgt	T and the debtor agent.
Type Max140Text	
ISO Length 1 140	
SEPA Length 1 140	
2.158 01 Customer Credit Transfer Initiation V09 SEPA Rulebook AT-T007 Purpose of the	Credit Transfer.
+Payment Information ISO Name Purpose	ű
++Credit Transfer Transaction Information ISO Definition Underlying reason for the	payment transaction.
+++Purpose Usage: Purpose is used by	y the end-customers,
that is initiating party, (ul	
(ultimate) creditor to prov	
concerning the nature of	
a content element, which	
processing by any of the	agents involved in the
payment chain.	
XML Tag Purp	
Type Purpose2Choice	
11 XML Tag xs:choice	
2.159 11 Customer Credit Transfer Initiation V09 ISO Name Code ISO Definition Underlying reason for the	novment transcrticu
+Payment Information Li Cradit Transfer Transaction Information ISO Definition Underlying reason for the published in an external relation	
++Credit Transfer Transaction Information +++Purpose published in an external published in an ex	ourpose code fist.
++++Purpose +++++Code +++++Code Type ExternalPurpose1Code	
ISO Length 1 4	
SEPA Length 1 4	
2.160 11 Customer Credit Transfer Initiation V09 ISO Name Proprietary	
+Payment Information ISO Definition Purpose, in a proprietary	form.
++Credit Transfer Transaction Information XML Tag Prtry	-
+++Purpose Type Max35Text	
++++Proprietary ISO Length 1 35	
SEPA Length 1 35	



#	SEPA	Message Element	Customer-to-PS	SP Credit Transfer Information with ERI
,,	Mult	112000180 2101110110		SEPA Core Requirements
2.161	0 10	Customer Credit Transfer Initiation V09 +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
2.162	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8
2.163	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7
2.164	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
2.165	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	SEPA Rulebook SEPA Usage Rule(s)	AT-T010 The unstructured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction. Only one occurrence of 'Unstructured' is allowed. If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document - Improve Transparency for Retail Payment End-Users". Unstructured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Ustrd Max140Text 1 140 1 140



#	SEPA	Message Element	Customer-to-PS	SP Credit Transfer Information with ERI
	Mult	G	SEPA Core Requirements	
2.166	1 999	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	SEPA Rulebook SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition	AT-T011 The structured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction.
			Type	StructuredRemittanceInformation16
2.167	0n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name ISO Definition XML Tag Type	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7
2.168	01	Customer Credit Transfer Initiation V09	ISO Name	Referred Document Amount
2.100	01	+Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Definition XML Tag Type	Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2
2.169		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	ISO Name ISO Definition XML Tag Type	When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.170		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory if 'Creditor Reference Information' is used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.171	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type ++++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice xs:choice



	CED 4	N El			
#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements		
2.172		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++++Code Or Proprietary ++++++++Code		Only "SCOR" is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code	
			SEPA Code Restrict	ions	
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.	
2.173	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++++Code Or Proprietary +++++++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 35 1 35	
2.174	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649). Issuer Entity that assigns the credit reference type. Issr Max35Text 1 35 1 35	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
_	77.7		-	
2.175	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	SEPA Usage Rule(s)	Mandatory if 'Creditor Reference Information' is used. If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and
		+++++Creditor Reference Information +++++Reference	ISO Name ISO Definition	if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'. Reference Unique reference, as assigned by the creditor, to
				unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.
				If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.
			XML Tag Type ISO Length	Ref Max35Text 1 35
2.176	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	SEPA Length ISO Name ISO Definition XML Tag	1 35 Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Inver
2.177	01	+++++Hnvoicer Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	Type ISO Name ISO Definition XML Tag Type	PartyIdentification135 Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invoce PartyIdentification135
2.178	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	ISO Name ISO Definition XML Tag Type	Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7
2.179	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured ++++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.180	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length	Only one occurrence is allowed. Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 140
			SEPA Length	1 140



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.181		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
3.0	0n	Customer Credit Transfer Initiation V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



3 <u>LIST OF MAIN CHANGES IN THE SCT CUSTOMER-TO-PSP IMPLEMENTATION</u> GUIDELINES RELATIVE TO VERSION 2021 v1.0

Note: This list is for information i.e. the changes included in the body of the document are the changes in effect.

1. General

- Migration to the 2019 message version of the ISO 20022 standard.
- Changes resulting from errata document EPC080-21 (https://www.europeanpaymentscouncil.eu/document-library/implementation-guidelines/sepa-credit-transfer-scheme-customer-psp-implementation).
- Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.

2. Section 0.3 'Purpose of Document'

- Inclusion of a note to explain the meaning of the term "customer".

3. Section 1.4 'Character Set'

- Inclusion of a note to clarify the use of a slash after an attribute or code.

4. ISO 20022 Messages:

- 'Identification/Organisation Identification': SEPA Usage Rule was updated as follows (see bold text): "Either 'AnyBIC-or BEI', 'LEI' or one occurrence of 'Other' is allowed."
- Possibility to provide a structured address of the payment end-user:
 - 'Debtor/Postal Address': All sub-elements (except for 'Address Type')
 have been shaded yellow and inclusion of the following SEPA Usage
 Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.
 - If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.
 - 'Creditor/Postal Address': All sub-elements (except for 'Address Type')
 have been shaded yellow and inclusion of the following SEPA Usage
 Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed.
 - If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.



- 'Debtor/Postal Address/Address Line': Inclusion of the following SEPA Usage Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.
- 'Creditor/Postal Address/Address Line': Inclusion of the following SEPA Usage Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed.
- 'Debtor Account': Element has been opened and new optional sub-element 'Proxy' is shaded yellow. New attribute: "AT-P003 The Proxy/Alias of the account of the Originator".
- 'Creditor Account': Element has been opened and new optional sub-element 'Proxy' is shaded yellow. New attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary".
- 'Remittance Information/Unstructured': Following SEPA Usage Rule has been included in line with document EPC088-22 "EPC Guidance Document Improve Transparency for Retail Payment End-Users":
 - "If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document Improve Transparency for Retail Payment End-Users".
- 'Remittance Information/ Structured /Creditor Reference Information /Type /Issuer': Inclusion of the following SEPA Usage Rule:
 - Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649).
- 'Remittance Information/ Structured /Creditor Reference Information /Reference': The SEPA Usage Rule was updated as follows (see bold text):
 - RF Creditor Reference must may be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'

