



SEPA Credit Transfer Scheme

Customer-to-PSP Implementation Guidelines

EPC132-08 / 2023 Version 1.0 / Date issued: 22 June 2022 / Date effective: 19 November 2023

Public



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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0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC125-05	SEPA Credit Transfer Scheme Rulebook 2023 Version 1.0, including Annex V – Extended Remittance Information to the SCT Rulebook (document EPC 152-18)	EPC
[2]	-	ISO 20022 XML Credit Transfers and Related Messages: <ul style="list-style-type: none">Initiation Note: The 2023 IGs are based on the 2019 message version of ISO 20022.	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International PSP Account Number	ISO ¹
[7]	ISO 11649	Structured creditor reference to remittance information	ISO
[8]	EPC217-08	SEPA Requirements for an Extended Character Set	EPC
[9]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC

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 <i>Customer-to-PSP Credit Transfer Information</i>	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.
<i>Reject based on DS-03 for the PSP-to-Customer reject</i>	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.

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

Figure 1

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

³ Instructing and instructed parties include CSMs.



1.0n	0..1	Message root +Group Header ++Sublevel 1	ISO Name ISO Definition XML Tag Type (Red: Message Element that is not to be used in SEPA Payments)
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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.:
 - 0..1 element is optional and may only be present once
 - 0..n element is optional with unlimited repetition
 - 1..1 element is mandatory and must be present exactly once
 - 1..n element is mandatory with unlimited repetition

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

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
 - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.
 - When the message element relates to inter-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]:
 - Content is restricted to the Latin character set as defined above
 - Content must not start or end with a '/'
 - Content must not contain '//'

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 S RTP documentation.



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Credit Transfer Initiation V09	ISO Name ISO Definition XML Tag Type	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 CustomerCreditTransferInitiationV09
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85
1.1	1..1	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	1..1	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	0..2	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	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements
1.5	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	<p>SEPA Usage Rule(s) <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the message, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p>
1.6	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	<p>ISO Name Initiating Party</p> <p>ISO Definition Party that initiates the payment.</p> <p>Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.</p> <p>XML Tag InitgPty</p> <p>Type PartyIdentification135</p>
1.7	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name	<p>SEPA Usage Rule(s) <i>'Name' is limited to 70 characters in length.</i></p> <p>ISO Name Name</p> <p>ISO Definition Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag Nm</p> <p>Type Max140Text</p> <p>ISO Length 1 .. 140</p> <p>SEPA Length 1 .. 70</p>
1.8	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Postal Address	<p>ISO Name Postal Address</p> <p>ISO Definition Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag PstlAdr</p> <p>Type PostalAddress24</p>
1.9	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	<p>ISO Name Identification</p> <p>ISO Definition Unique and unambiguous identification of a party.</p> <p>XML Tag Id</p> <p>Type Party38Choice</p>
	1..1		XML Tag xs:choice
1.10	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	<p>SEPA Usage Rule(s) <i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i></p> <p>ISO Name Organisation Identification</p> <p>ISO Definition Unique and unambiguous way to identify an organisation.</p> <p>XML Tag OrgId</p> <p>Type OrganisationIdentification29</p>
1.11	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification	<p>SEPA Usage Rule(s) <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i></p> <p>ISO Name Private Identification</p> <p>ISO Definition Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag PrvtId</p> <p>Type PersonIdentification13</p>
1.12	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	<p>ISO Name Country Of Residence</p> <p>ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p>XML Tag CtryOfRes</p> <p>Type CountryCode</p> <p>Pattern [A-Z]{2,2}</p>



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
1.13	0..1	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	0..1	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	1..n	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	1..1	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	1..1	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 Restrictions	
			TRF	CreditTransfer Transfer of an amount of money in the books of the account servicer.
2.3	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. If element is not present, pre-agreed customer-to-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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	Mandatory The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements
2.5	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	<p>SEPA Usage Rule(s) <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the group, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p>
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	<p>SEPA Usage Rule(s) <i>'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.</i></p> <p>ISO Name Payment Type Information</p> <p>ISO Definition Set of elements used to further specify the type of transaction.</p> <p>XML Tag PmtTpInf</p> <p>Type PaymentTypeInfo26</p>
2.7	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	<p>SEPA Usage Rule(s) <i>If present, pre-agreed customer-to-PSP conditions apply.</i></p> <p>ISO Name Instruction Priority</p> <p>ISO Definition Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p>XML Tag InstrPrty</p> <p>Type Priority2Code</p>
2.8	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	<p>SEPA Usage Rule(s) <i>Usage is recommended.</i> <i>Only one occurrence is allowed.</i></p> <p>ISO Name Service Level</p> <p>ISO Definition Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag SvcLvl</p> <p>Type ServiceLevel8Choice</p>
	1..1		XML Tag xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	<p>SEPA Rulebook <i>AT-T001 Identification code of the Scheme.</i></p> <p>SEPA Usage Rule(s) <i>Only "SEPA" is allowed.</i></p> <p>ISO Name Code</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>XML Tag Cd</p> <p>Type ExternalServiceLevel1Code</p> <p>ISO Length 1 .. 4</p> <p>SEPA Length 1 .. 4</p> <p>SEPA Code Restrictions</p> <p>SEPA <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i></p>
2.10	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	ISO Name Local Instrument ISO Definition 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 Type LclInstrm LocalInstrument2Choice	
	1..1		XML Tag xs:choice	
2.12	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Type Cd ExternalLocalInstrument1Code ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.13	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Type Prtry Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.14	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	SEPA Rulebook AT-T008 Category purpose of the Credit Transfer SEPA Usage Rule(s) Depending on the agreement between the 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 payment chain. XML Tag Type CtgryPurp CategoryPurpose1Choice	
	1..1		XML Tag xs:choice	
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	ISO Name Code ISO Definition Category purpose, as published in an external category purpose code list. XML Tag Type Cd ExternalCategoryPurpose1Code ISO Length 1 .. 4 SEPA Length 1 .. 4	
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name Proprietary ISO Definition Category purpose, in a proprietary form. XML Tag Type Prtry Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	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 DateAndDateTime2Choice
	1..1		XML Tag	xs:choice
2.18	1..1	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	1..1	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	0..1	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	1..1	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	1..1	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 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
2.23	0..1	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	0..1	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 Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.25	0..1	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	0..1	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 1 .. 70
2.27	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.34	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++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
2.36	0..1	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 sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.37	0..1	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	0..1	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	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. 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.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.40	0..1	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
	1..1		XML Tag	xs:choice
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.42	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.43	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.44	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.45	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name	Debtor Account
			ISO Definition	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount38
2.46	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	SEPA Usage Rule(s)	Only IBAN is allowed.
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
			XML Tag	Id
			Type	AccountIdentification4Choice
	1..1		XML Tag	xs:choice
2.47	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	SEPA Rulebook	AT-D001 The IBAN of the account of the Originator
			ISO Name	IBAN
			ISO Definition	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.
			XML Tag	IBAN
			Type	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.48	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name	Other
			ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
			XML Tag	Othr
			Type	GenericAccountIdentification1
2.49	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name	Type
			ISO Definition	Specifies the nature, or use of the account.
			XML Tag	Tp
			Type	CashAccountType2Choice



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.50	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.51	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 .. 70 1 .. 70
2.52	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-D002 The BIC code of the Originator PSP. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6



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



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.63	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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 Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
	1..1		XML Tag	xs:choice
2.71	1..1	Customer Credit Transfer Initiation V09 +Payment 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
2.72	1..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.74	0..1	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	0..1	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 Restrictions	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.76	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	ISO Name ISO Definition XML Tag Type	Charges Account Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. ChrgsAcct CashAccount38
2.77	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	ISO Name ISO Definition XML Tag Type	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.78	1..n	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	1..1	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	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-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	0..1	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	0..1	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	<i>'Payment Type Information' must be present either here or directly under 'Payment Information'.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26
2.84	0..1	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 Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements
2.85	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	SEPA Usage Rule(s) <i>Usage is recommended. Only one occurrence is allowed.</i> ISO Name Service Level ISO Definition Agreement under which or rules under which the transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice
	1..1		XML Tag xs:choice
2.86	1..1	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. SEPA Usage Rule(s) Only "SEPA" is allowed. ISO Name Code ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag Cd Type ExternalServiceLevel1Code ISO Length 1 .. 4 SEPA Length 1 .. 4 SEPA Code Restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
2.87	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name Proprietary ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.88	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	ISO Name Local Instrument ISO Definition 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
	1..1		XML Tag xs:choice
2.89	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Cd Type ExternalLocalInstrument1Code ISO Length 1 .. 35 SEPA Length 1 .. 35
2.90	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.91	0..1	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. SEPA Usage Rule(s) Depending on the agreement between the 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 payment chain. XML Tag CtgPurp Type CategoryPurpose1Choice	
	1..1		XML Tag xs:choice	
2.92	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	ISO Name Code ISO Definition Category purpose, as published in an external category purpose code list. XML Tag Cd Type ExternalCategoryPurpose1Code ISO Length 1 .. 4 SEPA Length 1 .. 4	
2.93	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name Proprietary ISO Definition Category purpose, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.94	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name Amount ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. XML Tag Amt Type AmountType4Choice	
	1..1		XML Tag xs:choice	
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. SEPA Format Rule(s) The fractional part has a maximum of two digits. 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. XML Tag InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.96	1..1	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	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	ISO Name ISO Definition XML Tag Type	<i>SEPA Usage Rule(s)</i> Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			<i>SEPA Code Restrictions</i>	
			<i>SLEV</i>	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.99	0..1	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	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	<i>SEPA Rulebook</i> <i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length <i>SEPA Length</i>	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	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	<i>SEPA Rulebook</i> 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
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.104	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.105	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	SEPA Usage Rule(s)	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	0..1	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	0..1	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	0..1	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 IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. IntrmyAgt1 BranchAndFinancialInstitutionIdentification6
2.109	0..1	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	0..1	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	0..1	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 Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	0..1	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	0..1	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	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Creditor Party to which an amount of money is due. Cdtr PartyIdentification135
2.117	1..1	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	0..1	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



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.119	0..1	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	0..1	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	0..1	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 1 .. 70
2.122	0..1	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 1 .. 70
2.123	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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 1 .. 70



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.128	0..1	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	0..1	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	0..1	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	0..1	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 sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.132	0..1	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	0..1	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	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.135	0..1	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
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.136	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.137	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s)	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	0..1	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	0..1	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	1..1	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	1..1	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
	1..1		XML Tag	xs:choice
2.142	1..1	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	1..1	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



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.144	0..1	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	0..1	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	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor 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	0..1	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



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.149	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook AT-E007 Name of the Beneficiary Reference Party. SEPA Usage Rule(s) 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70	
2.150	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24	
2.151	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook AT-E010 Identification Code of the Beneficiary Reference Party. ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice	
	1..1		XML Tag xs:choice	
2.152	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification29	
2.153	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, for example a passport. XML Tag PrvtId Type PersonIdentification13	
2.154	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name Country Of Residence ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2}	
2.155	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party. XML Tag CtctDtls Type Contact4	
2.156	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name Instruction For Creditor Agent ISO Definition Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. XML Tag InstrForCdrAgnt Type InstructionForCreditorAgent1	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.157	0..1	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
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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
	1..1		XML Tag	xs:choice
2.159	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	In case the transaction is a transfer back related to an earlier executed SEPA Credit Transfer (SCT) Transaction, the code must be "RRCT" or another code meaningful for identifying the SCT as a transfer back. "RRTP" must be used if the SCT is the result of a received Request-to-Pay message. Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4
			SEPA Code Restrictions	
			RRCT	ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.
			RRTP	RelatedRequestToPay Transaction is related to a Request to Pay.
2.160	1..1	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. Ptry Max35Text 1 .. 35 1 .. 35
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	0..1	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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
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	0..1	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
2.165	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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 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 Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.166	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type	<i>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.</i> 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
2.167	0..n	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	0..1	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
2.169	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present.</i> Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtRefInf CreditorReferenceInformation2
2.170	1..1	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	<i>Mandatory if 'Creditor Reference Information' is used.</i> Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.171	1..1	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
	1..1		XML Tag	xs:choice
2.172	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only "SCOR" is allowed.</i> Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restrictions	
			SCOR	StructuredCommunicationReference



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements
			SEPA Code Restrictions
			<i>Document is a structured communication reference provided by the creditor to identify the referred transaction.</i>
2.173	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Proprietary	ISO Name Proprietary ISO Definition Creditor reference type, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.174	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	SEPA Usage Rule(s) <i>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).</i> ISO Name Issuer ISO Definition Entity that assigns the credit reference type. XML Tag Issr Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.175	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	SEPA Usage Rule(s) <i>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'.</i> ISO Name Reference ISO Definition Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. Usage: If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. XML Tag Ref Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.176	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	ISO Name Invoicer ISO Definition Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. XML Tag Invc Type PartyIdentification135



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.177	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	ISO Name ISO Definition XML Tag Type	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee PartyIdentification135
2.178	0..1	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	0..1	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	0..3	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 1 .. 140
2.181	0..n	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	0..n	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 Type	Document Document
	1..1	Customer Payment Status Report V10	ISO Name ISO Definition XML Tag Type	Customer Payment Status Report V10 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 report on a pending instruction. CstmrPmtStsRpt CustomerPaymentStatusReportV10
1.0	1..1	Customer Payment Status Report V10 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader86
1.1	1..1	Customer Payment Status Report V10 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Payment Status Report V10 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V10 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the status message. InitgPty PartyIdentification135
1.4	0..1	Customer Payment Status Report V10 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification6
1.5	0..1	Customer Payment Status Report V10 +Group Header ++Debtor Agent	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-D002 BIC code of the Originator PSP. Only 'BICFI' is allowed. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
1.6	0..1	Customer Payment Status Report V10 +Group Header ++Creditor Agent	ISO Name ISO Definition XML Tag Type	Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition XML Tag Type	Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17



#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
2.1	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 1 .. 35
2.2	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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	0..1	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	0..1	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	0..1	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 18
2.6	0..1	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 ExternalPaymentGroupStatus1 Code 1 .. 4 1 .. 4
			SEPA Code Restrictions	
			RJCT	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
2.7	0..n	Customer Payment Status Report 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 Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
2.8	1..1	Customer Payment Status Report V10 +Original Group 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. Mandatory. 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. Orgtr PartyIdentification135
2.9	1..1	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 Type	AT-R004 The reason code for non-acceptance of the credit transfer. Mandatory Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice
2.10	1..1	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	1..1	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	0..n	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. AddtlInf Max105Text 1 .. 105 1 .. 105
2.13	0..n	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	0..n	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	1..1	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



#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.2	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V10 +Original Payment 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 payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
3.4	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information 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". Payment Information Status Specifies the status of the payment information group. PmtInfSts ExternalPaymentGroupStatus1Code 1 .. 4 1 .. 4
			SEPA Code Restrictions	
			RJCT	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
3.5	0..n	Customer Payment Status Report V10 +Original Payment 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
3.6	1..1	Customer Payment Status Report V10 +Original Payment 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 "R" message. Mandatory. 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. Orgtr PartyIdentification135
3.7	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 The reason code for non-acceptance of the credit transfer. Mandatory. Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice



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



#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.15	0..1	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 SEPA 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 1 .. 35
3.16	0..1	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}-[a-f0-9]{12}
3.17	0..1	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 SEPA Length	AT-R001 Type of R-message. 'Group Status', 'Payment Information Status' or '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 1 .. 4
			SEPA Code Restrictions	
			RJCT	Rejected Payment instruction has been rejected.
3.18	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction 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
3.19	1..1	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. Mandatory. 'Name' is limited to 70 characters in length. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. Originator Party that issues the status. Orgtr PartyIdentification135
3.20	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 The reason code for non-acceptance of the credit transfer. Mandatory. Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.21	1..1	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 SEPA Length	<i>See Message Element specifications below.</i> Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 1 .. 4
3.22	1..1	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	0..n	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	0..n	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	0..1	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	0..1	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. AcptncDtTm ISODateTime
3.27	0..1	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	0..1	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 Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.29	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	An exact copy of all attributes of the received DS-02 or DS-01 which is being rejected. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction. Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.30	0..1	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 SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.31	0..1	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 Type	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 AmountType4Choice
3.32	0..1	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 Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.33	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	ISO Name ISO Definition XML Tag Type	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.34	0..1	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	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	ISO Name ISO Definition XML Tag Type	Creditor Scheme Identification Credit party that signs the mandate. CdrSchmld PartyIdentification135
3.36	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7



#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.37	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-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 PaymentTypeInformation27
3.38	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.39	0..1	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	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	SEPA Rulebook 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	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	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	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	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 Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.43	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-D001 IBAN of the Originator.</i> <i>AT-P003 The Proxy/Alias of the account of the Originator</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
3.44	0..1	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	<i>AT-D002 BIC code of the Originator PSP (if present in DS-01)</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.45	0..1	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	0..1	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	<i>AT-C002 BIC code of the Beneficiary PSP (if present in DS-01).</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.47	0..1	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	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-E001 Name of the Beneficiary.</i> <i>AT-E004 Address of the Beneficiary.</i> <i>AT-E005 Beneficiary identification code.</i> <i>Only 'Party' is allowed.</i> Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.49	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-C001 IBAN of the Beneficiary.</i> <i>AT-E003 The Proxy/Alias of the account of the Beneficiary.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-E007 Name of the Beneficiary Reference Party.</i> <i>AT-E010 Identification code of the Beneficiary Reference Party.</i> <i>Only 'Party' is allowed.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice



#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.51	0..1	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	<i>AT-T007 Purpose of the Credit Transfer.</i> Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.52	0..n	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	0..n	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 <i>Usage Rule:</i> 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 <i>Usage Rule:</i> 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 Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Credit Transfer Initiation V09	ISO Name ISO Definition XML Tag Type	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 CustomerCreditTransferInitiationV09
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85
1.1	1..1	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	1..1	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	0..2	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	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements
1.5	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	<p>SEPA Usage Rule(s) <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Control Sum ISO Definition Total of all individual amounts included in the message, irrespective of currencies.</p> <p>XML Tag CtrlSum Type DecimalNumber SEPA FractDigits 2 TotalDigits 18</p>
1.6	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	<p>ISO Name Initiating Party ISO Definition Party that initiates the payment.</p> <p>Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.</p> <p>XML Tag InitgPty Type PartyIdentification135</p>
1.7	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name	<p>SEPA Usage Rule(s) <i>'Name' is limited to 70 characters in length.</i></p> <p>ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70</p>
1.8	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Postal Address	<p>ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag PstlAdr Type PostalAddress24</p>
1.9	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	<p>ISO Name Identification ISO Definition Unique and unambiguous identification of a party.</p> <p>XML Tag Id Type Party38Choice</p>
	1..1		XML Tag xs:choice
1.10	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	<p>SEPA Usage Rule(s) <i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i></p> <p>ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation.</p> <p>XML Tag OrgId Type OrganisationIdentification29</p>
1.11	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification	<p>SEPA Usage Rule(s) <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i></p> <p>ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag PrvtId Type PersonIdentification13</p>
1.12	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	<p>ISO Name Country Of Residence ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p>XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2}</p>



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
1.13	0..1	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	0..1	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	1..n	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	1..1	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	1..1	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 Restrictions	
			TRF	CreditTransfer Transfer of an amount of money in the books of the account servicer.
2.3	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	If present and contains "true", batch booking is requested. If present and contains "false", booking per transaction is requested. If element is not present, pre-agreed customer-to-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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements
2.5	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	<p>SEPA Usage Rule(s) <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the group, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p>
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	<p>SEPA Usage Rule(s) <i>'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.</i></p> <p>ISO Name Payment Type Information</p> <p>ISO Definition Set of elements used to further specify the type of transaction.</p> <p>XML Tag PmtTpInf</p> <p>Type PaymentTypeInformation26</p>
2.7	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	<p>SEPA Usage Rule(s) <i>If present, pre-agreed customer-to-PSP conditions apply.</i></p> <p>ISO Name Instruction Priority</p> <p>ISO Definition Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p>XML Tag InstrPrty</p> <p>Type Priority2Code</p>
2.8	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	<p>SEPA Usage Rule(s) <i>Usage is recommended.</i> <i>Only one occurrence is allowed.</i></p> <p>ISO Name Service Level</p> <p>ISO Definition Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag SvcLvl</p> <p>Type ServiceLevel8Choice</p>
	1..1		XML Tag xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	<p>SEPA Rulebook <i>AT-T001 Identification code of the Scheme.</i></p> <p>SEPA Usage Rule(s) <i>Only "SEPA" is allowed.</i></p> <p>ISO Name Code</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>XML Tag Cd</p> <p>Type ExternalServiceLevel1Code</p> <p>ISO Length 1 .. 4</p> <p>SEPA Length 1 .. 4</p> <p>SEPA Code Restrictions</p> <p>SEPA <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i></p>
2.10	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	ISO Name Local Instrument ISO Definition User community specific instrument. XML Tag LclInstrm Type LocalInstrument2Choice	Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
	1..1		XML Tag xs:choice	
2.12	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Cd Type ExternalLocalInstrument1Code ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.13	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.14	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	SEPA Rulebook AT-T008 SEPA Usage Rule(s) Category purpose of the Credit Transfer ISO Name Category Purpose ISO Definition Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. XML Tag CtgYPurp Type CategoryPurpose1Choice	
	1..1		XML Tag xs:choice	
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	SEPA Usage Rule(s) Only "RRCT" is allowed. ISO Name Code ISO Definition Category purpose, as published in an external category purpose code list. XML Tag Cd Type ExternalCategoryPurpose1Code ISO Length 1 .. 4 SEPA Length 1 .. 4	
			SEPA Code Restrictions	
			RRCT	ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name Proprietary ISO Definition Category purpose, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	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 DateAndDateTime2Choice
	1..1		XML Tag	xs:choice
2.18	1..1	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	1..1	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	0..1	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	1..1	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	1..1	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 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
2.23	0..1	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 The 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	0..1	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 Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.25	0..1	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	0..1	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 1 .. 70
2.27	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.34	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++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
2.36	0..1	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 sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.37	0..1	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	0..1	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	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. 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.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.40	0..1	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
	1..1		XML Tag	xs:choice
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.42	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.43	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.44	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.45	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name	Debtor Account
			ISO Definition	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount38
2.46	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	SEPA Usage Rule(s)	Only IBAN is allowed.
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
			XML Tag	Id
			Type	AccountIdentification4Choice
	1..1		XML Tag	xs:choice
2.47	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	SEPA Rulebook	AT-D001 The IBAN of the account of the Originator
			ISO Name	IBAN
			ISO Definition	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.
			XML Tag	IBAN
			Type	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.48	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name	Other
			ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
			XML Tag	Othr
			Type	GenericAccountIdentification1
2.49	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name	Type
			ISO Definition	Specifies the nature, or use of the account.
			XML Tag	Tp
			Type	CashAccountType2Choice



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.50	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.51	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 .. 70 1 .. 70
2.52	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-P003 The Proxy/Alias of the account of the Originator.</i> <i>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).</i> <i>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.</i> Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.53	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.54	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule(s)	Either 'BICFI' or 'Other/Identification' must be used.
			ISO Name	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	SEPA Rulebook	AT-D002 The BIC code of the Originator PSP.
			ISO Name	BICFI
			ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
			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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ISO Name	Clearing System Member Identification
			ISO Definition	Information used to identify a member within a clearing system.
			XML Tag	ClrSysMmbId
			Type	ClearingSystemMemberIdentification2
2.57	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI	ISO Name	LEI
			ISO Definition	Legal entity identifier of the financial institution.
			XML Tag	LEI
			Type	LEIIdentifier
			Pattern	[A-Z0-9]{18,18}[0-9]{2,2}
2.58	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	ISO Name	Name
			ISO Definition	Name by which an agent is known and which is usually used to identify that agent.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	1 .. 140
2.59	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
2.60	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	ISO Name	Other
			ISO Definition	Unique identification of an agent, as assigned by an institution, using an identification scheme.
			XML Tag	Othr
			Type	GenericFinancialIdentification1
2.61	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Identification	SEPA Usage Rule(s)	Only "NOTPROVIDED" is allowed.
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a person.
			XML Tag	Id
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	1 .. 35
2.62	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	ISO Name	Scheme Name
			ISO Definition	Name of the identification scheme.
			XML Tag	SchmeNm
			Type	FinancialIdentificationSchemeName1Choice



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.63	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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 Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
	1..1		XML Tag	xs:choice
2.71	1..1	Customer Credit Transfer Initiation V09 +Payment 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
2.72	1..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.74	0..1	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	0..1	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 Restrictions	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.76	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	ISO Name ISO Definition XML Tag Type	Charges Account Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. ChrgsAcct CashAccount38
2.77	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	ISO Name ISO Definition XML Tag Type	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.78	1..n	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	1..1	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	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T014 The Originator's Reference of the SEPA 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	0..1	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	0..1	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	0..1	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 Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements
2.85	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	SEPA Usage Rule(s) <i>Usage is recommended. Only one occurrence is allowed.</i> ISO Name Service Level ISO Definition Agreement under which or rules under which the transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice
	1..1		XML Tag xs:choice
2.86	1..1	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. SEPA Usage Rule(s) Only "SEPA" is allowed. ISO Name Code ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag Cd Type ExternalServiceLevel1Code ISO Length 1 .. 4 SEPA Length 1 .. 4 SEPA Code Restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
2.87	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name Proprietary ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.88	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	ISO Name Local Instrument ISO Definition 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
	1..1		XML Tag xs:choice
2.89	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Cd Type ExternalLocalInstrument1Code ISO Length 1 .. 35 SEPA Length 1 .. 35
2.90	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.91	1..1	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. SEPA Usage Rule(s) Mandatory. ISO Name Category Purpose ISO Definition Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. XML Tag CtgPurp Type CategoryPurpose1Choice	
	1..1		XML Tag xs:choice	
2.92	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	SEPA Usage Rule(s) Only "RRCT" is allowed. ISO Name Code ISO Definition Category purpose, as published in an external category purpose code list. XML Tag Cd Type ExternalCategoryPurpose1Code ISO Length 1 .. 4 SEPA Length 1 .. 4	
			SEPA Code Restrictions	
			RRCT	ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.
2.93	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name Proprietary ISO Definition Category purpose, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.94	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name Amount ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. XML Tag Amt Type AmountType4Choice	
	1..1		XML Tag xs:choice	
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. SEPA Format Rule(s) The fractional part has a maximum of two digits. 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. XML Tag InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99	



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.96	1..1	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	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	ISO Name ISO Definition XML Tag Type	<i>SEPA Usage Rule(s)</i> Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			<i>SEPA Code Restrictions</i>	
			<i>SLEV</i>	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.99	0..1	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	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	<i>SEPA Rulebook</i> <i>SEPA Usage Rule(s)</i> 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
2.102	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	<i>SEPA Rulebook</i> 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
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.104	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.105	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	SEPA Usage Rule(s)	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	0..1	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	0..1	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	0..1	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 IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. IntrmyAgt1 BranchAndFinancialInstitutionIdentification6
2.109	0..1	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	0..1	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	0..1	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 Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	0..1	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	0..1	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	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Creditor Party to which an amount of money is due. Cdtr PartyIdentification135
2.117	1..1	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	0..1	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



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.119	0..1	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	0..1	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	0..1	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 1 .. 70
2.122	0..1	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 1 .. 70
2.123	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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 1 .. 70



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.128	0..1	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	0..1	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	0..1	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	0..1	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 sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.132	0..1	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	0..1	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	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.135	0..1	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
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.136	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.137	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s)	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	0..1	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	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	An alternative identifier to attribute AT-C001 The IBAN of the account of the Beneficiary. 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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
	1..1		XML Tag	xs:choice
2.142	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN	ISO Name ISO Definition XML Tag Type Pattern	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	1..1	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



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.144	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other ++++++Identification	SEPA Usage Rule(s) <i>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).</i> ISO Name Identification ISO Definition Identification assigned by an institution. XML Tag Id Type Max34Text ISO Length 1 .. 34 SEPA Length 1 .. 34	
2.145	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other ++++++Scheme Name	ISO Name Scheme Name ISO Definition Name of the identification scheme. XML Tag SchmeNm Type AccountSchemeName1Choice	
2.146	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other ++++++Issuer	ISO Name Issuer ISO Definition Entity that assigns the identification. XML Tag Issr Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.147	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Name Type ISO Definition Specifies the nature, or use of the account. XML Tag Tp Type CashAccountType2Choice	
2.148	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name Currency ISO Definition 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 ActiveOrHistoricCurrencyCode Pattern [A-Z]{3,3}	
2.149	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name 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 Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70	



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.150	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	SEPA Rulebook AT-E003 The Proxy/Alias of the account of the Beneficiary. SEPA Usage Rule(s) 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 ISO Name Proxy ISO Definition Specifies an alternate assumed name for the identification of the account. XML Tag Prxy Type ProxyAccountIdentification1	
2.151	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name Ultimate Creditor ISO Definition Ultimate party to which an amount of money is due. XML Tag UltmtCdtr Type PartyIdentification135	
2.152	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook AT-E007 Name of the Beneficiary Reference Party. SEPA Usage Rule(s) 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70	
2.153	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24	
2.154	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook AT-E010 Identification Code of the Beneficiary Reference Party. ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice	
	1..1		XML Tag xs:choice	
2.155	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification29	



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.156	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s)	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
2.157	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.159	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag Type	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. InstrForCdtrAgt InstructionForCreditorAgent1
2.160	0..1	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	1..1	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
	1..1		XML Tag	xs:choice
2.162	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	SEPA Usage Rule(s) 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 Restrictions	
			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 Restrictions	
			<i>commercial reasons of a correctly received credit transfer.</i>	
2.163	1..1	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	0..1	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	0..1	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 Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.168	0..1	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". ISO Name ISO Definition Unstructured Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. XML Tag Type Ustrd ISO Length Max140Text SEPA Length 1 .. 140	
2.169	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured		
2.170	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information		
2.171	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount		



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.172	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	SEPA Usage Rule(s)	When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present.
			ISO Name	Creditor Reference Information
			ISO Definition	Reference information provided by the creditor to allow the identification of the underlying documents.
			XML Tag	CdtrRefInf
			Type	CreditorReferenceInformation2
2.173	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	SEPA Usage Rule(s)	Mandatory if 'Creditor Reference Information' is used.
			ISO Name	Type
			ISO Definition	Specifies the type of creditor reference.
			XML Tag	Tp
			Type	CreditorReferenceType2
2.174	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary	ISO Name	Code Or Proprietary
			ISO Definition	Coded or proprietary format creditor reference type.
			XML Tag	CdOrPrtry
			Type	CreditorReferenceType1Choice
	1..1		XML Tag	xs:choice
2.175	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary +++++Code	SEPA Usage Rule(s)	Only "SCOR" is allowed.
			ISO Name	Code
			ISO Definition	Type of creditor reference, in a coded form.
			XML Tag	Cd
			Type	DocumentType3Code
			SEPA Code Restrictions	
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.176	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary +++++Proprietary	ISO Name	Proprietary
			ISO Definition	Creditor reference type, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	1 .. 35
2.177	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	SEPA Usage Rule(s)	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).
			ISO Name	Issuer
			ISO Definition	Entity that assigns the credit reference type.
			XML Tag	Issr
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	1 .. 35

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.178	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	<p>SEPA Usage Rule(s) <i>Mandatory if 'Creditor Reference Information' is used.</i> <i>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.</i> <i>RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'.</i></p> <p>ISO Name ISO Definition Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p>XML Tag Ref Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>	
2.179	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	<p>ISO Name ISO Definition Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p>XML Tag Invr Type PartyIdentification135</p>	
2.180	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	<p>ISO Name ISO Definition Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p>XML Tag Invcee Type PartyIdentification135</p>	
2.181	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	<p>ISO Name ISO Definition Tax Remittance Provides remittance information about a payment made for tax-related purposes.</p> <p>XML Tag TaxRmt Type TaxInformation7</p>	
2.182	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	<p>ISO Name ISO Definition Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes.</p> <p>XML Tag GrnshmtRmt Type Garnishment3</p>	
2.183	0..3	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	<p>ISO Name ISO Definition Additional Remittance Information Additional information, in free text form, to complement the structured remittance information.</p> <p>XML Tag AddtlRmtInf Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 140</p>	



#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.184	0..n	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	0..n	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



2.4 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 Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Credit Transfer Initiation V09	ISO Name ISO Definition XML Tag Type	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 CustomerCreditTransferInitiationV09
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85
1.1	1..1	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	1..1	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	0..2	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	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements
1.5	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	<p>SEPA Usage Rule(s) <i>Mandatory</i> The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits.</p> <p>SEPA Format Rule(s)</p> <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the message, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p>
1.6	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	<p>ISO Name Initiating Party</p> <p>ISO Definition Party that initiates the payment.</p> <p>Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.</p> <p>XML Tag InitgPty</p> <p>Type PartyIdentification135</p>
1.7	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name	<p>SEPA Usage Rule(s) <i>'Name' is limited to 70 characters in length.</i></p> <p>ISO Name Name</p> <p>ISO Definition Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag Nm</p> <p>Type Max140Text</p> <p>ISO Length 1 .. 140</p> <p>SEPA Length 1 .. 70</p>
1.8	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Postal Address	<p>ISO Name Postal Address</p> <p>ISO Definition Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag PstlAdr</p> <p>Type PostalAddress24</p>
1.9	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	<p>ISO Name Identification</p> <p>ISO Definition Unique and unambiguous identification of a party.</p> <p>XML Tag Id</p> <p>Type Party38Choice</p>
	1..1		XML Tag xs:choice
1.10	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	<p>SEPA Usage Rule(s) <i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i></p> <p>ISO Name Organisation Identification</p> <p>ISO Definition Unique and unambiguous way to identify an organisation.</p> <p>XML Tag OrgId</p> <p>Type OrganisationIdentification29</p>
1.11	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification	<p>SEPA Usage Rule(s) <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i></p> <p>ISO Name Private Identification</p> <p>ISO Definition Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag PrvtId</p> <p>Type PersonIdentification13</p>
1.12	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	<p>ISO Name Country Of Residence</p> <p>ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p>XML Tag CtryOfRes</p> <p>Type CountryCode</p> <p>Pattern [A-Z]{2,2}</p>



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
1.13	0..1	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	0..1	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	1..n	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	1..1	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	1..1	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 Restrictions	
			TRF	CreditTransfer Transfer of an amount of money in the books of the account servicer.
2.3	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	If present and contains "true", batch booking is requested. If present and contains "false", booking per transaction is requested. If element is not present, pre-agreed customer-to-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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements
2.5	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	<p>SEPA Usage Rule(s) <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the group, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p>
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	<p>SEPA Usage Rule(s) <i>'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.</i></p> <p>ISO Name Payment Type Information</p> <p>ISO Definition Set of elements used to further specify the type of transaction.</p> <p>XML Tag PmtTpInf</p> <p>Type PaymentTypeInfo26</p>
2.7	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	<p>SEPA Usage Rule(s) <i>If present, pre-agreed customer-to-PSP conditions apply.</i></p> <p>ISO Name Instruction Priority</p> <p>ISO Definition Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p>XML Tag InstrPrty</p> <p>Type Priority2Code</p>
2.8	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	<p>SEPA Usage Rule(s) <i>Usage is recommended.</i> <i>Only one occurrence is allowed.</i></p> <p>ISO Name Service Level</p> <p>ISO Definition Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag SvcLvl</p> <p>Type ServiceLevel8Choice</p>
	1..1		XML Tag xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	<p>SEPA Rulebook <i>AT-T001 Identification code of the Scheme.</i></p> <p>SEPA Usage Rule(s) <i>Only "SEPA" is allowed.</i></p> <p>ISO Name Code</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>XML Tag Cd</p> <p>Type ExternalServiceLevel1Code</p> <p>ISO Length 1 .. 4</p> <p>SEPA Length 1 .. 4</p> <p>SEPA Code Restrictions</p> <p>SEPA <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i></p>
2.10	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements
2.11	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	<p>SEPA Usage Rule(s) <i>Mandatory.</i></p> <p>ISO Name Local Instrument</p> <p>ISO Definition User community specific instrument.</p> <p>Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.</p> <p>XML Tag LclInstrm</p> <p>Type LocalInstrument2Choice</p>
	1..1		XML Tag xs:choice
2.12	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<p>SEPA Usage Rule(s) <i>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.</i></p> <p>ISO Name Code</p> <p>ISO Definition Specifies the local instrument, as published in an external local instrument code list.</p> <p>XML Tag Cd</p> <p>Type ExternalLocalInstrument1Code</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> <p>SEPA Code Restrictions</p> <p>PERI <i>PaymentWithERI</i> <i>Credit transfer contains Extended Remittance Information (ERI) as defined within the applicable scheme.</i></p>
2.13	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies the local instrument, as a proprietary code.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.14	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	<p>SEPA Rulebook <i>AT-T008 Category purpose of the Credit Transfer</i></p> <p>SEPA Usage Rule(s) <i>Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary PSP</i></p> <p>ISO Name Category Purpose</p> <p>ISO Definition Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.</p> <p>XML Tag Ctgypurp</p> <p>Type CategoryPurpose1Choice</p>
	1..1		XML Tag xs:choice
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	<p>ISO Name Code</p> <p>ISO Definition Category purpose, as published in an external category purpose code list.</p> <p>XML Tag Cd</p> <p>Type ExternalCategoryPurpose1Code</p> <p>ISO Length 1 .. 4</p> <p>SEPA Length 1 .. 4</p>



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.16	1..1	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
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	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 DateAndDateTime2Choice
	1..1		XML Tag Type	xs:choice
2.18	1..1	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	1..1	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	0..1	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	1..1	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	1..1	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 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
2.23	0..1	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 The 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



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.24	0..1	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
2.25	0..1	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	0..1	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 1 .. 70
2.27	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.33	0..1	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
2.34	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++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
2.36	0..1	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 sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.37	0..1	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	0..1	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	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. 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.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.40	0..1	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
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
2.42	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.43	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.44	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.45	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name	Debtor Account
			ISO Definition	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount38
2.46	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	SEPA Usage Rule(s)	Only IBAN is allowed.
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
			XML Tag	Id
			Type	AccountIdentification4Choice
	1..1		XML Tag	xs:choice
2.47	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	SEPA Rulebook	AT-D001 The IBAN of the account of the Originator
			ISO Name	IBAN
			ISO Definition	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.
			XML Tag	IBAN
			Type	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.48	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name	Other
			ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
			XML Tag	Othr
			Type	GenericAccountIdentification1



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.49	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.51	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 .. 70 1 .. 70
2.52	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6



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



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.63	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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 Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
	1..1		XML Tag	xs:choice
2.71	1..1	Customer Credit Transfer Initiation V09 +Payment 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
2.72	1..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.74	0..1	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	0..1	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 Restrictions	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.76	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	ISO Name ISO Definition XML Tag Type	Charges Account Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. ChrgsAcct CashAccount38
2.77	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	ISO Name ISO Definition XML Tag Type	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.78	1..n	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	1..1	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	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T014 Originator's Reference of the SEPA 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	0..1	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	0..1	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	<i>'Payment Type Information' must be present either here or directly under 'Payment Information'.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26
2.84	0..1	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 Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements
2.85	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	SEPA Usage Rule(s) <i>Usage is recommended. Only one occurrence is allowed.</i> ISO Name Service Level ISO Definition Agreement under which or rules under which the transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice
	1..1		XML Tag xs:choice
2.86	1..1	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. SEPA Usage Rule(s) <i>Only "SEPA" is allowed.</i> ISO Name Code ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag Cd Type ExternalServiceLevel1Code ISO Length 1 .. 4 SEPA Length 1 .. 4 SEPA Code Restrictions SEPA <i>SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.</i>
2.87	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name Proprietary ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.88	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	SEPA Usage Rule(s) <i>Mandatory.</i> ISO Name Local Instrument ISO Definition 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
	1..1		XML Tag xs:choice
2.89	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	SEPA Usage Rule(s) <i>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.</i> ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Cd Type ExternalLocalInstrument1Code ISO Length 1 .. 35 SEPA Length 1 .. 35 SEPA Code Restrictions PERI <i>PaymentWithERI Credit transfer contains Extended Remittance Information (ERI) as defined within the applicable scheme.</i>



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.90	1..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-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
	1..1		XML Tag	xs:choice
2.92	1..1	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	1..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	SEPA Rulebook AT-T002 Amount of the Credit Transfer in Euro. SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. SEPA Format Rule(s) The fractional part has a maximum of two digits. 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. XML Tag InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99	
2.96	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	ISO Name Equivalent Amount ISO Definition Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. XML Tag EqvtAmt Type EquivalentAmount2	
2.97	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	ISO Name Exchange Rate Information ISO Definition Provides details on the currency exchange rate and contract. XML Tag XchgRateInf Type ExchangeRate1	
2.98	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	SEPA Usage Rule(s) Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. ISO Name Charge Bearer ISO Definition Specifies which party/parties will bear the charges associated with the processing of the payment transaction. XML Tag ChrgBr Type ChargeBearerType1Code SEPA Code Restrictions SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.	
2.99	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name Cheque Instruction ISO Definition Set of elements needed to issue a cheque. XML Tag ChqInstr Type Cheque11	
2.100	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name Ultimate Debtor ISO Definition Ultimate party that owes an amount of money to the (ultimate) creditor. XML Tag UltmtDbtr Type PartyIdentification135	
2.101	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	SEPA Rulebook AT-P006 Name of the Originator Reference Party. SEPA Usage Rule(s) 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.102	0..1	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	0..1	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
	1..1		XML Tag Type	xs:choice
2.104	1..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.106	0..1	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	0..1	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	0..1	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 IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. IntrmyAgt1 BranchAndFinancialInstitutionIdentification6
2.109	0..1	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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.110	0..1	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	0..1	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
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	0..1	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	0..1	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	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Creditor Party to which an amount of money is due. Cdtr PartyIdentification135
2.117	1..1	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



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.118	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	SEPA Rulebook AT-E004 The address of the Beneficiary. SEPA Usage Rule(s) 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. ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24	
2.119	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Address Type	ISO Name Address Type ISO Definition Identifies the nature of the postal address. XML Tag AdrTp Type AddressType3Choice	
2.120	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Department	ISO Name Department ISO Definition Identification of a division of a large organisation or building. XML Tag Dept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70	
2.121	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Sub Department	ISO Name Sub Department ISO Definition Identification of a sub-division of a large organisation or building. XML Tag SubDept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70	
2.122	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Street Name	ISO Name Street Name ISO Definition Name of a street or thoroughfare. XML Tag StrtNm Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70	
2.123	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Building Number	ISO Name Building Number ISO Definition Number that identifies the position of a building on a street. XML Tag BldgNb Type Max16Text ISO Length 1 .. 16 SEPA Length 1 .. 16	
2.124	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Building Name	ISO Name Building Name ISO Definition Name of the building or house. XML Tag BldgNm Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.125	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Floor	ISO Name Floor ISO Definition Floor or storey within a building. XML Tag Flr Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.126	0..1	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	0..1	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 1 .. 70
2.128	0..1	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	0..1	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	0..1	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	0..1	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 sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.132	0..1	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	0..1	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}



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.134	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++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.	ISO Name Address Line ISO 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 SEPA Length 1 .. 70
2.135	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification	SEPA Rulebook AT-E005 Beneficiary Identification Code. ISO Name Identification ISO Definition Unique and unambiguous identification of a party.	XML Tag Id Type Party38Choice
	1..1		XML Tag xs:choice	
2.136	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation.	XML Tag OrgId Type OrganisationIdentification29
2.137	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, for example a passport.	XML Tag PrvtId Type PersonIdentification13
2.138	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence	ISO Name Country Of Residence ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2}
2.139	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party.	XML Tag CtctDtls Type Contact4
2.140	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	SEPA Usage Rule(s) Mandatory. 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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification	SEPA Usage Rule(s) Only IBAN is allowed. ISO Name Identification ISO Definition Unique and unambiguous identification for the account between the account owner and the account servicer.	XML Tag Id Type AccountIdentification4Choice
	1..1		XML Tag xs:choice	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.142	1..1	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	<i>AT-C001 The IBAN of the account of the Beneficiary.</i> 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	1..1	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	0..1	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	0..1	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	0..1	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 Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.147	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	SEPA Rulebook AT-E003 The Proxy/Alias of the account of the Beneficiary. SEPA Usage Rule(s) 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 ISO Name Proxy ISO Definition Specifies an alternate assumed name for the identification of the account. XML Tag Prxy Type ProxyAccountIdentification1	
2.148	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name Ultimate Creditor ISO Definition Ultimate party to which an amount of money is due. XML Tag UltmtCdtr Type PartyIdentification135	
2.149	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook AT-E007 Name of the Beneficiary Reference Party. SEPA Usage Rule(s) 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70	
2.150	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24	
2.151	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook AT-E010 Identification Code of the Beneficiary Reference Party. ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice	
	1..1		XML Tag xs:choice	
2.152	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification29	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.153	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, for example a passport. XML Tag PrvtId Type PersonIdentification13	
2.154	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name Country Of Residence ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2}	
2.155	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party. XML Tag CctcDtls Type Contact4	
2.156	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name Instruction For Creditor Agent ISO Definition Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. XML Tag InstrForCdtrAgt Type InstructionForCreditorAgent1	
2.157	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name Instruction For Debtor Agent ISO Definition 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. XML Tag InstrForDbtrAgt Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 140	
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	SEPA Rulebook AT-T007 Purpose of the Credit Transfer. ISO Name Purpose ISO Definition 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. XML Tag Purp Type Purpose2Choice	
	1..1		XML Tag xs:choice	
2.159	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	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	
2.160	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name Proprietary ISO Definition Purpose, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI 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	0..1	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. 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
2.165	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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 Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI 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 XML Tag Type	AT-T011 The structured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction. Mandatory. Up to 999 occurrences of 'Structured' are allowed. In each occurrence of 'Structured' the tags and the data within the 'Structured' element (i.e. excluding <Strd> and </Strd>) must not exceed 280 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
2.167	0..n	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	0..1	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
2.169	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	SEPA Usage Rule(s) 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. CdtRefInf CreditorReferenceInformation2
2.170	1..1	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	1..1	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
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements
2.172	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Code	<p>SEPA Usage Rule(s) Only "SCOR" is allowed.</p> <p>ISO Name Code</p> <p>ISO Definition Type of creditor reference, in a coded form.</p> <p>XML Tag Cd</p> <p>Type DocumentType3Code</p> <p>SEPA Code Restrictions</p> <p>SCOR StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.</p>
2.173	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Creditor reference type, in a proprietary form.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.174	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	<p>SEPA Usage Rule(s) 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).</p> <p>ISO Name Issuer</p> <p>ISO Definition Entity that assigns the credit reference type.</p> <p>XML Tag Issr</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements
2.175	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	<p>SEPA Usage Rule(s) <i>Mandatory if 'Creditor Reference Information' is used.</i> <i>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.</i> <i>RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'.</i></p> <p>ISO Name ISO Definition Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p>XML Tag Ref Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>
2.176	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	<p>ISO Name ISO Definition Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p>XML Tag Invc Type PartyIdentification135</p>
2.177	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	<p>ISO Name ISO Definition Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p>XML Tag Invc Type PartyIdentification135</p>
2.178	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	<p>ISO Name ISO Definition Tax Remittance Provides remittance information about a payment made for tax-related purposes.</p> <p>XML Tag TaxRmt Type TaxInformation7</p>
2.179	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	<p>ISO Name ISO Definition Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes.</p> <p>XML Tag GrnshmtRmt Type Garnishment3</p>
2.180	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	<p>SEPA Usage Rule(s) <i>Only one occurrence is allowed.</i></p> <p>ISO Name ISO Definition Additional Remittance Information Additional information, in free text form, to complement the structured remittance information.</p> <p>XML Tag AddtlRmtInf Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 140</p>



#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.181	0..n	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	0..n	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 LIST OF MAIN CHANGES IN THE SCT CUSTOMER-TO-PSP IMPLEMENTATION 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:
 - o '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.
 - o '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'**

