

IMPORTANT MESSAGE

On 25 October 2022, the EPC decided that the entry-into-force time of the 2023 SCT Inst scheme rulebook is set for 19 November 2023 at 03:30:00.000 CET (instead of 08:00:00.000 CET communicated in version 1.0 of the 2023 SCT Inst scheme rulebook).

This new entry-into-force time will be preceded by a **SEPA-wide 30 minutes downtime period from 03:00:00.000 CET up to 03:30:00.000 CET**. During that downtime period, no single SCT Inst Instruction, Transaction, R-transaction, Transaction Investigation and any response message related to them will be possible.

Up to 03:00:00.000 CET, all SCT Inst payment messages will be in the 2009 version of the ISO 20022 standard. As of 03:30:00.000 CET, all SCT Inst payment messages will be in the 2019 version of that same standard.



SEPA Instant Credit Transfer Scheme Customer-to-PSP Implementation Guidelines

EPC121-16 / 2023 Version 1.1 / Date issued: 27 October 2022 / Date effective: 19 November 2023 / Effective Time: 03:30:00.000 CET

Public



Abstract

This document sets out the rules for implementing Version 1.1 of the 2023 SEPA Instant Credit Transfer Scheme Rulebook, based on the 2019 message version of the ISO 20022 standard.



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O DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC004-16	SEPA Instant Credit Transfer Scheme Rulebook 2023 Version 1.1	<u>EPC</u>
[2]	-	ISO 20022 XML Credit Transfers and Related Messages:	ISO 20022
		Initiation	
		Clearing and Settlement	
		Credit Notification	
		Note: The 2023 IGs are based on the 2019 message version of ISO 20022.	
[3]	ISO 3166	Country Codes	<u>ISO</u>
[4]	ISO 4217	Currency Code List	<u>ISO</u>
[5]	ISO 9362	Business Identifier Codes (BIC)	<u>ISO</u>
[6]	ISO 13616	IBAN: International Bank Account Number	<u>ISO</u> ¹
[7]	ISO 11649	Structured creditor reference to remittance information	<u>ISO</u>
[8]	EPC217-08	SEPA Requirements for an Extended Character Set	<u>EPC</u>
[9]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<u>EPC</u>
[10]	EPC023-16	Maximum Amount for Instructions under the SCT Inst Scheme Rulebook	<u>EPC</u>

0.2 Change History

Issue number	Nated Reason for revision	
2017 V1.0	20161124	EPC Board approval November 2016
2019 V1.0	20181031	Approval by the October 2018 Scheme Management Board
2021 V1.0	20201029	Approval by the October 2020 Scheme Management

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



		Board
2023 V1.0	20220428	Approval by the April 2022 Scheme Management Board
2023 V1.1	20221027	Approval by the October 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 instant credit transfers (SCT Inst) in the customer-to-Payment Service Provider (PSP) (C2PSP) 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 Instant 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 Instant Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 Customer-to-PSP Credit Transfer Information	Customer Credit Transfer Initiation (pain.001.001.09)
DS-04 <i>PSP-to-Customer SCT Inst Information dataset</i>	Statements/advice ISO 20022 XML standards are covered separately.
Negative, positive confirmation and reject based on DS-03 Confirmation Message to Originator PSP	Customer Payment Status Report (pain.002.001.10)
DS-10 Positive Notification Message to the Beneficiary	Bank To Customer Debit Credit Notification V08 (camt.054.001.08)

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

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

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

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



G	Global ISO 20022 XML Message Standards				
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for Processing	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA		
EPC Implementation Guidelines for SEPA Core subset, identifying elements - 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.

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



1.2 Use of these Guidelines by the instructing and instructed parties³

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

1.3 Notation Conventions

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

#	SEPA Mul	Message Element	SEPA Core Requirements
1.00	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2	SEPA Usage Rule(s) (e.g. Mandatory) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type (Yellow: Message Element that is part of the SEPA Core Service)
	11		XML Tag xs:choice
1.01	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	SEPA Rulebook (Attribute used in Rulebook) SEPA Usage Rule(s) (e.g. Only 'SEPA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length (Yellow: Message Element that is part of the SEPA Core Service) SEPA Code restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
1.02	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	ISO Name ISO Definition XML Tag Type (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)

³ Instructing and instructed parties include CSMs.

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

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines.
 - Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.
- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:
 - o 0..1 element is optional and may only be present once
 - o 0...n element is optional with unlimited repetition
 - o 1..1 element is mandatory and must be present exactly once
 - o 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 '//'s

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

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set referred to above.

1.5 General Message Element Specifications

1.5.1 BIC

The BIC used to identify financial institutions (Agents in the ISO 20022 XML standards) may be either BIC 11 or BIC 8.

1.6 Implementation of ISO 20022 XML rules

This document should be read in conjunction with the ISO 20022 XML message standards.

1.7 Change Over Date

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



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

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

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

The message is used to transport the customer-to-PSP SCT Inst information sent by the Originator to the Originator PSP.

The message caters for bulk and single payment instructions.

Note: The use of SCT Inst is implied by element 'local instrument' being mandatory and 'Code' set to "INST" (Instant Credit Transfer) only.

Specific usage notes:

- In case the transaction is a transfer back related to an earlier executed SCT Inst Transaction (as per 'Remarks' under DS-01 in the SCT Inst rulebook), the 'Purpose' element must be populated with "RRCT" (Reimbursement Received Credit Transfer) or another code meaningful for identifying the SCT Inst 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 the RTP are to be found in the SRTP scheme documentation.



# SEPA Message Element Customer to PSP Credit Mult SEPA Core Re	
	equirements
Document XML Tag Document	
Type Document	
11 Customer Credit Transfer Initiation V09 ISO Name Customer Credit Transfer Initiation V09 ISO Definition Scope	redit Transfer Initiation V09
	erCreditTransferInitiation message is
	nitiating party to the forwarding
	tor agent. It is used to request
	f funds from the debtor account to a
creditor. XML Tag CstmrCdtTrf	Initn
	editTransferInitiationV09
1.0 11 Customer Credit Transfer Initiation V09 ISO Name Group Heade	
	eteristics shared by all individual
	included in the message.
XML Tag GrpHdr Type GroupHeader	r85
1.1 11 Customer Credit Transfer Initiation V09 ISO Name Message Ider	
	t reference, as assigned by the
	arty, and sent to the next party in the
	mbiguously identify the message.
	nstructing party has to make sure Eldentification is unique per
	rty for a pre-agreed period.
XML Tag MsgId	
Type Max35Text	
ISO Length 1 35 SEPA Length 1 35	
1.2 11 Customer Credit Transfer Initiation V09 ISO Name Creation Date	re Time
	e at which the message was created.
++Creation Date Time XML Tag CreDtTm	
1.3 02 Customer Credit Transfer Initiation V09 ISO Name Authorisation	
	cation or any user key to be used to
	er the initiating party is allowed to
	actions from the account specified in
the message.	
Usage: The c	content is not of a technical nature,
	he organisational structure at the
initiating side	
	ation element can typically be used arios, payment initiations, payment
	yment reversals that are initiated on
	arty different from the initiating
party.	
XML Tag Authorisation	n1Chaica
Type Authorisation 1.4 11 Customer Credit Transfer Initiation V09 SEPA Usage Rule(s) The validation	
	customer-to-PSP conditions.
++Number Of Transactions ISO Name Number Of T	Гransactions
	ndividual transactions contained in
the message. XML Tag NbOfTxs	
Type Max15Nume	ericText
Pattern [0-9]{1,15}	



#	SEPA	Message Element		to PSP Credit Transfer Information
	Mult		5	SEPA Core Requirements
1.5	11	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 2 18
1.6	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the payment. Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor. InitgPty PartyIdentification135
1.7	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
1.8	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
1.9	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
1.10		Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
1.11	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification	ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
1.12	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}



#	SEPA	Message Element	Customer t	to PSP Credit Transfer Information	
	Mult	_	SEPA Core Requirements		
1.13	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4	
1.14	01	Customer Credit Transfer Initiation V09 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification6	
2.0	1n	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf	
2.1	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Information Identification	Type ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	PaymentInstruction30 Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 35 1 35	
2.2	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method		Only "TRF" is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code	
2.3	01	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	ISO Name ISO Definition XML Tag Type	If present and contains "true", batch booking is requested. If present and contains "false", booking per transaction is requested. If element is not present, pre-agreed customer-to-PSP conditions apply. Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator	
2.4	11	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern		



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



#	SEPA	Maccaga Flament	Customore	to PSP Credit Transfer Information	
#	Mult	Message Element	SEPA Core Requirements		
2.11	01	Customer Credit Transfer Initiation V09	ISO Name	Local Instrument	
		+Payment Information ++Payment Type Information	ISO Definition	User community specific instrument.	
		+++Local Instrument		Usage: This element is used to specify a local instrument, local clearing option and/or further	
				qualify the service or service level.	
			XML Tag Type	LclInstrm LocalInstrument2Choice	
	11		XML Tag	xs:choice	
2.12	11	Customer Credit Transfer Initiation V09		Only "INST" is allowed.	
		+Payment Information	ISO Name	Code	
		++Payment Type Information +++Local Instrument	ISO Definition	Specifies the local instrument, as published in an external local instrument code list.	
		++++Code	XML Tag	Cd	
			Type	ExternalLocalInstrument1Code	
			ISO Length SEPA Length	1 35 1 35	
			SEPA Code Restricti		
			INST	InstantCreditTransfer	
			11101	Transaction is related to an Instant Credit Transfer.	
				Use case example: SEPA Instant Credit	
				Transfer (SCT Inst).	
2.13	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary	
		+Payment Information	ISO Definition	Specifies the local instrument, as a proprietary	
		++Payment Type Information +++Local Instrument	XML Tag	code. Prtry	
		++++Proprietary	Type	Max35Text	
		Triplicary	ISO Length	1 35	
			SEPA Length	1 35	
2.14	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T008 The category purpose of the SCT Inst	
		+Payment Information	CEDA II D. L.(.)	Instruction.	
		++Payment Type Information +++Category Purpose	SEPA Usage Kute(s)	Depending on the agreement between the Originator and the Originator PSP, 'Category	
		THE ategory 1 urpose		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	CtgyPurp	
			Туре	CategoryPurpose1Choice	
	11		XML Tag	xs:choice	
2.15	11	Customer Credit Transfer Initiation V09	ISO Name	Code	
		+Payment Information ++Payment Type Information	ISO Definition	Category purpose, as published in an external category purpose code list.	
		+++Category Purpose	XML Tag	Cd Cd	
		++++Code	Type	ExternalCategoryPurpose1Code	
			ISO Length	1 4	
			SEPA Length	1 4	
2.16	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary	
		+Payment Information	ISO Definition	Category purpose, in a proprietary form.	
		++Payment Type Information	XML Tag	Prtry Mov25Tout	
		+++Category Purpose ++++Proprietary	Type ISO Length	Max35Text 1 35	
		The Fire Topficially	SEPA Length	1 35 1 35	
	1	<u> </u>	ZZZZZ ZZOUSUI		



#	SEPA	Message Element	Customer t	to PSP Credit Transfer Information	
	Mult		SEPA Core Requirements		
2.17	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	ISO Name ISO Definition	AT-T013 The Requested Execution Date and Time of the SCT Inst Instruction. Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt	
	11		Type XML Tag	DateAndDateTime2Choice xs:choice	
2.18		Customer Credit Transfer Initiation V09	ISO Name	Date	
2.10	11	+Payment Information ++Requested Execution Date +++Date	ISO Definition XML Tag Type	Specified date. Dt ISODate	
2.19	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time		Only UTC time format or local time with UTC offset format can be used. Date Time Specified date and time. DtTm ISODateTime	
2.20	01	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	ISO Name ISO Definition XML Tag Type	Pooling Adjustment Date Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. PoolgAdjstmntDt ISODate	
2.21	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification135	
2.22	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P001 The name of the Originator	
2.23		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	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	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice	



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



# SEPA Message Element Size Core Requirements	#	SEPA	Message Element	Constant on A	DCD Con lit Town of our Information
2.34 0.1 Customer Credit Transfer Initiation V09	#		Wiessage Element		
Payment Information	2 24		Customar Cradit Transfer Initiation VOO		•
H-Postal Address	2.34	01			
++Postal Address +++Country Sub Division 2.38			=	150 Definition	
Type Max35Text 1 35 35 35 35 35 35 35				XML Tag	
So Length 1 35 SPPA Length 1 35 SPPA Length 1 35 SPPA Length 1 35 Specific location Name SPPA Length 1 35 Specific location name within the town. Two location name within the					
Sepa Length 1 35					1 35
+ Payment Information ++Postal Address +++Postal Address ++Postal Address ++Pos					1 35
++-Poblor ++-Postal Address +++-Town Location Name 2.36	2.35	01			
+++Postal Address +++Fostal Address +++Country Sub-Division 2.36					
2.36 0.1 Customer Credit Transfer Initiation V09 +Payment Information +Debtor +H-Ostaria Address +H-Debtor +H-Ostaria Address +H-Ostaria Address +H-Country Sub Division 150 Name 150 Definition 150 Name 150 Definition 150 Name 150 Definition 150 Name 150 Definition 150 Def					
SEPA Length 1 35					
2.36 0.1 Customer Credit Transfer Initiation V09			++++1own Location Name		
#Payment Information ++Debtor ++Postal Address ++++District Name 2.37 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Postal Address ++++Country Sub Division 2.38 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Postal Address ++++Country Sub Division 3.5 SEPA Length	2 36	0 1	Customer Credit Transfer Initiation V09		
H-Debtor	2.30				
Hereboxal Address			•		
Customer Credit Transfer Initiation V09				XML Tag	DstrctNm
SEPA Length 1 35			++++District Name	0	Max35Text
2.37 01 Customer Credit Transfer Initiation V09 +Payment Information +H-Debtor +H-Postla Address +H-Country Sub Division 2.38 01 Customer Credit Transfer Initiation V09 +Payment Information +H-Debtor +H-Postla Address +H-Country Sub Division 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information +H-Debtor +H-Debtor +H-Postla Address +H-Country Sub Division 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information +H-Debtor +H-Postla Address +H-Country -Payment Information +H-Debtor +H-Postla Address -H-Postla Address +H-Postla Address -H-Postla A				ISO Length	
Payment Information					
++Debtor +++Postal Address ++++Country Sub Division 2.38	2.37	01			•
+++Postal Address ++++Country Sub Division 2.38				ISO Definition	
H+++Country Sub Division Type Max35Text 1 35 SEPA Length 1 36 SEPA Length 1 70 SEPA Length				N73 41	
2.38 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Postal Address ++++Country 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Postal Address ++++Address Line 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Postal Address ++++Address Line 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Postal Address ++++Address Line 2.40 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Identification 2.40 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Identification 2.41 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Debtor ++Deptor +				0	
SEPA Length 1 35			++++Country Sub Division		
2.38 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Postal Address +++Ountry 2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Postal Address +++Ountry					
+Payment Information ++Debtor +++Postal Address ++++Country 2.39 0.2 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line SEPA Usage Rule(s) Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. ISO Name ISO Definition Information that locates and identifies a specific address, as defined by postal services, presented in free format text. XML Tag Type Max70Text I 70 SEPA Length I 70 SEPA Rulebook 1 70 SEPA Rulebook ISO Name Identification VML Tag VML	2.38	01	Customer Credit Transfer Initiation V09		
H-Debtor H-Postal Address H-H-Address Line H-Postal Address Line H-Postal Addr					
2.39 02 Customer Credit Transfer Initiation VO9				XML Tag	
2.39 02 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Address Line 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++-Bebtor +-Bebtor +-BebtorBe			+++Postal Address		
+Payment Information ++Debtor ++Postal Address ++++Address Line ++Postal Address ++++Address Line			2		
##Pobtor ##Postal Address ###Address Line ###Address Line ###Address Line ###Address Line ####Address Line ###################################	2.39			SEPA Usage Rule(s)	
+++Postal Address ++++Address Line A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. ISO Name Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. XML Tag					
++++Address Line ++++Address Line Address Line Address Line					
Agent or Creditor Agent is a non-EEA SEPA PSP.					
So Name Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. XML Tag			THE TRACESS LINE		
Some continued in the content of t					
address, as defined by postal services, presented in free format text. XML Tag AdrLine Type Max70Text ISO Length 1 70 SEPA Length 1 70 SEPA Length 1 70 SEPA Rulebook AT-P004 The Originator identification code HPayment Information ++Debtor ++Identification 11				ISO Name	Address Line
in free format text. XML Tag AdrLine Type Max70Text ISO Length 1 70 SEPA Length 1 70 SEPA Length 1 70 2.40 O1 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ISO Name Identification Identification Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice I1 Customer Credit Transfer Initiation V09 +Payment Information +Payment Information +Debtor +Payment Information ++Debtor ++Identification TSO Name Organisation Identification Unique and unambiguous way to identify an organisation. XML Tag OrgId				ISO Definition	
XML Tag					
Type Max70Text ISO Length 1 70 SEPA Length 1 70 2.40 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Debtor ++Debtor ++Hdentification 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Hdentification ++Debtor ++Hdentification ++Debtor ++Hdentification ++Horganisation Identification ISO Name Organisation Identification Unique and unambiguous way to identify an organisation. XML Tag OrgId				*** **	
SO Length 1 70 SEPA Length 1 70				0	
2.40 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification 2.41 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification 2.41 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Bebtor ++Bebtor ++Bebtor ++Debtor ++Debtor ++Debtor +++Organisation Identification XML Tag SEPA Rulebook AT-P004 The Originator identification Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification ISO Name Organisation Identification Unique and unambiguous way to identify an organisation. XML Tag OrgId					
2.40 01 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification 2.41 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++-Identification 2.41 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++-Identification ++Debtor ++-Identification ++Debtor ++-Identification ++-Poganisation Identification XML Tag XSChoice SEPA Rulebook AT-P004 The Originator identification Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification ISO Name Organisation Identification Unique and unambiguous way to identify an organisation. XML Tag OrgId					
+Payment Information ++Debtor +++Identification 1SO Name	2.40	01	Customer Credit Transfer Initiation V09		
++Debtor +++Identification SO Definition Unique and unambiguous identification of a party.					
+++Identification +++Identification XML Tag Id Type Party38Choice 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Identification +++Identification +++Organisation Identification XML Tag identification SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Unique and unambiguous way to identify an organisation. XML Tag OrgId				ISO Definition	Unique and unambiguous identification of a
Type Party38Choice 11			+++Identification		party.
11 XML Tag xs:choice				O	
2.41 11 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor ++Identification +++Organisation Identification XML Tag SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. SO Name Unique and unambiguous way to identify an organisation. SML Tag OrgId					•
+Payment Information ++Debtor +++Identification ++++Organisation Identification SML Tag 10	2.41	-	Contains Condition Contains NO.		
++Debtor +++Identification ++++Organisation Identification ISO Name ISO Definition ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId	2.41	11		SEPA Usage Rule(s)	
+++Identification ++++Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId				ISO Name	
++++Organisation Identification organisation. XML Tag OrgId					
XML Tag OrgId					
				XML Tag	
				_	



#	SEPA	Message Element	Customer to PSP Credit Transfer Information		
	Mult		SEPA Core Requirements		
2.42		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13	
2.43	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}	
2.44	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4	
2.45	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name ISO Definition XML Tag Type	Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38	
2.46	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice	
2.47	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	XML Tag SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	xs:choice AT-D001 The IBAN of the account of the Originator. IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
2.48	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1	
2.49	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice	



#	SEPA	Magaga Floment	C	- DCD C 1:4 T C I C	
#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements		
2.70				-	
2.50	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which	
			XML Tag Type	currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode	
			Pattern	[A-Z]{3,3}	
2.51	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.	
			XML Tag	Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Nm Nm To T	
			Type	Max70Text	
			ISO Length SEPA Length	1 70 1 70	
2.52	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Rulebook	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/	
			ISO Name ISO Definition XML Tag	or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy	
	ļ		Туре	ProxyAccountIdentification1	
2.53	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition	Debtor Agent Financial institution servicing an account for the debtor.	
		1 Double Agent	XML Tag Type	DbtrAgt BranchAndFinancialInstitutionIdentification6	



#	SEPA Mult	Message Element		to PSP Credit Transfer Information SEPA Core Requirements
2.54	77.7	Customer Credit Transfer Initiation V09		Either BICFI or 'Other/Identification' must be
		+Payment Information ++Debtor Agent +++Financial Institution Identification	ISO Name ISO Definition	used. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
			XML Tag Type	FinInstnId FinancialInstitutionIdentification18
2.55	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	AT-D002 The BIC code of the Originator PSP. BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.56	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ISO Name ISO Definition XML Tag	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.57	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI	ISO Name ISO Definition XML Tag Type Pattern	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.58	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 140 1 140
2.59	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.60	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.61	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other ++++Identification		Only "NOTPROVIDED" is allowed. Identification Unique and unambiguous identification of a person. Id Max35Text 1 35 1 35
2.62	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice



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



#	SEPA	Message Element	Customer to PSP Credit Transfer Information		
	Mult			SEPA Core Requirements	
	11		XML Tag	xs:choice	
2.71	11	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId	
			Type	OrganisationIdentification29	
2.72	11	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13	
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
2.73	01	+Payment Information ++Ultimate Debtor +++Country Of Residence	ISO Definition XML Tag Type Pattern	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}	
2.74	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
		+Payment Information ++Ultimate Debtor +++Contact Details	ISO Definition XML Tag Type	Set of elements used to indicate how to contact the party. CtctDtls Contact4	
2.75	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	ISO Name ISO Definition XML Tag Type	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code	
			SEPA Code Restrict		
			2211 0000 11000 10		
2.76	0.1		SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.	
2.76	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	ISO Name ISO Definition	Charges Account Account used to process charges associated with a transaction.	
			XML Tag Type	Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. ChrgsAcct CashAccount38	
2.77	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	ISO Name ISO Definition	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be	
			XML Tag Type	used when the charges account agent is different from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6	



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



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



#	SEPA	Message Element		to PSP Credit Transfer Information	
	Mult		SEPA Core Requirements		
2.91	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	SEPA Rulebook SEPA Usage Rule(s)	AT-T008 The category purpose of the SCT Inst Instruction. Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary	
			ISO Name ISO Definition	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	
	1 1		Type	CategoryPurpose1Choice	
2.92	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	XML Tag ISO Name ISO Definition XML Tag Type ISO Length	xs:choice Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 4	
		TTTTCGGC	SEPA Length	1 4	
2.93	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 35 1 35	
2.94	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name ISO Definition XML Tag Type XML Tag	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice xs:choice	
2.95		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	SEPA Rulebook	AT-T002 The amount of the SCT Inst in Euro. Only 'EUR' is allowed. Amount must be 0.01 or up to the maximum amount per instruction that can be processed under the Scheme as defined in document EPC023-16 "Maximum Amount for Instructions under the SCT Inst Scheme Rulebook", or the maximum amount as agreed between individual Participants or communities of Participants. The fractional part has a maximum of two digits. Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999.99	



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



#	SEPA	Massage Flowert	C	to PSP Credit Transfer Information	
#	Mult	Message Element	SEPA Core Requirements		
2.104		Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of	
2.104	11	+Payment Information	SEI A Usage Ruie(s)	'Other' is allowed.	
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification	
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous way to identify an	
		++++Identification		organisation.	
		+++++Organisation Identification	XML Tag	OrgId	
			Type	OrganisationIdentification29	
2.105	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one	
		+Payment Information		occurrence of 'Other' is allowed.	
		++Credit Transfer Transaction Information	ISO Name	Private Identification	
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a	
		++++Identification	VMI Tog	person, for example a passport.	
		+++++Private Identification	XML Tag Type	PrvtId PersonIdentification13	
2.106	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
2.100	01	+Payment Information	ISO Definition	Country in which a person resides (the place of a	
		++Credit Transfer Transaction Information	150 Demitton	person's home). In the case of a company, it is the	
		+++Ultimate Debtor		country from which the affairs of that company	
		++++Country Of Residence		are directed.	
			XML Tag	CtryOfRes	
			Туре	CountryCode	
			Pattern	$[A-Z]{2,2}$	
2.107	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact	
		++Credit Transfer Transaction Information		the party.	
		+++Ultimate Debtor	XML Tag	CtctDtls	
2 100	0.1	++++Contact Details	Type	Contact4	
2.108	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Intermediary Agent 1	
		+Payment Information ++Credit Transfer Transaction Information	180 Definition	Agent between the debtor's agent and the creditor's agent.	
		+++Intermediary Agent 1		creditor's agent.	
		The intermediary rigent r		Usage: If more than one intermediary agent is	
				present, then IntermediaryAgent1 identifies the	
				agent between the DebtorAgent and the	
				IntermediaryAgent2.	
			XML Tag	IntrmyAgt1	
			Type	BranchAndFinancialInstitutionIdentification6	
2.109	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1Account	
		+Payment Information	ISO Definition	Unambiguous identification of the account of the	
		++Credit Transfer Transaction Information +++Intermediary Agent 1Account		intermediary agent 1 at its servicing agent in the	
		+++intermediary Agent TAccount	XML Tag	payment chain. IntrmyAgt1Acct	
			Type	CashAccount38	
2.110	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 2	
2.110	01	+Payment Information	ISO Definition	Agent between the debtor's agent and the	
		++Credit Transfer Transaction Information		creditor's agent.	
		+++Intermediary Agent 2		-	
				Usage: If more than two intermediary agents are	
				present, then IntermediaryAgent2 identifies the	
				agent between the IntermediaryAgent1 and the	
			NZNATE CEL	IntermediaryAgent3.	
			XML Tag	IntrmyAgt2	
2 111	0 1	Customer Credit Transfer Initiation VOO	Type ISO Name	BranchAndFinancialInstitutionIdentification6	
2.111	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Intermediary Agent 2Account Unambiguous identification of the account of the	
		++Credit Transfer Transaction Information	150 Deminuon	intermediary agent 2 at its servicing agent in the	
		+++Intermediary Agent 2Account		payment chain.	
		Tigoni Di teodini	XML Tag	IntrmyAgt2Acct	
			Type	CashAccount38	
	•	l .	- v A		



#	SEPA	Message Element	Customer	to PSP Credit Transfer Information
	Mult	9	S	SEPA Core Requirements
2.112	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent. Usage: If Intermediary Agent 3 is present, then it identifies the agent between the Intermediary Agent 2 and the Creditor Agent. Intrmy Agt 3 Branch And Financial Institution I dentification 6
2.113	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount38
2.114	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Rulebook	AT-C002 The BIC code of the Beneficiary PSP. Only 'BICFI' is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.115	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
2.116	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
2.117	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E001 The name of the Beneficiary. Mandatory. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.118	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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	Message Element	Customer to PSP Credit Transfer Information	
	Mult			SEPA Core Requirements
2.119	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.120	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 70 I 70
2.121	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 I 70
2.122	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 I 70
2.123	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 16 I 16
2.124	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 35
2.125	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 70 I 70
2.126	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 16 1 16
2.127	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 70 I 70



#	SEPA Mult	g	Customer to PSP Credit Transfer Information SEPA Core Requirements		
2 120			ISO Name	Post Code	
2.128	01	Customer Credit Transfer Initiation V09			
		+Payment Information	ISO Definition	Identifier consisting of a group of letters and/or	
		++Credit Transfer Transaction Information		numbers that is added to a postal address to assist	
		+++Creditor		the sorting of mail.	
		++++Postal Address	XML Tag	PstCd	
		+++++Post Code	Type	Max16Text	
			ISO Length	1 16	
			SEPA Length	1 16	
2.129	01	Customer Credit Transfer Initiation V09	ISO Name	Town Name	
		+Payment Information	ISO Definition	Name of a built-up area, with defined boundaries,	
		++Credit Transfer Transaction Information		and a local government.	
		+++Creditor	XML Tag	TwnNm	
		++++Postal Address	Type	Max35Text	
		+++++Town Name	ISO Length	1 35	
			SEPA Length	1 35	
2.130	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name	
2.130	01	+Payment Information	ISO Definition	Specific location name within the town.	
		++Credit Transfer Transaction Information	XML Tag	TwnLctnNm	
		+++Creditor	Type	Max35Text	
		++++Postal Address	ISO Length	1 35	
2 4 2 4	0.4	+++++Town Location Name	SEPA Length	1 35	
2.131	01	Customer Credit Transfer Initiation V09	ISO Name	District Name	
		+Payment Information	ISO Definition	Identifies a subdivision within a country sub-	
		++Credit Transfer Transaction Information		division.	
		+++Creditor	XML Tag	DstrctNm	
		++++Postal Address	Type	Max35Text	
		+++++District Name	ISO Length	1 35	
			SEPA Length	1 35	
2.132	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division	
		+Payment Information	ISO Definition	Identifies a subdivision of a country such as state,	
		++Credit Transfer Transaction Information		region, county.	
		+++Creditor	XML Tag	CtrySubDvsn	
		++++Postal Address	Type	Max35Text	
		+++++Country Sub Division	ISO Length	1 35	
		Thirte Country Sub Division	SEPA Length	1 35	
2.133	01	Customer Credit Transfer Initiation V09	ISO Name	Country	
2.133	01	+Payment Information	ISO Definition	Nation with its own government.	
		++Credit Transfer Transaction Information	XML Tag	Ctry	
			O .	•	
			Type	CountryCode	
		++++Postal Address	Pattern	$[A-Z]{2,2}$	
2.124	0.2	+++++Country	CERATI D. I. ()		
2.134	02	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only two occurrences are allowed.	
		+Payment Information		If 'Address Line' is used, then 'Postal Address'	
		++Credit Transfer Transaction Information		sub-elements other than 'Country' are forbidden.	
		+++Creditor		A combination of 'Address Line' and 'Country' is	
		++++Postal Address		allowed.	
		+++++Address Line	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	
			Туре	Max70Text	
			ISO Length	1 70	
			SEPA Length	1 70	
2.135	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E005 The Beneficiary identification code.	
	J1	+Payment Information	ISO Name	Identification	
		++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification of a	
		+++Credit Transfer Transaction Information +++Creditor	150 Definition		
		++++Creditor ++++Identification	VMI Tog	party. Id	
		TTTTIGENUMEAUON	XML Tag		
-	11		Type XML Tag	Party38Choice xs:choice	
	11		ANIL Tag	AS.CHOICE	



#	SEPA	Message Element	Customer 1	to PSP Credit Transfer Information
	Mult	_		SEPA Core Requirements
2.136	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.137	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	- V A	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.138	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.139	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.140	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
2.141	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account +++Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.142	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification ++++IBAN	XML Tag SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	xs:choice AT-C001 The IBAN of the account of the Beneficiary. IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.143	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1



#	SEPA	Message Element	Customer	to PSP Credit Transfer Information
"	Mult	_		SEPA Core Requirements
2.144	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.145	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.146	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name ISO Definition XML Tag	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
			Type ISO Length SEPA Length	Max70Text 1 70
2.147	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Proxy	SEPA Length SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-E003 The Proxy/alias of the account of the Beneficiary. AT-E003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.148	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification135



#	SEPA	Message Element	Customer to PSP Credit Transfer Information	
"	Mult	Wessage Diement		SEPA Core Requirements
2.149	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E007 The name of the Beneficiary Reference
		+Payment Information ++Credit Transfer Transaction Information	SEPA Usage Rule(s)	Party. 'Name' is limited to 70 characters in length.
		+++Ultimate Creditor	ISO Name	Name
		++++Name	ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm Maril 40T-ret
			Type ISO Length	Max140Text 1 140
			SEPA Length	1 70
2.150	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address
		+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Credit Transfer Transaction Information	*** ** **	address, as defined by postal services.
		+++Ultimate Creditor	XML Tag	PstlAdr
2 151	0 1	++++Postal Address Customer Credit Transfer Initiation V09	Type SEPA Rulebook	PostalAddress24 AT-E010 The identification code of the
2.151	01	+Payment Information	SEI A KUIEUUUK	Beneficiary Reference Party.
		++Credit Transfer Transaction Information	ISO Name	Identification
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		party.
			XML Tag	Id
			Type	Party38Choice
	11		XML Tag	xs:choice
2.152	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of
		+Payment Information ++Credit Transfer Transaction Information	ISO Name	<i>'Other' is allowed.</i> Organisation Identification
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous way to identify an
		++++Identification	150 Definition	organisation.
		+++++Organisation Identification	XML Tag	OrgId
		Ü	Type	OrganisationIdentification29
2.153	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one
		+Payment Information	TOO N	occurrence of 'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Private Identification
		+++Ultimate Creditor ++++Identification	ISO Definition	Unique and unambiguous identification of a person, for example a passport.
		+++++Private Identification	XML Tag	PrvtId
		The facility and the facility of the facility	Type	PersonIdentification13
2.154	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the
		+++Ultimate Creditor		country from which the affairs of that company
		++++Country Of Residence	N73 AT 753	are directed.
			XML Tag	CtryOfRes
			Type Pattern	CountryCode [A-Z]{2,2}
2.155	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Credit Transfer Transaction Information		the party.
		+++Ultimate Creditor	XML Tag	CtctDtls
_		++++Contact Details	Type	Contact4
2.156	0n	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Creditor Agent
		+Payment Information	ISO Definition	Further information related to the processing of
		++Credit Transfer Transaction Information +++Instruction For Creditor Agent		the payment instruction, provided by the initiating party, and intended for the creditor
		I I I I I I I I I I I I I I I I I I I		agent.
			XML Tag	InstrForCdtrAgt
			Туре	InstructionForCreditorAgent1



#	SEPA	Message Element	Customore	to PSP Credit Transfer Information
π	Mult	Wiessage Element		SEPA Core Requirements
0.155			-	
2.157	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name ISO Definition XML Tag	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
			Type ISO Length SEPA Length	Max140Text 1 140 1 140
2.158	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag	AT-T007 The purpose of the SCT Inst Instruction. 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
			Type	Purpose2Choice
	11		XML Tag	xs:choice
2.159	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	ISO Name ISO Definition XML Tag Type ISO Length	In case the transaction is a transfer back related to an earlier executed SCT Inst Transaction, the purpose must be "RRCT" or another code meaningful for identifying the SCT Inst as a transfer back. "RRTP" must be used if the SCT Inst 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
			SEPA Length	1 4
2.160	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 35 1 35
2.161	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.162	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8
2.163	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7



#	SEPA	Message Element	Customer to PSP Credit Transfer Information		
	Mult		S	SEPA Core Requirements	
2.164	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the SCT Inst 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	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	SEPA Usage Rule(s)	'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Only one occurrence of 'Unstructured' is allowed. If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users". Unstructured Information of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Ustrd Max140Text 1 140	
2.166	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	SEPA Length SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element ((i.e. excluding <strd> and </strd>) do not exceed 140 characters in length. Structured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. Strd StructuredRemittanceInformation16	



#	SEPA	Message Element	Customer	to PSP Credit Transfer Information
"	Mult	Wessing Exement		SEPA Core Requirements
2.167	0n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	ISO Name ISO Definition XML Tag Type	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7
2.168	01	+++++Referred Document Information 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	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	ISO Name ISO Definition XML Tag	When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf
2.170	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	Type SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	CreditorReferenceInformation2 Mandatory if 'Creditor Reference Information' is used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.171	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type ++++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	11	TTTTTTCOC OF Frontiery	XML Tag	xs:choice
2.172	+	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	Only "SCOR" is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restricti	
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.173	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++++Code Or Proprietary ++++++++	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 35 1 35



#	SEPA	Message Element	Customore	to PSP Credit Transfer Information
π	Mult	8		SEPA Core Requirements
2.174	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length	Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649). Issuer Entity that assigns the credit reference type. Issr Max35Text 1 35
2.175	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++Reference	ISO Name ISO Definition XML Tag Type ISO Length	Mandatory if 'Creditor Reference Information' is used. If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentionded under 'Issuer'. Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. Ref Max35Text 1 35
2.176	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	ISO Name ISO Definition XML Tag Type	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification135
2.177	01	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. Invoce PartyIdentification135
2.178	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	ISO Name ISO Definition XML Tag Type	Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7



#	SEPA Mult	Message Element	Custome	r to PSP Credit Transfer Information SEPA Core Requirements
2.179	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.180	03	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 140 I 140
2.181	0n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
3.0	0n	Customer Credit Transfer Initiation V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



2.2 PSP-to-Customer Reject, Negative or Positive Confirmation (based on DS-03)

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

A. Reject

The code "RJCT" (Rejected) must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'.

The Originator PSP is the status originator and the reason code is different from 'timeout' related reasons.

The message caters for bulk and single reject messages.

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' and 'Group Status', 'Payment Information Status' or 'Transaction Status' set to "RJCT".

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-01 attributes.

B. Negative confirmation

The code "RJCT" (Rejected) must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'.

If the Originator PSP is the status originator (element 'Originator' under 'Status' on various levels) then the code has to be a time-out related reason. If the status originator is not the Originator PSP then any status can be used.

The message caters for bulk and single negative confirmations.

Note: Attribute AT-R001 in DS-03 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.001.001.09' and 'Group Status', 'Payment Information Status' or 'Transaction Status' set to "RJCT".

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.

C. Positive confirmation

The code "ACCP" (Accepted Customer Profile) must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'.

The Beneficiary PSP is the 'Status Originator' (no reason code).

The message caters for bulk and single positive confirmations

Note: The use case in DS-03 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.001.001.09' and 'Group Status', 'Payment Information Status' or 'Transaction Status' set to "ACCP".

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.



#	SEPA Mult		PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	11	Customer Payment Status Report V10	ISO Name ISO Definition	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
			XML Tag Type	report on a pending instruction. CstmrPmtStsRpt CustomerPaymentStatusReportV10
1.0	11	Customer Payment Status Report V10 +Group Header	ISO Name ISO Definition XML Tag	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr
			Type	GroupHeader86
1.1	11	Customer Payment Status Report V10 +Group Header ++Message Identification	ISO Name ISO Definition	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.
			XML Tag Type ISO Length SEPA Length	MsgId Mx35Text 1 35 1 35
1.2	11	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	01	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	01	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	01	Customer Payment Status Report V10 +Group Header ++Debtor Agent	SEPA Rulebook	AT-D002 The BIC code of the Originator PSP. Only 'BICFI' is allowed. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
1.6	01	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	11	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			Reject, Negative or Positive Confirmation SEPA Core Requirements
2.1		Customer Payment Status Report V10	ISO Name	Original Message Identification
		+Original Group Information And Status ++Original Message Identification	ISO Definition	Point to point reference, as assigned by the original instructing party, to unambiguously
			XML Tag	identify the original message. OrgnlMsgId
			Type ISO Length	Max35Text 1 35
2.2	1 1	Contain a Decimant States December V10	SEPA Length	1 35
2.2	11	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name	Only pain.001.001.09 is allowed Original Message Name Identification
		++Original Message Name Identification	ISO Definition	Specifies the original message name identifier to which the message refers.
			XML Tag	OrgnlMsgNmId
			Type ISO Length	Max35Text 1 35
2.2	0 1	C . D	SEPA Length	1 35
2.3	01	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition	Original Creation Date Time Date and time at which the original message was
		++Original Creation Date Time	XML Tag	created. OrgnlCreDtTm
			Туре	ISODateTime
2.4	01	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition	Original Number Of Transactions Number of individual transactions contained in
		++Original Number Of Transactions		the original message.
			XML Tag Type	OrgnlNbOfTxs Max15NumericText
			Pattern	[0-9]{1,15}
2.5	01	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition	Original Control Sum Total of all individual amounts included in the
		++Original Control Sum		original message, irrespective of currencies.
			XML Tag Type	OrgnlCtrlSum DecimalNumber
			SEPA FractDigits	17
2.6	01	Customer Payment Status Report V10	TotalDigits SEPA Rulebook	18 AT-R001 The type of R-message.
		+Original Group Information And Status	SEPA Usage Rule(s)	'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the
		++Group Status		code "RJCT" in case of a negative confirmation
				or a reject, or "ACCP" in case of a positive confirmation.
			ISO Name	Group Status
			ISO Definition XML Tag	Specifies the status of a group of transactions. GrpSts
			Туре	ExternalPaymentGroupStatus1Code
			ISO Length SEPA Length	1 4 1 4
			SEPA Code Restricti	ions
			ACCP	AcceptedCustomerProfile
				Preceding check of technical validation was successful. Customer profile check was also
			RJCT	successful. Rejected
			AJC1	Payment initiation or individual transaction
				included in the payment initiation has been rejected.
2.7	0n	Customer Payment Status Report V10	SEPA Usage Rule(s)	'Status Reason Information' must be present only
		+Original Group Information And Status ++Status Reason Information	ISO Name	if 'Group Status' is "RJCT". Status Reason Information
		·	ISO Definition	Provides detailed information on the status
			XML Tag	reason. StsRsnInf
			Type	StatusReasonInformation12



#	SEPA	Message Element	PSP to Customer	Reject, Negative or Positive Confirmation
	Mult	J		SEPA Core Requirements
2.8	11	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R002 The identification of the type of party that initiated the "R" message (to be used for a negative confirmation or a reject) or AT-C002 The BIC code of the Beneficiary PSP (to be used for a positive confirmation). 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		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 SCT Inst Transaction. Mandatory if 'Group Status' is "RJCT" (Rejected). Not allowed if 'Group Status' is "ACCP" (Accepted Customer Profle). Reason Specifies the reason for the status report. Rsn StatusReason6Choice
2.10	11		XML Tag SEPA Rulebook	xs:choice
2.10	11	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4
2.11	11	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 35 1 35
2.12		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	0n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus5
3.0	0n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition XML Tag Type	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32



#	SEPA	Message Element	PSP to Customer	Reject, Negative or Positive Confirmation	
"	Mult		SEPA Core Requirements		
3.1	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 35 1 35	
3.2	01	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	01	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	01	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 The type of R-message. 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT" in case of a negative confirmation or reject, or "ACCP" in case of a positive confirmation. Payment Information Status Specifies the status of the payment information group. PmtInfSts ExternalPaymentGroupStatus1Code 1 4 1 4	
			SEPA Code Restricti	ions	
			ACCP	AcceptedCustomerProfile Preceding check of technical validation was successful. Customer profile check was also successful.	
			RJCT	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.	
3.5	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory if 'Payment Information Status' is "RJCT". Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12	



#	SEPA	Message Element	DCD to Create an an	Dais et Manatina an Basitina Confirmation
#	Mult	Wessage Element		Reject, Negative or Positive Confirmation SEPA Core Requirements
3.6	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Originator	SEPA Rulebook	AT-R002 The identification of the type of party that initiated the "R" message (to be used for a negative confirmation or a reject) or AT-C002 The BIC code of the Beneficiary PSP (to be used
			SEPA Usage Rule(s)	for a positive confirmation). Mandatory. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a
			ISO Name	CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator
			ISO Definition XML Tag	Party that issues the status. Orgtr
3.7	01	Customer Payment Status Report V10	Type SEPA Rulebook	PartyIdentification135 AT-R004 The reason code for non-acceptance of
		+Original Payment Information And Status ++Status Reason Information +++Reason	SEPA Usage Rule(s)	the SCT Inst Transaction. Mandatory if 'Group Status' is "RJCT" (Rejected). Not allowed if 'Group Status' is
			ISO Name ISO Definition	"ACCP" (Accepted Customer Profile). Reason Specifies the reason for the status report.
			XML Tag Type	Rsn StatusReason6Choice
2.0	11		XML Tag	xs:choice
3.8	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason	SEPA Rulebook ISO Name ISO Definition	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list.
		++++Code	XML Tag Type ISO Length	Cd ExternalStatusReason1Code 1 4
3.9	11	Customer Payment Status Report V10	SEPA Length ISO Name	1 4 Proprietary
3.9	11	+Original Payment Information And Status ++Status Reason Information	ISO Definition XML Tag	Reason for the status, in a proprietary form. Prtry
		+++Reason ++++Proprietary	Type ISO Length	Max35Text
		,	SEPA Length	1 35
3.10	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	ISO Name ISO Definition	Additional Information Further details on the status reason.
		+++Additional Information		Usage: Additional information can be used for several purposes such as the reporting of repaired information.
			XML Tag Type ISO Length	AddtlInf Max105Text 1 105
3.11	0n	Customer Payment Status Report V10	SEPA Length ISO Name	1 105 Number Of Transactions Per Status
3.11	VII	+Original Payment Information And Status +Number Of Transactions Per Status	ISO Definition	Detailed information on the number of transactions for each identical transaction status.
			XML Tag Type	NbOfTxsPerSts NumberOfTransactionsPerStatus5
3.12	0n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition	Transaction Information And Status Provides information on the original transactions
		++Transaction Information And Status	XML Tag	to which the status report message refers. TxInfAndSts
			Type	PaymentTransaction105



#	SEPA Mult	Message Element		Reject, Negative or Positive Confirmation
3.13			SEPA Rulebook	AT-R003 The specific reference of the party
3.13	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	SEFA Ruiebook	initiating the reject (note: to be used for a negative confirmation or reject) or AT-T055 The Beneficiary PSP's reference of the SCT Inst Transaction (note: to be used for a positive
			ISO Name ISO Definition	confirmation). 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.
			XML Tag Type	StsId Max35Text
			ISO Length	1 35
3.14	01	Customer Payment Status Report V10	SEPA Length ISO Name	1 35 Original Instruction Identification
		+Original Payment Information And Status	ISO Definition	Unique identification, as assigned by the original
		++Transaction Information And Status +++Original Instruction Identification		instructing party for the original instructed party, to unambiguously identify the original
			NAME OF A	instruction.
			XML Tag Type	OrgnIInstrId Max35Text
			ISO Length SEPA Length	1 35 1 35
3.15	01	Customer Payment Status Report V10	SEPA Rulebook	AT-T014 The Originator's reference of the SCT
		+Original Payment Information And Status ++Transaction Information And Status	ISO Name	Inst instruction. Original End To End Identification
		+++Original End To End Identification	ISO Definition	Unique identification, as assigned by the original
				initiating party, to unambiguously identify the original transaction.
			XML Tag Type	OrgnlEndToEndId Max35Text
			ISO Length	1 35
2.16	0 1	C . D . G . D . WIO	SEPA Length	1 35
3.16	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment
		+++Original UETR	XML Tag	transaction. OrgnlUETR
			Type	UUIDv4Identifier
2.17	0.1	Contains December States December V10	Pattern CEDA Bull-back	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.17	01	Customer Payment Status Report V10 +Original Payment Information And Status	SEPA Rulebook SEPA Usage Rule(s)	AT-R001 The type of R-message. 'Group Status', Payment Information Status' or
		++Transaction Information And Status +++Transaction Status		'Transaction Status' must be present with the code "RJCT" in case of a negative confirmation
		Thinsacton Builds		or reject, or "ACCP" in case of a positive
			ISO Name	confirmation. Transaction Status
			ISO Definition	Specifies the status of a transaction, in a coded
			XML Tag	form. TxSts
			Type ISO Length	ExternalPaymentTransactionStatus1Code 1 4
			SEPA Length	1 4
			SEPA Code Restricti	
			ACCP	AcceptedCustomerProfile Preceding check of technical validation was
				successful. Customer profile check was also
			RJCT	successful. Rejected
	1	1		J



#	SEPA	Message Element	Message Element PSP to Customer Reject, Negative o		
	Mult	_	SEPA Core Requirements		
			SEPA Code Restrict	ions	
				Payment instruction has been rejected.	
3.18	01	Customer Payment Status Report V10	SEPA Usage Rule(s)	Mandatory if 'Transaction Status' is "RJCT".	
		+Original Payment Information And Status	ISO Name	Status Reason Information	
		++Transaction Information And Status	ISO Definition	Provides detailed information on the status	
		+++Status Reason Information		reason.	
			XML Tag	StsRsnInf	
			Type	StatusReasonInformation12	
3.19	11	Customer Payment Status Report V10	SEPA Rulebook	AT-R002 The identification of the type of party	
		+Original Payment Information And Status		that initiated the "R" message (to be used for a	
		++Transaction Information And Status		negative confirmation or a reject) or AT-C002	
		+++Status Reason Information		The BIC code of the Beneficiary PSP (to be used	
		++++Originator	CEDA II D-1-(-)	for a positive confirmation).	
			SEPA Usage Rule(s)	'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.	
			ISO Name	Originator	
			ISO Definition	Party that issues the status.	
			XML Tag	Orgtr	
			Type	PartyIdentification135	
3.20	01	Customer Payment Status Report V10	SEPA Rulebook	AT-R004 The reason code for non-acceptance of	
		+Original Payment Information And Status		the SCT Inst Transaction.	
		++Transaction Information And Status	SEPA Usage Rule(s)	Mandatory if 'Transaction Status' is "RJCT"	
		+++Status Reason Information		(Rejected). Not allowed if 'Group Status' is	
		++++Reason	ICO N	"ACCP" (Accepted Customer Profile).	
			ISO Name ISO Definition	Reason	
			XML Tag	Specifies the reason for the status report. Rsn	
			Type	StatusReason6Choice	
	11		XML Tag	xs:choice	
3.21	11	Customer Payment Status Report V10	SEPA Rulebook	See Message Element specifications below.	
3.21	11	+Original Payment Information And Status	ISO Name	Code	
		++Transaction Information And Status	ISO Definition	Reason for the status, as published in an external	
		+++Status Reason Information		reason code list.	
		++++Reason	XML Tag	Cd	
		+++++Code	Type	ExternalStatusReason1Code	
			ISO Length	1 4	
			SEPA Length	1 4	
3.22	11	Customer Payment Status Report V10	ISO Name	Proprietary	
		+Original Payment Information And Status	ISO Definition	Reason for the status, in a proprietary form.	
		++Transaction Information And Status	XML Tag	Prtry May 25 Tout	
		+++Status Reason Information	Type ISO Longth	Max35Text	
		++++Reason +++++Proprietary	ISO Length SEPA Length	1 35 1 35	
3.23	0n	Customer Payment Status Report V10	ISO Name	Additional Information	
دے.د	011	+Original Payment Information And Status	ISO Definition	Further details on the status reason.	
		++Transaction Information And Status	100 Demillion	artier domins on the status reason.	
		+++Status Reason Information		Usage: Additional information can be used for	
		++++Additional Information		several purposes such as the reporting of repaired	
				information.	
			XML Tag	AddtlInf	
			Туре	Max105Text	
			ISO Length	1 105	
			SEPA Length	1 105	



#	SEPA	Message Element	DSD to Customer	Reject, Negative or Positive Confirmation
π	Mult	Wiessage Eiement		SEPA Core Requirements
3.24	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	ISO Name ISO Definition XML Tag	Charges Information Provides information on the charges related to the processing of the rejection of the instruction. Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. ChrgsInf Charges7
3.25	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Tracker Data	Type ISO Name ISO Definition XML Tag Type	Tracker Data Provides information on the tracking of the interbank transaction related to the payment. TrckrData TrackerData1
3.26	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	ISO Name ISO Definition XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. Acceptace Time
3.27	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text 1 35 1 35
3.28	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 35 1 35
3.29	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	The minimum requirement is the BIC of the Debtor Agent. If used, other message elements must be populated with the same value as the message elements of the original instruction, within the following elements. Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.30	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0



#	SEPA Mult		PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements		
3.31	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T002 The amount of the SCT Inst 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	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name ISO Definition XML Tag 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	01	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	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T013 The Requested Execution Date and Time of the SCT Inst instruction. Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice	
3.35	01	Customer Payment Status Report V10 +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. CdtrSchmeId PartyIdentification135	
3.36	01	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	
3.37	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	ISO Name ISO Definition XML Tag Type	AT-T001 The identification code of the SCT Inst Scheme. AT-T008 The category purpose of the SCT Inst Instruction. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27	
3.38	01	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	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	ISO Name ISO Definition XML Tag Type	Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14	



#	SEPA M::14	Message Element		Reject, Negative or Positive Confirmation
	Mult			SEPA Core Requirements
3.40	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	ISO Name	AT-T009 The Remittance information sent by the Originator to the Beneficiary in the SCT Inst Instruction. Remittance Information
		++++Remittance Information	ISO Definition XML Tag	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
			Type	RemittanceInformation16
3.41	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	SEPA Rulebook SEPA Usage Rule(s) ISO Name	AT-P006 The name of the Originator Reference Party. AT-P007 The identification code of the Originator Reference Party. Only 'Party' is allowed. Ultimate Debtor
			ISO Definition XML Tag Type	Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.42	01	Customer Payment Status Report V10		AT-P001 The name of the Originator.
3.12	01	+Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference		AT-P005 The address of the Originator. AT-P004 The Originator identification code. Only 'Party' is allowed.
		++++Debtor	ISO Name ISO Definition	Debtor Party that owes an amount of money to the (ultimate) creditor.
			XML Tag Type	Dbtr Party40Choice
3.43	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	SEPA Rulebook	AT-D001 The IBAN of the account of the Originator. AT-P003 The Proxy/Alias of the account of the Originator.
		++++Debtor Account	ISO Name ISO Definition	Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a
			XML Tag	result of the transaction. DbtrAcct
2.44	1 1	Contains Designant Chil D. (1910)	Type	CashAccount38
3.44	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name	Debtor Agent
		+++Original Transaction Reference ++++Debtor Agent	ISO Definition XML Tag	Financial institution servicing an account for the debtor. DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.45	01	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition	Debtor Agent Account Unambiguous identification of the account of the
		++Transaction Information And Status +++Original Transaction Reference	VMI To	debtor agent at its servicing agent in the payment chain.
		++++Debtor Agent Account	XML Tag	DbtrAgtAcct
3.46	01	Customer Payment Status Report V10	Type SEPA Rulebook	CashAccount38 AT-C002 The BIC code of the Beneficiary PSP (if
		+Original Payment Information And Status ++Transaction Information And Status	ISO Name	present in DS-01).
		+++Original Transaction Reference	ISO Name ISO Definition	Creditor Agent Financial institution servicing an account for the
		++++Creditor Agent		creditor.
			XML Tag Type	CdtrAgt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element		Reject, Negative or Positive Confirmation SEPA Core Requirements
3.47	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.48	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-E001 The name of the Beneficiary. AT-E004 The address of the Beneficiary. AT-E005 The Beneficiary identification code. Only 'Party' is allowed. Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.49	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-C001 The IBAN of the account of the Beneficiary. AT-E003 The Proxy/Alias of the account of the Beneficiary. Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
3.50	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	SEPA Rulebook	AT-E007 The name of the Beneficiary Reference Party. AT-E010 The identification code of the Beneficiary Reference Party. Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
3.51	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T007 Purpose of the Credit Transfer. Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.52	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0n	Customer Payment Status Report V10 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



2.2.2 Message Element Specifications

The Rulebook reasons for a reject or negative confirmation of the SCT Inst are mapped to ISO codes in the tables 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 Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked, reason not specified
AG01	TransactionForbidden	Credit transfer forbidden on this type of account.
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format
		Usage Rule: To be used for incorrect 'operation/transaction' code.
AM02	NotAllowedAmount	Amount exceeds the maximum authorised amount for SCT Inst
BE04	MissingCreditorAddress	Account address is invalid
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format
		Usage Rule: To be used for invalid file format.
AM05	Duplication	Duplicate payment
MD07	EndCustomerDeceased	Beneficiary deceased
MS02	NotSpecifiedReasonCustomer Generated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorsNameOrAddress	Regulatory Reason
RR03	MissingCreditorsNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
TM01	InvalidCutOffTime	Time-out – maximum execution time has been exceeded
DNOR	Debtor bank is not registered	Originator PSP is not registered under this BIC in the CSM



ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
CNOR	Creditor bank is not registered	Beneficiary PSP is not registered under this BIC in the CSM

Following codes are specifically related to SCT Inst processing (e.g. time-out related codes):

ISO Code	ISO Name	SEPA Core Reason
AB05	TimeoutCreditorAgent	Transaction stopped due to timeout at the Creditor Agent.
AB06	TimeoutInstructedAgent	Transaction stopped due to timeout at the Instructed Agent.
AB07	OfflineAgent	Agent of message is not online. Generic usage if it cannot be determined who exactly is not online.
AB08	OfflineCreditorAgent	Creditor Agent is not online.
AB09	ErrorCreditorAgent	Transaction stopped due to error at the Creditor Agent.
AB10	ErrorInstructedAgent	Transaction stopped due to error at the Instructed Agent.
AG10	AgentSuspended	Agent of message is suspended from the Real Time Payment system. Generic usage if it cannot be determined who exactly is suspended.
AG11	CreditorAgentSuspended	Creditor Agent of message is suspended from the Real Time Payment system.
AM23	AmountExceedsSettlementLimit	Transaction amount exceeds settlement limit.



2.3 Transfer Back of Received SCT Inst 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 SCT Inst 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 SCT Inst 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 Inst Rulebook) of the transfer back (and not to those of the earlier executed transaction).

The message caters for bulk and single payment instructions.

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

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



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



#	SEPA Mult	THE BOUND PROPERTY		eceived SCT Inst without Originator IBAN SEPA Core Requirements
1.5	11	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 2 18
1.6	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the payment. Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor. InitgPty PartyIdentification135
1.7	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name		'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
1.8	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Postal Address	ISO Name ISO Definition XML Tag	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
1.9	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	Type ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
1.10	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	xs:choice Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
1.11	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
1.12	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}



#	SEPA	Message Element	Transfer Back of Received SCT Inst without Originator IBA	
	Mult			SEPA Core Requirements
1.13	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
1.14	01	Customer Credit Transfer Initiation V09 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification6
2.0	1n	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30
2.1	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 35 1 35
2.2	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method		Only "TRF" is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code ions CreditTransfer Transfer of an amount of money in the books of
2.3	01	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	ISO Name ISO Definition XML Tag Type	the account servicer. If present and contains "true", batch booking is requested. If present and contains "false", booking per transaction is requested. If element is not present, pre-agreed customerto-PSP conditions apply. Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
2.4	11	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	



#	SEPA	Message Element		eceived SCT Inst without Originator IBAN
	Mult			SEPA Core Requirements
2.5	11	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name	The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum
			ISO Definition XML Tag	Total of all individual amounts included in the group, irrespective of currencies. CtrlSum DecimalNumber
			Type SEPA FractDigits TotalDigits	2 18
2.6	01	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information		'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.
		3, 7, 3, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	ISO Name ISO Definition	Payment Type Information Set of elements used to further specify the type of transaction.
			XML Tag Type	PmtTpInf PaymentTypeInformation26
2.7	01	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	SEPA Usage Rule(s) ISO Name	If present, pre-agreed customer-to-PSP conditions apply. Instruction Priority
		+++Instruction Priority	ISO Definition XML Tag	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty
2.8	01	Customer Credit Transfer Initiation V09	Type SEPA Usage Rule(s)	Priority2Code Usage is recommended.
		+Payment Information ++Payment Type Information +++Service Level	ISO Name ISO Definition	Only one occurrence is allowed. Service Level Agreement under which or rules under which the
			XML Tag Type	transaction should be processed. SvcLvl ServiceLevel8Choice
	11		XML Tag	xs:choice
2.9	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	SEPA Rulebook	AT-T001 The identification code of the SCT Inst Scheme. Only "SEPA" is allowed.
		+++++Code	ISO Definition XML Tag	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			Type ISO Length SEPA Length	ExternalServiceLevel1Code 1 4 1 4
			SEPA Code Restricti	ions
			SEPA	SingleEuroPaymentsArea Payment must be executed following the Single
2.10	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	ISO Name ISO Definition	Euro Payments Area scheme. Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
		+++Service Level ++++Proprietary	XML Tag Type ISO Length SEPA Length	Prtry Max35Text 1 35 1 35



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN SEPA Core Requirements
2.11	01	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	ISO Name ISO Definition	Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
	1 1		XML Tag Type XML Tag	LcIInstrm LocalInstrument2Choice xs:choice
2.12	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code		Only "INST" is allowed. Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 35 1 35
			INST	InstantCreditTransfer Transaction is related to an Instant Credit Transfer. Use case example: SEPA Instant Credit Transfer (SCT Inst)
2.13	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 35 1 35
2.14	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-T008 The category purpose of the SCT Inst Instruction.
2.15	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	XML Tag	xs:choice Only "RRCT" is allowed. Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 4 1 4
			SEPA Length SEPA Code Restricts RRCT	



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originato SEPA Core Requirements	
2.16		C . C IVE C IVE IVE		•
2.16	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 35
		THE TOPHCULY	SEPA Length	1 35
2.17	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date		AT-P006 The Requested Execution Date and Time of the SCT Inst 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
			XML Tag Type	the bank. ReqdExctnDt DateAndDateTime2Choice
	11		XML Tag	xs:choice
2.18	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	ISO Name ISO Definition XML Tag Type	Date Specified date. Dt ISODate
2.19	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time		Only UTC time format or local time with UTC offset format can be used. Date Time Specified date and time. DtTm ISODateTime
2.20	01	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	ISO Name ISO Definition XML Tag Type	Pooling Adjustment Date Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. PoolgAdjstmntDt ISODate
2.21	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification135
2.22	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P001 The name of the Originator
2.23	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	SEPA Rulebook	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		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag	SEPA Core Requirements Address Type Identifies the nature of the postal address.
2.25		+Payment Information ++Debtor +++Postal Address	ISO Definition XML Tag	
		++Debtor +++Postal Address	XML Tag	Identifies the nature of the postal address.
		+++Postal Address		
				AdrTp
		I++++Address Type	Туре	AddressType3Choice
	01	Customer Credit Transfer Initiation V09	ISO Name	Department
2.26		+Payment Information	ISO Definition	Identification of a division of a large organisation
2.26		++Debtor		or building.
2.26		+++Postal Address	XML Tag	Dept Dept
2.26		++++Department	Type	Max70Text
2.26		•	ISO Length	1 70
2.26			SEPA Length	<i>1</i> 70
	01	Customer Credit Transfer Initiation V09	ISO Name	Sub Department
		+Payment Information	ISO Definition	Identification of a sub-division of a large
		++Debtor		organisation or building.
		+++Postal Address	XML Tag	SubDept
		++++Sub Department	Type	Max70Text
			ISO Length	1 70
2 27	Λ 1	C . C I'.T C I '.' . VOO	SEPA Length	1 70 Street Name
2.27	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Name of a street or thoroughfare.
		++Debtor	XML Tag	StrtNm
		+++Postal Address	Type	Max70Text
		++++Street Name	ISO Length	1 70
		T T I Street Tunio	SEPA Length	1 70
2.28	01	Customer Credit Transfer Initiation V09	ISO Name	Building Number
		+Payment Information	ISO Definition	Number that identifies the position of a building
		++Debtor		on a street.
		+++Postal Address	XML Tag	BldgNb
		++++Building Number	Туре	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.29	01	Customer Credit Transfer Initiation V09	ISO Name	Building Name
		+Payment Information	ISO Definition	Name of the building or house.
		++Debtor	XML Tag	BldgNm Max35Text
		+++Postal Address ++++Building Name	Type ISO Length	1 35
		++++Bullding Name	SEPA Length	1 35 1 35
2.30	01	Customer Credit Transfer Initiation V09	ISO Name	Floor
2.30	01	+Payment Information	ISO Definition	Floor or storey within a building.
		++Debtor	XML Tag	Flr
		+++Postal Address	Type	Max70Text
		++++Floor	ISO Length	1 70
			SEPA Length	<i>1</i> 70
2.31	01	Customer Credit Transfer Initiation V09	ISO Name	Post Box
		+Payment Information	ISO Definition	Numbered box in a post office, assigned to a
		++Debtor		person or organisation, where letters are kept
		+++Postal Address		until called for.
		++++Post Box	XML Tag	PstBx
			Type	Max16Text
			ISO Length	1 16
2 22	Λ 1	Customer Credit Transfer I-14-4 V00	SEPA Length ISO Name	1 16 Room
2.32	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	
		+Payment Information ++Debtor	XML Tag	Building room number. Room
		+++Postal Address	Type	Max70Text
		++++Room	ISO Length	1 70
			SEPA Length	1 70



#	SEPA Mult		Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
				<u>- </u>
2.33	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type	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
			ISO Length SEPA Length	1 16 1 16
2.34	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 35 1 35
2.35	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	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	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country subdivision. DstrctNm Max35Text 1 35 1 35
2.37	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 35
2.38	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	SEPA Length ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode
2.39	02	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line		[A-Z]{2,2} Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 70 1 70
2.40	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	SEPA Length SEPA Rulebook ISO Name ISO Definition XML Tag Type XML Tag	AT-P004 The Originator identification code Identification Unique and unambiguous identification of a party. Id Party38Choice xs:choice



#	SEPA Mult	Message Element		Leceived SCT Inst without Originator IBAN SEPA Core Requirements
2.41	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.42	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.43	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.44	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.45	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name ISO Definition XML Tag Type	Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
2.46		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.47	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	XML Tag SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	xs:choice AT-D001 The IBAN of the account of the Originator. IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.48	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1



#	SEPA	Message Element	Transfer Back of R	eceived SCT Inst without Originator IBAN
	Mult	_		SEPA Core Requirements
2.49	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.50	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition	Currency Identification of the currency in which the account is held.
			XML Tag Type Pattern	Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.51	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.
			XML Tag Type	Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text
			ISO Length SEPA Length	1 70 1 70
2.52	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Rulebook SEPA Usage Rule(s)	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
			ISO Name ISO Definition XML Tag Type	to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.53	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6



#	SEPA Mult		Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.54		Customer Credit Transfer Initiation V09 +Payment Information		Either "BICFI" or 'Other/Identification' must be used.
		++Debtor Agent	ISO Name	Financial Institution Identification
		+++Financial Institution Identification	ISO Definition	Unique and unambiguous identification of a
				financial institution, as assigned under an
				internationally recognised or proprietary
				identification scheme.
			XML Tag	FinInstnId
2.55	0 1		Type	FinancialInstitutionIdentification18
2.55	01	Customer Credit Transfer Initiation V09	SEPA Rulebook ISO Name	AT-D002 The BIC code of the Originator PSP.
		+Payment Information ++Debtor Agent	ISO Name ISO Definition	BICFI Code allocated to a financial institution by the
		+++Financial Institution Identification	150 Definition	ISO 9362 Registration Authority as described in
		++++BICFI		ISO 9362 "Banking - Banking
				telecommunication messages - Business identifier
				code (BIC)".
			XML Tag	BICFI
			Type	BICFIDec2014Identifier
			Pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{2,2})
2.56	01	Customer Credit Transfer Initiation V09	ISO Name	Z0-9]{3,3}){0,1} Clearing System Member Identification
2.30	01	+Payment Information	ISO Definition	Information used to identify a member within a
		++Debtor Agent		clearing system.
			XML Tag	ClrSysMmbId
		++++Clearing System Member Identification	Type	ClearingSystemMemberIdentification2
2.57	01	Customer Credit Transfer Initiation V09		LEI
		+Payment Information	ISO Definition	Legal entity identifier of the financial institution.
		++Debtor Agent +++Financial Institution Identification	XML Tag	LEI
		++++LEI	Type Pattern	LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.58	01	Customer Credit Transfer Initiation V09	ISO Name	Name
2.30	01	+Payment Information	ISO Definition	Name by which an agent is known and which is
		++Debtor Agent		usually used to identify that agent.
		+++Financial Institution Identification	XML Tag	Nm
		++++Name	Type	Max140Text
			ISO Length	1 140
2.59	01	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 140 Postal Address
2.39	01	+Payment Information	ISO Name ISO Definition	Information that locates and identifies a specific
		++Debtor Agent	150 Definition	address, as defined by postal services.
		+++Financial Institution Identification	XML Tag	PstlAdr
		++++Postal Address	Туре	PostalAddress24
2.60	01	Customer Credit Transfer Initiation V09	ISO Name	Other
		+Payment Information	ISO Definition	Unique identification of an agent, as assigned by
		++Debtor Agent	NAME OF THE	an institution, using an identification scheme.
		+++Financial Institution Identification	XML Tag	Othr GenericFinancialIdentification1
2.61	11	++++Other Customer Credit Transfer Initiation V09	Type SEPA Usage Pule(s)	Only "NOTPROVIDED" is allowed.
2.01	11	+Payment Information	ISO Name	Identification
		++Debtor Agent	ISO Definition	Unique and unambiguous identification of a
		+++Financial Institution Identification		person.
		++++Other	XML Tag	Id
		++++Hdentification	Type	Max35Text
			ISO Length	1 35
2.62	0 1	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 35 Scheme Name
2.02	01	+Payment Information	ISO Name ISO Definition	Name of the identification scheme.
		++Debtor Agent	XML Tag	SchmeNm
		+++Financial Institution Identification	Type	FinancialIdentificationSchemeName1Choice
		++++Other		
		++++Scheme Name		



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN SEPA Core Requirements
				•
2.63	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	ISO Name ISO Definition XML Tag Type ISO Length	Issuer Entity that assigns the identification. Issr Max35Text 1 35
		+++++Issuer	SEPA Length	1 35
2.64	01	Customer Credit Transfer Initiation V09	ISO Name	Branch Identification
2.04	01	+Payment Information ++Debtor Agent +++Branch Identification	ISO Definition	Identifies a specific branch of a financial institution.
			XML Tag	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
			Type	BranchData3
2.65	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition XML Tag	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct
			Type	CashAccount38
2.66	01	Customer Credit Transfer Initiation V09 +Payment Information ++Instruction For Debtor Agent	ISO Name ISO Definition	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.
			XML Tag Type ISO Length SEPA Length	Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 140 1 140
2.67	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr
2.69	Λ 1	Customer Credit Transfer Initiation V09	Type SEPA Rulebook	PartyIdentification135 AT-P006 The name of the Originator Reference
2.68	01	+Payment Information ++Ultimate Debtor +++Name		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
			Type ISO Length SEPA Length	Max140Text 1 140 1 70
2.69	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr Postal Address24
2.70	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 The identification code of the Originator Reference Party Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA Mult	Message Element		Received SCT Inst without Originator IBAN SEPA Core Requirements
				•
2.71	11	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	ISO Name ISO Definition XML Tag	xs:choice) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.72	11	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	Type SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Digams attoine entirication 29 Distinct '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 PersonIdentification 13
2.73	01	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	01	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.75	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	ISO Name ISO Definition XML Tag Type	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrict	tions
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.76	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	ISO Name ISO Definition	Charges Account Account used to process charges associated with a transaction. Usage: Charges account should be used when
			XML Tag Type	charges have to be booked to an account different from the account identified in debtor's account. ChrgsAcct CashAccount38
2.77	01	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	ISO Name ISO Definition	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.
			XML Tag Type	ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult			Leceived SCT Inst without Originator IBAN SEPA Core Requirements
2.78		Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Credit Transfer Transaction Information Provides information on the individual
		+Payment Information ++Credit Transfer Transaction Information	180 Definition	transaction(s) included in the message.
			XML Tag	CdtTrfTxInf
2.79	1 1	Customer Credit Transfer Initiation V09	Type ISO Name	CreditTransferTransaction34 Payment Identification
2.19	11	+Payment Information	ISO Name ISO Definition	Set of elements used to reference a payment
		++Credit Transfer Transaction Information		instruction.
		+++Payment Identification	XML Tag Type	PmtId PaymentIdentification6
2.80	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Identification
		+Payment Information	ISO Definition	Unique identification as assigned by an
		++Credit Transfer Transaction Information +++Payment Identification		instructing party for an instructed party to unambiguously identify the instruction.
		++++Instruction Identification		Usage: The instruction identification is a point to point reference that can be used between the
				instructing party and the instructed party to refer
				to the individual instruction. It can be included in
			XML Tag	several messages related to the instruction. InstrId
			Type	Max35Text
			ISO Length	1 35
2.81	11	Customer Credit Transfer Initiation V09	SEPA Length SEPA Rulebook	1 35 AT-T014 The Originator's Reference of the SCT
2.01	11	+Payment Information	DELTI Ruicook	Inst Instruction.
		++Credit Transfer Transaction Information	ISO Name	End To End Identification
		+++Payment Identification ++++End To End Identification	ISO Definition	Unique identification assigned by the initiating party to unambiguously identify the transaction.
		To and recommended		This identification is passed on, unchanged,
				throughout the entire end-to-end chain.
				Usage: The end-to-end identification can be used
				for reconciliation or to link tasks relating to the transaction. It can be included in several
				messages related to the transaction.
			XML Tag	EndToEndId
			Type ISO Length	Max35Text 1 35
			SEPA Length	1 35 1 35
2.82	01	Customer Credit Transfer Initiation V09	ISO Name	UETR
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Universally unique identifier to provide an end-
		+++Payment Identification	XML Tag	to-end reference of a payment transaction. UETR
		++++UETR	Туре	UUIDv4Identifier
			Pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
2.83	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	'Payment Type Information' must be present
		+Payment Information	,	either here or directly under 'Payment
		++Credit Transfer Transaction Information +++Payment Type Information	ISO Name	Information'. Payment Type Information
		TTTI ayment Type Information	ISO Definition	Set of elements used to further specify the type of
				transaction.
			XML Tag	PmtTpInf PaymentTypeInformation26
2.84	01	Customer Credit Transfer Initiation V09	Type ISO Name	PaymentTypeInformation26 Instruction Priority
		+Payment Information	ISO Definition	Indicator of the urgency or order of importance
		++Credit Transfer Transaction Information		that the instructing party would like the instructed
		+++Payment Type Information ++++Instruction Priority	XML Tag	party to apply to the processing of the instruction. InstrPrty
			Type	Priority2Code



#	SEPA			eceived SCT Inst without Originator IBAN
	Mult			SEPA Core Requirements
2.85	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Usage is recommended.
		+Payment Information	TG 0 37	Only one occurrence is allowed.
		++Credit Transfer Transaction Information	ISO Name	Service Level
		+++Payment Type Information	ISO Definition	Agreement under which or rules under which the
		++++Service Level		transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
201	11		XML Tag	xs:choice
2.86	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 The identification code of the SCT Inst
		+Payment Information	CEDATE DATA	Scheme.
		++Credit Transfer Transaction Information		Only "SEPA" is allowed.
		+++Payment Type Information	ISO Name	Code
		++++Service Level	ISO Definition	Specifies a pre-agreed service or level of service
		+++++Code		between the parties, as published in an external
			TTD ST CD	service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	ions
			SEPA	SingleEuroPaymentsArea
				Payment must be executed following the Single
				Euro Payments Area scheme.
2.87	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Credit Transfer Transaction Information		between the parties, as a proprietary code.
		+++Payment Type Information	XML Tag	Prtry
		++++Service Level	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35
2.88	01	Customer Credit Transfer Initiation V09	ISO Name	Local Instrument
		+Payment Information	ISO Definition	User community specific instrument.
		++Credit Transfer Transaction Information		
		+++Payment Type Information		Usage: This element is used to specify a local
		++++Local Instrument		instrument, local clearing option and/or further
				qualify the service or service level.
			XML Tag	LclInstrm
			Type	LocalInstrument2Choice
	11		XML Tag	xs:choice
2.89	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only "INST" is allowed.
		+Payment Information	ISO Name	Code
		++Credit Transfer Transaction Information	ISO Definition	Specifies the local instrument, as published in an
		+++Payment Type Information		external local instrument code list.
		++++Local Instrument	XML Tag	Cd
		+++++Code	Type	ExternalLocalInstrument1Code
			ISO Length	1 35
			SEPA Length	1 35
			SEPA Code Restrict	ions
			INST	InstantCreditTransfer
				Transaction is related to an Instant Credit
				Transfer.
				Use case example: SEPA Instant Credit Transfer
	L			(SCT Inst)
2.90	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies the local instrument, as a proprietary
		++Credit Transfer Transaction Information		code.
		+++Payment Type Information	XML Tag	Prtry
		++++Local Instrument	Type	Max35Text
		+++++Proprietary	ISO Length	1 35
		• • •	SEPA Length	1 35
L	Ĭ	1		• •



	CTT A	3.5		
#	SEPA	Message Element		Received SCT Inst without Originator IBAN
	Mult		5	SEPA Core Requirements
2.91	11	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	Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
			XML Tag	CtgyPurp
			Туре	CategoryPurpose1Choice
2.92	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Code Restricts RRCT	xs:choice Only "RRCT" is allowed. Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 4 1 4 ions ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.
2.93		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 35 1 35
2.94	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name ISO Definition XML Tag Type XML Tag	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice xs:choice



#	SEPA	Message Element	Transfer Back of R	eceived SCT Inst without Originator IBAN
	Mult			SEPA Core Requirements
2.95	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	SEPA Rulebook SEPA Usage Rule(s) SEPA Format	AT-T002 The amount of the SCT Inst in Euro. Only 'EUR' is allowed. Amount must be 0.01 or up to the maximum amount per instruction that can be processed under the Scheme as defined in document EPC023-16 "Maximum Amount for Instructions under the SCT Inst Scheme Rulebook", or the maximum amount as agreed between individual Participants or communities of Participants. The fractional part has a maximum of two digits.
			Rule(s) ISO Name ISO Definition	Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999.99
2.96	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	ISO Name ISO Definition XML Tag	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
2.97	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	Type ISO Name ISO Definition XML Tag Type	EquivalentAmount2 Exchange Rate Information Provides details on the currency exchange rate and contract. XchgRateInf ExchangeRate1
2.98	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer		Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restricts SLEV	FollowingServiceLevel Charges are to be applied following the rules
2.99	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name ISO Definition XML Tag Type	agreed in the service level and/or scheme. Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11
2.100	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN SEPA Core Requirements
2.101	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P006 The name of the Originator Reference
2.101	01	+Payment Information	SEI A Kuleoook	Party.
		++Credit Transfer Transaction Information	SEPA Usago Rulo(s)	'Name' is limited to 70 characters in length.
		+++Ultimate Debtor	ISO Name	Name
		++++Name	ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length SEPA Length	1 140 1 70
2.102	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address
2.102	01	+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Credit Transfer Transaction Information	150 Delimition	address, as defined by postal services.
		+++Ultimate Debtor	XML Tag	PstlAdr
		++++Postal Address	Type	Postal Address 24
2.103	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P007 The identification code of the
2.103	01	+Payment Information	SEE IT ILLUCOON	Originator Reference Party.
		++Credit Transfer Transaction Information	ISO Name	Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		party.
			XML Tag	Id
			Type	Party38Choice
	11		XML Tag	xs:choice
2.104	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of
		+Payment Information		'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous way to identify an
		++++Identification		organisation.
		+++++Organisation Identification	XML Tag	OrgId
2.105	1 1		Type	OrganisationIdentification29
2.105	11	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Usage Kule(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Private Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification	100 Delimition	person, for example a passport.
		+++++Private Identification	XML Tag	PrvtId
			Type	PersonIdentification13
2.106	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the
		+++Ultimate Debtor		country from which the affairs of that company
		++++Country Of Residence		are directed.
			XML Tag	CtryOfRes
			Туре	CountryCode
2.107	0 1		Pattern	[A-Z]{2,2}
2.107	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Contact Details Set of elements used to indicate how to contact
		+Payment Information ++Credit Transfer Transaction Information	130 Dellilling	
		+++Ultimate Debtor	XML Tag	the party. CtctDtls
		++++Contact Details	Type	Contact4
2.108	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1
2.100	01	+Payment Information	ISO Definition	Agent between the debtor's agent and the
		++Credit Transfer Transaction Information		creditor's agent.
		+++Intermediary Agent 1		· ·· ·· · · · · · · · · · · · · · · ·
				Usage: If more than one intermediary agent is
				present, then IntermediaryAgent1 identifies the
				agent between the DebtorAgent and the
				IntermediaryAgent2.
			XML Tag	IntrmyAgt1
			Type	BranchAndFinancialInstitutionIdentification6



#	SEPA			eceived SCT Inst without Originator IBAN
	Mult			SEPA Core Requirements
2.109	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. IntrmyAgt1Acct CashAccount38
2.110	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 2
2.110	01	+Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Definition	Agent between the debtor's agent and the creditor's agent.
			XML Tag	Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2
			Type	BranchAndFinancialInstitutionIdentification6
2.111	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name ISO Definition	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.
			XML Tag	IntrmyAgt2Acct
2.112	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++HIntermediary Agent 3	Type ISO Name ISO Definition	CashAccount38 Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent.
		Try memorina y rigone s	XML Tag Type	Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount38
2.114	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	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		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
2.116	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Creditor Party to which an amount of money is due. Cdtr PartyIdentification135



#	SEPA Mult		Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements		
				<u>- </u>	
2.117	11	Customer Credit Transfer Initiation V09		AT-E001 The name of the Beneficiary.	
		+Payment Information	SEPA Usage Rule(s)		
		++Credit Transfer Transaction Information	ICO Name	'Name' is limited to 70 characters in length.	
		++++Creditor ++++Name	ISO Name ISO Definition	Name	
		++++Name	180 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	<i>1</i> 70	
2.118	01	Customer Credit Transfer Initiation V09		AT-E004 The address of the Beneficiary.	
		+Payment Information		If 'Address Line' is used, then 'Postal Address'	
		++Credit Transfer Transaction Information		sub-elements other than 'Country' are forbidden.	
		+++Creditor		A combination of 'Address Line' and 'Country' is	
		++++Postal Address		allowed.	
				If 'Address Line' is not used, then at least 'Town	
			TOO N	Name' and 'Country' must be used.	
			ISO Name ISO Definition	Postal Address	
			180 Delimition	Information that locates and identifies a specific address, as defined by postal services.	
			XML Tag	PstlAdr	
			Type	PostalAddress24	
2.119	01	Customer Credit Transfer Initiation V09	ISO Name	Address Type	
2.11)	01	+Payment Information	ISO Definition	Identifies the nature of the postal address.	
		++Credit Transfer Transaction Information	XML Tag	AdrTp	
		+++Creditor	Туре	AddressType3Choice	
		++++Postal Address			
		+++++Address Type			
2.120	01	Customer Credit Transfer Initiation V09	ISO Name	Department	
		+Payment Information	ISO Definition	Identification of a division of a large organisation	
		++Credit Transfer Transaction Information		or building.	
		+++Creditor	XML Tag	Dept	
		++++Postal Address	Type ISO Length	Max70Text 1 70	
		+++++Department	SEPA Length	1 70 1 70	
2.121	01	Customer Credit Transfer Initiation V09	ISO Name	Sub Department	
2.121	01	+Payment Information	ISO Definition	Identification of a sub-division of a large	
		++Credit Transfer Transaction Information		organisation or building.	
		+++Creditor	XML Tag	SubDept	
		++++Postal Address	Type	Max70Text	
		++++Sub Department	ISO Length	1 70	
			SEPA Length	1 70	
2.122	01	Customer Credit Transfer Initiation V09	ISO Name	Street Name	
		+Payment Information	ISO Definition	Name of a street or thoroughfare.	
		++Credit Transfer Transaction Information	XML Tag	StrtNm	
		+++Creditor	Type	Max70Text	
		++++Postal Address +++++Street Name	ISO Length SEPA Length	1 70 1 70	
2.123	01	Customer Credit Transfer Initiation V09	ISO Name	Building Number	
2.123	U I	+Payment Information	ISO Name ISO Definition	Number that identifies the position of a building	
		++Credit Transfer Transaction Information	150 Definition	on a street.	
		+++Creditor	XML Tag	BldgNb	
		++++Postal Address	Type	Max16Text	
		++++Building Number	ISO Length	1 16	
			SEPA Length	1 16	
2.124	01	Customer Credit Transfer Initiation V09	ISO Name	Building Name	
		+Payment Information	ISO Definition	Name of the building or house.	
		++Credit Transfer Transaction Information	XML Tag	BldgNm	
		+++Creditor	Type	Max35Text	
		++++Postal Address	ISO Length	1 35	
		++++Building Name	SEPA Length	1 35	



#	SEPA	Message Element	Transfer Back of Received SCT Inst without Originator IBAN		
	Mult			SEPA Core Requirements	
2.125	01	Customer Credit Transfer Initiation V09	ISO Name	Floor	
		+Payment Information	ISO Definition	Floor or storey within a building.	
		++Credit Transfer Transaction Information	XML Tag	Flr Max70Text	
		++++Creditor ++++Postal Address	Type ISO Length	1 70	
		+++++Floor	SEPA Length	1 70 1 70	
2.126	01	Customer Credit Transfer Initiation V09	ISO Name	Post Box	
		+Payment Information	ISO Definition	Numbered box in a post office, assigned to a	
		++Credit Transfer Transaction Information		person or organisation, where letters are kept	
		+++Creditor		until called for.	
		++++Postal Address	XML Tag	PstBx	
		++++Post Box	Type ISO Length	Max16Text 1 16	
			SEPA Length	1 16 1 16	
2.127	01	Customer Credit Transfer Initiation V09	ISO Name	Room	
2.127	01	+Payment Information	ISO Definition	Building room number.	
		++Credit Transfer Transaction Information	XML Tag	Room	
		+++Creditor	Type	Max70Text	
		++++Postal Address	ISO Length	1 70	
		++++Room	SEPA Length	1 70	
2.128	01	Customer Credit Transfer Initiation V09	ISO Name	Post Code	
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Identifier consisting of a group of letters and/or	
		+++Credit Transfer Transaction Information ++++Creditor		numbers that is added to a postal address to assist the sorting of mail.	
		++++Postal Address	XML Tag	PstCd	
		+++++Post Code	Type	Max16Text	
			ISO Length	1 16	
			SEPA Length	1 16	
2.129	01	Customer Credit Transfer Initiation V09	ISO Name	Town Name	
		+Payment Information	ISO Definition	Name of a built-up area, with defined boundaries,	
		++Credit Transfer Transaction Information +++Creditor	VMI Tog	and a local government. TwnNm	
		++++Postal Address	XML Tag Type	Max35Text	
		+++++Town Name	ISO Length	1 35	
			SEPA Length	1 35	
2.130	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name	
		+Payment Information	ISO Definition	Specific location name within the town.	
		++Credit Transfer Transaction Information	XML Tag	TwnLctnNm	
		+++Creditor	Type	Max35Text	
		++++Postal Address +++++Town Location Name	ISO Length SEPA Length	1 35 1 35	
2.131	01	Customer Credit Transfer Initiation V09	ISO Name	District Name	
2.131	01	+Payment Information	ISO Definition	Identifies a subdivision within a country sub-	
		++Credit Transfer Transaction Information		division.	
		+++Creditor	XML Tag	DstrctNm	
		++++Postal Address	Type	Max35Text	
		+++++District Name	ISO Length	1 35	
2 122	0 1	Customer Credit Turn-for Intil 1 1700	SEPA Length	1 35	
2.132	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Country Sub Division Identifies a subdivision of a country such as state,	
		++Credit Transfer Transaction Information	150 Deminuon	region, county.	
		+++Creditor	XML Tag	CtrySubDvsn	
		++++Postal Address	Type	Max35Text	
		+++++Country Sub Division	ISO Length	1 35	
			SEPA Length	1 35	
2.133	01	Customer Credit Transfer Initiation V09	ISO Name	Country	
		+Payment Information	ISO Definition	Nation with its own government.	
		++Credit Transfer Transaction Information +++Creditor	XML Tag Type	Ctry CountryCode	
		++++Creditor ++++Postal Address	Pattern	[A-Z]{2,2}	
		+++++Country	1 dtttl11		
	1	1			



2.134 0.2 Customer Credit Transfer Initiation VO9 -Playment Information -+-Creditor -+-Hostal Address	#	SEPA Mult			eceived SCT Inst without Originator IBAN
Payment Information	2.12.1				EPA Core Requirements
#**Credit Transfer Transaction Information #**Credit Transfer Transa	2.134	02		SEPA Usage Rule(s)	
+++Creditor +++Postal Address ++++Hostal Address ++++Hostal Address +++++Address Line SO Name SO Definition Host and Identification Host an					
### H-Postal Address Line 180 Name 180 Definition					
So Name SO Definition SO Definition SO Definition SO Definition SEPA Length 1 - 70 SEPA Length 1					
2.135 0.1 Customer Credit Transfer Initiation V09 Payment Information +-Credit Transfer Initiation V09 Payment Information +-Credit Transfer Initiation V09 +-Intentification +-Credit Transfer Transaction Information +-Credit Transfer Initiation V09 +-Intentification +-Credit Transfer Initiation V09 +-Cr				ISO Name	
Sustained Payment Information Herbification Herbificatio				ISO Definition	Information that locates and identifies a specific
2.135 0.1 Customer Credit Transfer Initiation V09 Payment Information +Credit Transfer Transaction In					address, as defined by postal services, presented
Sol Length 1 - 70					in free format text.
2.135 0.1 Customer Credit Transfer Initiation V09					
2.135 0.1 Customer Credit Transfer Initiation V09					
2.135 01 Customer Credit Transfer Initiation V09					
Payment Information	2 125	Λ 1	Customer Credit Transfer Initiation V00		
+Credit Transfer Transaction Information ++-Creditor ++Hoentification +	2.133	01			
H++Creditor					
Head of the control of the case of a company at his country from which the affairs of that company are directed. Name				150 Definition	
L.1 Customer Credit Transfer Initiation VO9				XML Tag	
11					
2.136 11 Customer Credit Transfer Initiation V09		11			
+Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Heintification ++++Heintification ++++Heintification ++	2.136	11	Customer Credit Transfer Initiation V09		
H++Creditor			+Payment Information		
++++Identification			++Credit Transfer Transaction Information	ISO Name	
+++++Organisation Identification Type Orgal OrganisationIdentification29			+++Creditor	ISO Definition	
2.137 11 Customer Credit Transfer Initiation V09					
2.137 11 Customer Credit Transfer Initiation V09			+++++Organisation Identification		
+Payment Information ++Creditor +++Hentification ++++Hentification ++++Hentification ++++Hentification ++++Hentification ++++Hentification ++++Hentification ++++Hentification ++++Hentification ++++Hentification ++					
++Credit Transfer Transaction Information +++Credit Transfer Initiation V09 +-Payment Information +++Creditor ++++Country Of Residence 2.139 2.139 2.139 2.140 2.140 2.140 2.141 3.1 4.1 5.1 5.2 5.2 5.140 4.1 5.1 5.1 5.1 5.1 5.1 5.1 5.1 5.1 5.1 5	2.137	11		SEPA Usage Rule(s)	
+++Creditor ++++Identification +++++Private Identification +++++Private Identification +++++Private Identification +++++Private Identification +++++Private Identification +++++Private Identification ++++++++++++++++++++++++++++++++++++				ICO Name	
++++ dentification					
2.138 01 Customer Credit Transfer Initiation V09				180 Definition	
Customer Credit Transfer Initiation V09				XML Tag	
2.138 01 Customer Credit Transfer Initiation V09			The state of the s	O	
+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence 2.139 01 Customer Credit Transfer Initiation V09 +Payment Information ++Creditor +++Creditor +	2.138	01	Customer Credit Transfer Initiation V09		
+++Creditor ++++Country Of Residence **ML Tag** CtryOfRes** Type** CountryCode Pattern [A-Z][2,2] 2.139			+Payment Information	ISO Definition	Country in which a person resides (the place of a
++++Country Of Residence XML Tag CtryOfRes Type CountryCode Pattern [A-Z][2,2]			++Credit Transfer Transaction Information		person's home). In the case of a company, it is the
2.139 01 Customer Credit Transfer Initiation V09					country from which the affairs of that company
Type CountryCode [A-Z]{2,2}			++++Country Of Residence		
2.139 01 Customer Credit Transfer Initiation V09 +Payment Information +++Creditor +++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Creditor Account 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payme				0	
2.139 01 Customer Credit Transfer Initiation V09					
+Payment Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++++Contact Details 2.140 11 Customer Credit Transfer Initiation V09 +Payment Information +++Creditor Account SEPA Rulebook An alternative identifier to attribute AT-C001 The IBAN of the account of the Beneficiary. SEPA Usage Rule(s) Mandatory. ISO Name ISO Definition Creditor Account Unambiguous identification of the account of tredit of the payment transaction. XML Tag CdtrAcct Type CashAccount38 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	2 120	Λ 1	C . C . C . L . C . L . C . MOO		
++Credit Transfer Transaction Information +++Creditor ++++Contact Details 2.140 11 Customer Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++Creditor Account SEPA Rulebook An alternative identifier to attribute AT-C001 The IBAN of the account of the Beneficiary. SEPA Usage Rule(s) Mandatory. ISO Name ISO Definition Unambiguous identification of the account of tresult of the payment transaction. XML Tag CdtrAcct Type CashAccount38 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +-Credit Transfer Transaction Information +-Credit Transfer Transaction InformationCutrAccutra	2.139	U1			
+++Creditor ++++Contact Details 2.140 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account SEPA Rulebook An alternative identifier to attribute AT-C001 The IBAN of the account of the Beneficiary. SEPA Usage Rule(s) Mandatory. ISO Name Creditor Account Unambiguous identification of the account of the payment transaction. XML Tag CdtrAcct Type CashAccount38 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification XML Tag Id Type AccountIdentification4Choice				190 Deminion	
Head of the payment Information				XML Tag	
2.140 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ISO Name ISO Definition 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Trans				_	
+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ISO Name ISO Definition Creditor Account Unambiguous identification of the account of the payment transaction. XML Tag CashAccount38 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification XML Tag Id Type AccountIdentification4Choice	2.140	11			
++Credit Transfer Transaction Information +++Creditor Account ISO Name SEPA Usage Rule(s) Mandatory.					
+++Creditor Account ISO Name ISO Definition Unambiguous identification of the account of to creditor to which a credit entry will be posted a result of the payment transaction. XML Tag CdtrAcct Type CashAccount38 2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification XML Tag Id Type AccountIdentification4Choice				SEPA Usage Rule(s)	
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification Creditor to which a credit entry will be posted a result of the payment transaction. CdtrAcct CashAccount38 Identification Unique and unambiguous identification for the account between the account owner and the account servicer. XML Tag Id Type AccountIdentification4Choice				ISO Name	Creditor Account
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification Type T				ISO Definition	Unambiguous identification of the account of the
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification XML Tag CdtrAcct CashAccount38 Identification Unique and unambiguous identification for the account between the account owner and the account servicer. XML Tag Id Type AccountIdentification4Choice					creditor to which a credit entry will be posted as a
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification XML Tag Identification Unique and unambiguous identification for the account between the account owner and the account servicer. ISO Name ISO Definition 4 AccountIdentification4Choice				**************************************	
2.141 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Creditor Account +++Identification Type ISO Name Identification Unique and unambiguous identification for the account between the account owner and the account servicer. IMPLIED IN TRANSFER TO STATE OF THE ACCOUNT OF					
+Payment Information ++Credit Transfer Transaction Information +++Creditor Account +++Identification Account Information ISO Definition Unique and unambiguous identification for the account between the account owner and the account servicer.	2 1 4 1	1 1	C . C P. T. C T. C T. C		
++Credit Transfer Transaction Information +++Creditor Account ++++Identification **ML Tag** Id Type** **AccountIdentification4Choice**	2.141	11			
+++Creditor Account ++++Identification XML Tag Id Type AccountIdentification4Choice				180 Definition	
++++Identification XML Tag Id Type AccountIdentification4Choice					
Type AccountIdentification4Choice				XML Tag	
			Identification	O	
I III I XVIII Tag xs'choice		11		XML Tag	xs:choice



#	SEPA Mult		Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements		
2.142	11	Customer Credit Transfer Initiation V09	ISO Name	IBAN	
		+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++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 Type Pattern	IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
2.143	11	Customer Credit Transfer Initiation V09	ISO Name	Other	
2.143	11	+Payment Information ++Credit Transfer Transaction Information +++Creditor Account	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
		++++Identification	XML Tag	Othr	
		+++++Other	Type	GenericAccountIdentification1	
2.144	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification		Subject to 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.052/053/054).	
		+++++Other +++++Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Identification Identification assigned by an institution. Id Max34Text 1 34 1 34	
2.145	01	Customer Credit Transfer Initiation V09	ISO Name	Scheme Name	
		+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification ++++++Other ++++++Scheme Name	ISO Definition XML Tag Type	Name of the identification scheme. SchmeNm AccountSchemeName1Choice	
2.146	01	Customer Credit Transfer Initiation V09	ISO Name	Issuer	
		+Payment Information	ISO Definition XML Tag Type ISO Length SEPA Length	Entity that assigns the identification. Issr Max35Text 1 35 1 35	
2.147	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice	
2.148	01	++++Type Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name ISO Definition	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.	
			XML Tag Type Pattern	Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}	



#	SEPA	Message Element	Transfer Back of R	eceived SCT Inst without Originator IBAN
	Mult			SEPA Core Requirements
2.149	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name ISO Definition	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.
			XML Tag Type ISO Length SEPA Length	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
2.150	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E003 The Proxy/Alias of the account of the
		+Payment Information ++Credit Transfer Transaction Information +++Preditor Account ++++Proxy	ISO Name ISO Definition XML Tag	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
2.151	01	Customer Credit Transfer Initiation V09 +Payment Information	Type ISO Name ISO Definition	ProxyAccountIdentification1 Ultimate Creditor Ultimate party to which an amount of money is
		++Credit Transfer Transaction Information +++Ultimate Creditor	XML Tag	due. UltmtCdtr
2.172	0.1		Туре	PartyIdentification135
2.152	01	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Rulebook	AT-E007 The name of the Beneficiary Reference Party.
		++Credit Transfer Transaction Information +++Ultimate Creditor	SEPA Usage Rule(s) ISO Name	'Name' is limited to 70 characters in length. Name
		++++Name	ISO Definition	Name by which a party is known and which is
			XML Tag	usually used to identify that party. Nm
			Type	Max140Text
			ISO Length	1 140
2.153	01	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 70 Postal Address
		+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Credit Transfer Transaction Information +++Ultimate Creditor	XML Tag	address, as defined by postal services. PstlAdr
		++++Postal Address	Type	PostalAddress24



#	SEPA Mult	Message Element		Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements		
2.154		Customer Credit Transfer Initiation V09 +Payment Information	SEPA Rulebook	AT-E010 The identification code of the Beneficiary Reference Party.		
		++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	ISO Name ISO Definition	Identification Unique and unambiguous identification of a party.		
			XML Tag Type	Id Party38Choice		
2 1 2 2	11		XML Tag	xs:choice		
2.155	11	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.		
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification		
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous way to identify an		
		++++Identification		organisation.		
		+++++Organisation Identification	XML Tag	OrgId		
2.156	11	Customer Credit Transfer Initiation V09	Type SEPA Usage Rule(s)	OrganisationIdentification29 Either 'Date and Place of Birth' or one		
2.130	11	+Payment Information	SEI A Usuge Ruie(s)	occurrence of 'Other' is allowed.		
		++Credit Transfer Transaction Information	ISO Name	Private Identification		
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous identification of a		
		++++Identification	3/3 (F /F)	person, for example a passport.		
		+++++Private Identification	XML Tag Type	PrvtId PersonIdentification13		
2.157	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence		
2.10	01	+Payment Information	ISO Definition	Country in which a person resides (the place of a		
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the		
		+++Ultimate Creditor		country from which the affairs of that company		
		++++Country Of Residence	VMI Too	are directed.		
			XML Tag Type	CtryOfRes CountryCode		
			Pattern	[A-Z]{2,2}		
2.158	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details		
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact		
		++Credit Transfer Transaction Information	NZA ATT ATT -	the party.		
		+++Ultimate Creditor ++++Contact Details	XML Tag Type	CtctDtls Contact4		
2.159	0n	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Creditor Agent		
		+Payment Information	ISO Definition	Further information related to the processing of		
		++Credit Transfer Transaction Information		the payment instruction, provided by the		
		+++Instruction For Creditor Agent		initiating party, and intended for the creditor		
			XML Tag	agent. InstrForCdtrAgt		
			Type	InstructionForCreditorAgent1		
2.160	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Debtor Agent		
		+Payment Information	ISO Definition	Further information related to the processing of		
		++Credit Transfer Transaction Information		the payment instruction, that may need to be		
		+++Instruction For Debtor Agent		acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.		
			XML Tag	InstrForDbtrAgt		
			Туре	Max140Text		
			ISO Length	1 140		
2.1.1	0 1		SEPA Length	1 140		
2.161	01	Customer Credit Transfer Initiation V09	SEPA Rulebook ISO Name	AT-T007 The purpose of the SCT Inst Instruction.		
		+Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition	Purpose Underlying reason for the payment transaction.		
		+++Purpose	250 Deliniulii	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		



#	SEPA	Message Element	Transfer Back of R	eceived SCT Inst without Originator IBAN
	Mult		S	SEPA Core Requirements
	11		XML Tag	xs:choice
2.162	11	Customer Credit Transfer Initiation V09		"RRCT" (Reimbursement Received Credit
		+Payment Information		Transfer) or another code meaningful for
		++Credit Transfer Transaction Information		identifying the SCT Inst as a transfer back.
		+++Purpose	ISO Name	Code
		++++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
2.163	11	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 4 Proprietary
2.103	11	+Payment Information	ISO Name ISO Definition	Purpose, in a proprietary form.
		++Credit Transfer Transaction Information	XML Tag	Prtry
		+++Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35
2.164	0	Customer Credit Transfer Initiation V09	ISO Name	Regulatory Reporting
	10	+Payment Information	ISO Definition	Information needed due to regulatory and
		++Credit Transfer Transaction Information		statutory requirements.
		+++Regulatory Reporting	XML Tag	RgltryRptg
			Туре	RegulatoryReporting3
2.165	01	Customer Credit Transfer Initiation V09	ISO Name	Tax
		+Payment Information	ISO Definition	Provides details on the tax.
		++Credit Transfer Transaction Information	XML Tag	Tax
2.166	0	+++Tax	Type	TaxInformation8
2.166		Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Related Remittance Information
	10	+Payment Information ++Credit Transfer Transaction Information	180 Definition	Provides information related to the handling of
		+++Related Remittance Information		the remittance information by any of the agents in the transaction processing chain.
		+++Related Remittance information	XML Tag	RltdRmtInf
			Type	RemittanceLocation7
2.167	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T009 The Remittance Information sent by the
		+Payment Information		Originator to the Beneficiary in the SCT Inst
		++Credit Transfer Transaction Information		Instruction.
		+++Remittance Information	SEPA Usage Rule(s)	Either 'Structured' or 'Unstructured' may be
				present
			ISO Name	Remittance Information
			ISO Definition	Information supplied to enable the matching of
				an entry with the items that the transfer is
				intended to settle, such as commercial invoices in
			VMI Too	an accounts' receivable system.
			XML Tag	RmtInf
	1		Type	RemittanceInformation16



#	SEPA	Message Element	Transfer Back of Received SCT Inst without Originator IBAN		
	Mult		S	SEPA Core Requirements	
2.168	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured Customer Credit Transfer Initiation V09	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. f 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	
2.170		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured Customer Credit Transfer Initiation V09	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type ISO Name	Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element (i.e. excluding <strd> and </strd>) do not exceed 140 characters in length. Structured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. Strd StructuredRemittanceInformation16 Referred Document Information	
2.170	OII	+Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Definition XML Tag Type	Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7	
2.171	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name ISO Definition XML Tag Type	Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2	



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



#	SEPA Mult	Message Element		Received SCT Inst without Originator IBAN SEPA Core Requirements
2.178	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	ISO Name ISO Definition	If a Creditor Reference Contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentionded under 'Issuer'. Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.
			XML Tag Type ISO Length SEPA Length	Ref Max35Text 1 35 1 35
2.179	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	ISO Name ISO Definition XML Tag Type	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification135
2.180	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	ISO Name ISO Definition XML Tag Type	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invocee PartyIdentification135
2.181	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	ISO Name ISO Definition XML Tag Type	Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7
2.182		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.183	03	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 140 1 140



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



2.4 Positive Notification Message to the Beneficiary (DS-10)

2.4.1 Use of the PSP-To-Customer Debit Credit Notification (camt.054.001.08)

The message is used to allow the Beneficiary PSP to inform the Beneficiary of a successfully executed SCT Inst Transaction.

The message caters for single positive credit notification message.

Note: The use case of the message is implied by 'Credit Debit Indicator' set to "CRDT" (Credit) only, 'Entry', 'Entry Details' and 'Transaction Details' limited to one occurrence as well as 'Bank Transaction Code' set to "PMNT RRCT ESCT".

Note: The use of this message is recommended only. The Beneficiary PSP and Beneficiary can bilaterally agree to use this message or not.



#	SEPA	Message Element	PSP to Customer Credit Notification		
	Mult		SEPA Core Requirements		
		Document	XML Tag	Document	
			Type	Document	
	11	Bank To Customer Debit Credit Notification V08	ISO Name ISO Definition	Bank To Customer Debit Credit Notification V08 Scope	
				The BankToCustomerDebitCreditNotification	
				message is sent by the account servicer to an	
				account owner or to a party authorised by the	
				account owner to receive the message. It can be	
				used to inform the account owner, or authorised party, of single or multiple debit and/or credit	
				entries reported to the account.	
			XML Tag	BkToCstmrDbtCdtNtfctn	
			Type	BankToCustomerDebitCreditNotificationV08	
1.0	11	Bank To Customer Debit Credit Notification	ISO Name	Group Header	
		V08	ISO Definition	Common information for the message.	
		+Group Header	XML Tag	GrpHdr	
			Type	GroupHeader81	
1.1	11	Bank To Customer Debit Credit Notification V08	ISO Name ISO Definition	Message Identification Point to point reference, as assigned by the	
		+Group Header	180 Definition	account servicing institution, and sent to the	
		++Message Identification		account owner or the party authorised to receive	
		Thressage racintification		the message, to unambiguously identify the	
				message.	
				Usage: The account servicing institution has to	
				make sure that MessageIdentification is unique	
				per account owner for a pre-agreed period.	
			XML Tag	MsgId	
			Type	Max35Text 1 35	
			ISO Length SEPA Length	1 35 1 35	
1.2	11	Bank To Customer Debit Credit Notification		Creation Date Time	
1.2	11	V08	ISO Definition	Date and time at which the message was created.	
		+Group Header	XML Tag	CreDtTm	
		++Creation Date Time	Type	ISODateTime	
1.3	01	Bank To Customer Debit Credit Notification	ISO Name	Message Recipient	
		V08	ISO Definition	Party authorised by the account owner to receive	
		+Group Header		information about movements on the account.	
		++Message Recipient		Usage: MessageRecipient should only be	
			XML Tag	identified when different from the account owner.	
			Type	MsgRcpt PartyIdentification135	
1.4	01	Bank To Customer Debit Credit Notification	ISO Name	Message Pagination	
4	01	V08	ISO Definition	Provides details on the page number of the	
		+Group Header		message.	
		++Message Pagination			
				Usage: The pagination of the message is only	
				allowed when agreed between the parties.	
			XML Tag	MsgPgntn	
1.5	0 1	Doub To Contain D. L. C. P. N. C.	Type	Pagination1	
1.5	01	Bank To Customer Debit Credit Notification V08	ISO Name ISO Definition	Original Business Query Unique identification, as assigned by the original	
		+Group Header	120 Denumon	requestor, to unambiguously identify the business	
		++Original Business Query		query message.	
		- Criginal Business Query	XML Tag	OrgnlBizQry	
			Type	OriginalBusinessQuery1	
			~ A		



#	SEPA	Message Element	DSD to	o Customer Credit Notification
"	Mult	Wessage Element		SEPA Core Requirements
1.6	01	Bank To Customer Debit Credit Notification V08 +Group Header ++Additional Information		Additional Information Further details of the message. AddtlInf Max500Text 1 500 1 500
2.0	11	Bank To Customer Debit Credit Notification V08 +Notification		
2.1	11	Bank To Customer Debit Credit Notification V08 +Notification ++Identification		Identification Unique identification, as assigned by the account servicer, to unambiguously identify the account notification. Id Max35Text 1 35 1 35
2.2	01	Bank To Customer Debit Credit Notification V08 +Notification ++Notification Pagination		Notification Pagination Provides details on the page number of the notification. Usage: The pagination of the notification is only allowed when agreed between the parties. NtfctnPgntn Pagination1
2.3		Bank To Customer Debit Credit Notification V08 +Notification ++Electronic Sequence Number		Electronic Sequence Number Sequential number of the notification, as assigned by the account servicer. Usage: The sequential number is increased incrementally for each notification sent electronically. ElctrncSeqNb Number 0 18
2.4	01	Bank To Customer Debit Credit Notification V08 +Notification ++Reporting Sequence	ISO Name ISO Definition XML Tag Type	Reporting Sequence Specifies the range of identification sequence numbers, as provided in the request. RptgSeq SequenceRange1Choice
2.5		Bank To Customer Debit Credit Notification V08 +Notification ++Legal Sequence Number	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Legal Sequence Number Legal sequential number of the notification, as assigned by the account servicer. It is increased incrementally for each notification sent. LglSeqNb Number 0 18
2.6		Bank To Customer Debit Credit Notification V08 +Notification ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the notification was created. CreDtTm ISODateTime



#	SEPA Mult	Message Element		o Customer Credit Notification SEPA Core Requirements
2.7		D. I.T. C. (D. I.) C. P. N. C.		-
2.7	01	Bank To Customer Debit Credit Notification		From To Date
		V08	ISO Definition	Range of time between a start date and an end
		+Notification ++From To Date	VMI Tog	date for which the account notification is issued. FrToDt
		++From 10 Date	XML Tag Type	DateTimePeriod1
2.8	01	Bank To Customer Debit Credit Notification		Copy Duplicate Indicator
2.0	01	V08	ISO Definition	Indicates whether the document is a copy, a
		+Notification		duplicate, or a duplicate of a copy.
		++Copy Duplicate Indicator	XML Tag	CpyDplctInd
			Type	CopyDuplicate1Code
2.9	01	Bank To Customer Debit Credit Notification		Reporting Source
		V08	ISO Definition	Specifies the application used to generate the
		+Notification	VMI Tog	reporting.
		++Reporting Source	XML Tag	RptgSrc ReportingSource1Choice
			Туре	ReportingSourceTChoice
2.10	11	Bank To Customer Debit Credit Notification	ISO Name	Account
		V08	ISO Definition	Unambiguous identification of the account to
		+Notification		which credit and debit entries are made.
		++Account	XML Tag	Acct
			Type	CashAccount39
2.11	11	Bank To Customer Debit Credit Notification	SEPA Rulebook	AT-C001 The IBAN of the account of the
		V08	CEDATI DIA	Beneficiary.
		+Notification	SEPA Usage Rule(s) ISO Name	Only IBAN is allowed.
		++Account +++Identification	ISO Name ISO Definition	Identification Unique and unambiguous identification for the
		+++identification	150 Definition	account between the account owner and the
				account servicer.
			XML Tag	Id
			Туре	AccountIdentification4Choice
2.12	01	Bank To Customer Debit Credit Notification	ISO Name	Туре
		V08	ISO Definition	Specifies the nature, or use of the account.
		+Notification	XML Tag	Тр
		++Account	Type	CashAccountType2Choice
2.13	01	+++Type Bank To Customer Debit Credit Notification	ISO Nama	Currency
2.13	01	V08	ISO Definition	Identification of the currency in which the
		+Notification	150 Deminion	account is held.
		++Account	XML Tag	Ccy
		+++Currency	Type	ActiveOrHistoricCurrencyCode
			Pattern	[A-Z]{3,3}
2.14	01	Bank To Customer Debit Credit Notification		Name
		V08	ISO Definition	Name of the account, as assigned by the account
		+Notification		servicing institution, in agreement with the
		++Account		account owner in order to provide an additional
		+++Name		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
2.15	0 1	Donk To Customer Dak't Co. 4th Notif	SEPA Length	1 70
2.15	01	Bank To Customer Debit Credit Notification V08	ISO Name ISO Definition	Proxy Specifies an alternate assumed name for the
		+Notification	130 Delliii0II	identification of the account.
		++Account	XML Tag	Prxy
		+++Proxy	Type	ProxyAccountIdentification1
	1	I IOAy	-JPC	1 10 Ay 1 000 GIRLIGHTICALION I



#	SEPA	Message Element	PSP to Customer Credit Notification	
"	Mult	Wessage Element		SEPA Core Requirements
2.16		Bank To Customer Debit Credit Notification		-
2.10	01	V08	ISO Name ISO Definition	Owner Party that legally owns the account.
		+Notification	XML Tag	Ownr
		++Account	Type	PartyIdentification135
		+++Owner	1,100	Turty racinimication 135
2.17	01	Bank To Customer Debit Credit Notification	SEPA Usage Rule(s)	
		V08		Only 'BICFI' is allowed.
		+Notification		If the BIC is not indicated 'Servicer' structure is
		++Account		not to be used.
		+++Servicer	ISO Name	Servicer
			ISO Definition	Party that manages the account on behalf of the
				account owner, that is manages the registration
				and booking of entries on the account, calculates balances on the account and provides information
				about the account.
			XML Tag	Sver
			Type	BranchAndFinancialInstitutionIdentification6
2.18	01	Bank To Customer Debit Credit Notification		Related Account
		V08	ISO Definition	Identifies the parent account of the account for
		+Notification		which the notification has been issued.
		++Related Account	XML Tag	RltdAcct
			Type	CashAccount38
2.19	0n	Bank To Customer Debit Credit Notification	ISO Nama	Interest
2.17	011	V08	ISO Definition	Provides general interest information that applies
		+Notification		to the account at a particular moment in time.
		++Interest	XML Tag	Intrst
			Type	AccountInterest4
2.20	0.1		TGO N	m : 0
2.20	01	Bank To Customer Debit Credit Notification V08	ISO Name ISO Definition	Transactions Summary
		+Notification		Provides summary information on entries.
		++Transactions Summary	XML Tag Type	TxsSummry TotalTransactions6
		++11alisactions Summary	Туре	Total Hansactionso
2.21	11	Bank To Customer Debit Credit Notification	SEPA Usage Rule(s)	Mandatory.
		V08		Only one occurrence is allowed.
		+Notification	ISO Name	Entry
		++Entry	ISO Definition	Specifies an entry in the debit credit notification.
				Usage: At least one reference must be provided to
				identify the entry and its underlying
			NAME OF	transaction(s).
			XML Tag	Ntry ReportEntry10
2.22	01	Bank To Customer Debit Credit Notification	Type ISO Name	Entry Reference
2.22		V08	ISO Definition	Unique reference for the entry.
		+Notification	XML Tag	NtryRef
		++Entry	Type	Max35Text
		+++Entry Reference	ISO Length	1 35
		_	SEPA Length	1 35



SEPA	Message Element	PSP to Customer Credit Notification	
Mult		S	SEPA Core Requirements
11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Amount	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	AT-T002 The amount of the SCT Inst in Euro. Only 'EUR' is allowed. Amount must be 0.01 or up to the maximum amount per instruction that can be processed under the Scheme as defined in document EPC023-16 "Maximum Amount for Instructions under the SCT Inst Scheme Rulebook", or the maximum amount as agreed between individual Participants or communities of Participants. The fractional part has a maximum of two digits. Amount Amount of money in the cash entry. Amt ActiveOrHistoricCurrencyAndAmount 2 18
11	Bank To Customer Debit Credit Notification		0.01 AT-T081 The identification of the use case Credit
01	V08 +Notification ++Entry +++Credit Debit Indicator	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Code Restricti CRDT	Notification. Only "CRDT" is allowed. Credit Debit Indicator Indicates whether the entry is a credit or a debit entry. CdtDbtInd CreditDebitCode
1 1	Rank To Customer Debit Credit Notification	ISO Name	Status
	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status	ISO Definition XML Tag Type	Status Status of an entry on the books of the account servicer. Sts EntryStatus1Choice xs:choice
	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status ++++Code		Only "BOOK" or "INFO" is allowed depending on a bilateral agreement between the customer and its PSP. Code Entry status, in a coded form. Cd ExternalEntryStatus1Code 1 4 1 4
	11 11 11	11 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Amount 11 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Credit Debit Indicator 01 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Reversal Indicator 11 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status 11 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status 11 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status	Mult Separate Se



#	SEPA Mult	Message Element		Customer Credit Notification SEPA Core Requirements
			SEPA Code Restricti	•
			22111 0000 11000 1000	account owner.
			INFO	Information Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed.
2.28	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Entry status, in a proprietary form. Prtry Max35Text 1 35 1 35
2.29	01	Bank To Customer Debit Credit Notification		Booking Date
2.29	01	V08 +Notification ++Entry	ISO Definition	Date and time when an entry is posted to an account on the account servicer's books.
		+++Booking Date	XML Tag Type	Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date. BookgDt DateAndDateTime2Choice
2.30	11	Bank To Customer Debit Credit Notification	SEPA Rulebook	AT-T082 The value date of the credit on the
		V08 +Notification ++Entry +++Value Date	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Beneficiary's account Mandatory. Value Date Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days. ValDt DateAndDateTime2Choice
	11		XML Tag	xs:choice
2.31		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Value Date ++++Date	ISO Definition XML Tag Type	Date Specified date. Dt ISODate
2.32	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Value Date ++++Date Time	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only UTC time format or local time with UTC offset format can be used. Date Time Specified date and time. DtTm ISODateTime
2.33	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Account Servicer Reference		Account Servicer Reference Unique reference as assigned by the account servicing institution to unambiguously identify the entry. AcctSvcrRef Max35Text 1 35 1 35



	SEPA Mult	Message Element		Customer Credit Notification EPA Core Requirements
				•
2.34	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Availability	ISO Name ISO Definition	Availability Indicates when the booked amount of money will become available, that is can be accessed and starts generating interest.
			XML Tag Type	Usage: This type of information is used in the US and is linked to particular instruments such as cheques. Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations). Avlbty CashAvailability1
2.35	11	Bank To Customer Debit Credit Notification	SEPA Usage Rule(s)	The identification code of the SCT Inst Scheme
		V08	ISO Name	Bank Transaction Code
		+Notification	ISO Definition	Set of elements used to fully identify the type of
		++Entry	NAME OF THE	underlying transaction resulting in an entry.
		+++Bank Transaction Code	XML Tag Type	BkTxCd BankTransactionCodeStructure4
2.36	01	Bank To Customer Debit Credit Notification	ISO Name	Domain Domain
2.00	02	V08	ISO Definition	Set of elements used to provide the domain, the
		+Notification		family and the sub-family of the bank transaction
		++Entry		code, in a structured and hierarchical format.
		+++Bank Transaction Code ++++Domain		Heady If a specific family or sub-family and
		++++Domain		Usage: If a specific family or sub-family code cannot be provided, the generic family code
				defined for the domain or the generic sub-family
				code defined for the family should be provided.
			XML Tag	Domn
2.27	1 1		Type	BankTransactionCodeStructure5
2.37	11	Bank To Customer Debit Credit Notification V08	SEPA Usage Rule(s) ISO Name	Only "PMNT" is allowed. Code
		+Notification	ISO Definition	Specifies the business area of the underlying
		++Entry		transaction.
		+++Bank Transaction Code	XML Tag	Cd
		++++Domain	Type	ExternalBankTransactionDomain1Code
		+++++Code	ISO Length SEPA Length	1 4 <i>I</i> 4
			Ŭ	
			SEPA Code Restrict	
			PMNT	Payments The Payments domain provides the bank
				transaction codes for all payment activities that
				relate to transfer of funds between parties.
2.38	11	Bank To Customer Debit Credit Notification		Family
		V08	ISO Definition	Specifies the family and the sub-family of the
		+Notification		bank transaction code, within a specific domain, in a structured and hierarchical format.
		++Entry +++Bank Transaction Code	XML Tag	Fmly
		++++Domain	Type	BankTransactionCodeStructure6
		++++Family	J I	
2.39	11	Bank To Customer Debit Credit Notification		Only "RRCT" is allowed.
		V08	ISO Name	Code
		+Notification	ISO Definition	Specifies the family within a domain.
		++Entry +++Bank Transaction Code	XML Tag Type	Cd ExternalBankTransactionFamily1Code
		++++Domain	ISO Length	1 4
		++++Family	SEPA Length	1 4
1				



#	SEPA Mult	Message Element		PSP to Customer Credit Notification SEPA Core Requirements	
			SEPA Code Restrict	•	
			RRCT	Received Real-Time Credit Transfers Receivable Real Time Credit Transfers are instructions to receive an amount of money from a debtor by the account owner in Real Time (within a pre-agreed number of seconds). The receivable credit transfers are related to transactions received by the account owner.	
2.40	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Family ++++++Sub Family Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length		
			SEPA Code Restrict	ions	
			ESCT	SEPA Credit Transfer Transaction is a SEPA credit transfer	
2.41	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Bank transaction code in a proprietary form, as defined by the issuer. Prtry ProprietaryBankTransactionCodeStructure1	
2.42	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Commission Waiver Indicator	ISO Name ISO Definition XML Tag Type	Commission Waiver Indicator Indicates whether the transaction is exempt from commission. ComssnWvrInd YesNoIndicator	
2.43	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Additional Information Indicator	ISO Name ISO Definition XML Tag Type	Additional Information Indicator Indicates whether the underlying transaction details are provided through a separate message, as in the case of aggregate bookings. AddtInfInd MessageIdentification2	
2.44	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Amount Details	ISO Name ISO Definition XML Tag Type	Amount Details Provides information on the original amount. Usage: This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. If required, the individual original amounts can be included in the same component on transaction details level. AmtDtls AmountAndCurrencyExchange3	
2.45	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Charges	ISO Name ISO Definition XML Tag Type	Charges Provides information on the charges, pre-advised or included in the entry amount. Usage: This component is used on entry level in case of batch or aggregate bookings. Chrgs Charges6	



#	SEPA	Message Element	DCD to	Customer Credit Notification
#	Mult	Wiessage Element		SEPA Core Requirements
2.46		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Technical Input Channel		Technical Input Channel Channel used to technically input the instruction related to the entry. TechInptChanl TechnicalInputChannel1Choice
2.47	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Interest	ISO Name ISO Definition XML Tag Type	Interest Provides details of the interest amount included in the entry amount. Usage: This component is used on entry level in the case of batch or aggregate bookings. Intrst TransactionInterest4
2.48		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Card Transaction	ISO Name ISO Definition XML Tag Type	Card Transaction Provides details of the card transaction included in the entry amount, when globalised by the account servicer. CardTx CardEntry4
2.49	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. Mandatory. Entry Details Provides details on the entry. NtryDtls EntryDetails9
2.50		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Batch	ISO Name ISO Definition XML Tag Type	Batch Provides details on batched transactions. Btch BatchInformation2
2.51		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details	ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. Mandatory. Transaction Details Provides information on the underlying transaction(s). TxDtls EntryTransaction10
2.52	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References	ISO Name ISO Definition XML Tag Type	References Provides the identification of the underlying transaction. Refs TransactionReferences6
2.53		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++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 of the underlying message. MsgId Max35Text 1 35 1 35



#	SEPA	Message Element	PSP t	to Customer Credit Notification
	Mult			SEPA Core Requirements
2.54	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++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
2.55	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++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
2.56	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details ++++References +++++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
2.57	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++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 SCT Inst Instruction. End To End Identification Unique identification, as 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. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. EndToEndId Max35Text 1 35 1 35
2.58	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++UETR		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}



#	SEPA	Message Element	PSP 1	to Customer Credit Notification
	Mult	_		SEPA Core Requirements
2.59	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++References +++++Transaction Identification	ISO Name ISO Definition XML Tag Type ISO Length	Transaction Identification Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period. TxId Max35Text 1 35
2.60	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Mandate Identification	SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	 1 35 Mandate Identification Unique identification, as assigned by the creditor, to unambiguously identify the mandate. MndtId Max35Text 1 35 1 35
2.61	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++Cheque Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Cheque Number Unique and unambiguous identifier for a cheque as assigned by the agent. ChqNb Max35Text 1 35 1 35
2.62	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details ++++References +++++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. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. ClrSysRef Max35Text 1 35 1 35
2.63	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++Account Owner Transaction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Account Owner Transaction Identification Unambiguous identification of the securities transaction as known by the securities account owner (or the instructing party managing the account). AcctOwnrTxId Max35Text 1 35 1 35



#	SEPA	Message Element	PSP t	o Customer Credit Notification
,,,	Mult	Message Dement		SEPA Core Requirements
2.64	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++Account Servicer Transaction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Account Servicer Transaction Identification Unambiguous identification of the securities transaction as known by the securities account servicer. AcctSvcrTxId Max35Text 1 35 I 35
2.65	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Market Infrastructure Transaction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Market Infrastructure Transaction Identification Identification of a securities transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities. MktInfrstrctrTxId Max35Text 1 35 1 35
2.66	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Processing Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Processing Identification Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure. PrcgId Max35Text 1 35 1 35
2.67	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Proprietary reference related to the underlying transaction. Prtry ProprietaryReference1
2.68	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Amount Amount of money in the cash transaction. Amt ActiveOrHistoricCurrencyAndAmount 5 18 0
2.69	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Credit Debit Indicator	ISO Name ISO Definition XML Tag Type	Credit Debit Indicator Indicates whether the transaction is a credit or a debit transaction. CdtDbtInd CreditDebitCode



#	SEPA Mult	Message Element	PSP	to Customer Credit Notification SEPA Core Requirements
2.70		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Amount Details	ISO Name ISO Definition XML Tag Type	Amount Details Provides detailed information on the original amount. Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking. AmtDtls AmountAndCurrencyExchange3
2.71	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Availability	ISO Name ISO Definition XML Tag Type	Availability Indicates when the booked amount of money will become available, that is can be accessed and starts generating interest. Usage: This type of information is used in the US and is linked to particular instruments such as cheques. Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations). Avlbty CashAvailability1
2.72	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Bank Transaction Code	ISO Name ISO Definition XML Tag Type	Bank Transaction Code Set of elements used to fully identify the type of underlying transaction resulting in an entry. BkTxCd BankTransactionCodeStructure4
2.73	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Charges	ISO Name ISO Definition XML Tag Type	Charges Provides information on the charges, pre-advised or included in the entry amount. Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking. Chrgs Charges6
2.74	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Interest	ISO Name ISO Definition XML Tag Type	Interest Provides details of the interest amount included in the entry amount. Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking. Intrst TransactionInterest4



#	SEPA	Magaza Element	DCD 4.	C
#	SEPA Mult	Message Element		o Customer Credit Notification SEPA Core Requirements
2.75		Bank To Customer Debit Credit Notification		Related Parties
2.73	01	V08	ISO Name ISO Definition	Set of elements used to identify the parties related
		+Notification	180 Definition	to the underlying transaction.
		++Entry	XML Tag	RltdPties
		+++Entry Details	Type	TransactionParties6
		++++Transaction Details	- J PC	Transaction articles
		+++++Related Parties		
2.76	01	Bank To Customer Debit Credit Notification	ISO Name	Initiating Party
		V08	ISO Definition	Party that initiated the payment that is reported in
		+Notification		the entry.
		++Entry	XML Tag	InitgPty
		+++Entry Details	Type	Party40Choice
		++++Transaction Details		
		++++Related Parties		
		+++++Initiating Party		
2.55			CERA II	,
2.77	11	Bank To Customer Debit Credit Notification	SEPA Usage Rule(s)	
		V08	ICO Nome	Only 'Party' is allowed.
		+Notification	ISO Name	Debtor
		++Entry	ISO Definition	Party that owes an amount of money to the
		+++Entry Details ++++Transaction Details	VMI Too	(ultimate) creditor.
		+++++Related Parties	XML Tag	Dbtr Porty/40Chains
		+++++Related Parties ++++++Debtor	Туре	Party40Choice
	11	TTTTTDEDIOI	XML Tag	xs:choice
2.78		Bank To Customer Debit Credit Notification		Party
2.70	11	V08	ISO Definition	Identification of a person or an organisation.
		+Notification	XML Tag	Pty
		++Entry	Type	PartyIdentification135
		+++Entry Details	-JP	
		++++Transaction Details		
		+++++Related Parties		
		+++++Debtor		
		++++++Party		
2.79	11	Bank To Customer Debit Credit Notification	SEPA Rulebook	AT-P001 Name of the Originator
		V08	SEPA Usage Rule(s)	Mandatory.
		+Notification		'Name' is limited to 70 characters in length.
		++Entry	ISO Name	Name
		+++Entry Details	ISO Definition	Name by which a party is known and which is
		++++Transaction Details		usually used to identify that party.
		++++Related Parties	XML Tag	Nm
		+++++Debtor	Type	Max140Text
		++++++Party	ISO Length	1 140
2.80	0 1	++++++Name Bank To Customer Debit Credit Notification	SEPA Length	1 70 Postal Address
2.80	01	V08	ISO Name ISO Definition	Postal Address Information that locates and identifies a specific
		+Notification	190 Denningii	address, as defined by postal services.
		++Entry	XML Tag	PstlAdr
		+++Entry Details	Type	PostalAddress24
		++++Transaction Details	-JPC	1 OSMII IGGICSS2T
		+++++Related Parties		
		+++++Debtor		
		++++++Party		
		+++++++Postal Address		
	i	i.		



#	SEPA	Message Element	DCD to	Customer Credit Notification
#	Mult	Message Element		SEPA Core Requirements
2.81	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor ++++++++Party +++++++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P004 The Originator identification code Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
2.82		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Pelated Parties ++++++Debtor +++++++Hdentification Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details +++Transaction Details ++++Related Parties ++++Pebtor +++++Pebtor +++++++Hdentification ++++++++++++++++++++++++++++++++++++	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 Either 'Date and Place of Birth' or one occurence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.84	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor ++++++Party ++++++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.85	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details ++++Related Parties +++++Debtor ++++++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



#	SEPA	Message Element	PSP to	Customer Credit Notification
,,	Mult			SEPA Core Requirements
2.86	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor ++++++Agent	ISO Name ISO Definition XML Tag Type	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.87	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor Account	ISO Name ISO Definition XML Tag Type	Debtor Account Unambiguous identification of the account of the debtor. DbtrAcct CashAccount38
2.88	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details +++++Transaction Details +++++Related Parties ++++++Ultimate Debtor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
	11		XML Tag	xs:choice
2.89	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor ++++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
2.90		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Name	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P006 The 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
2.91	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24



#	SEPA	Message Element	DCD to	Customer Credit Notification
#	Mult	Wessage Element		SEPA Core Requirements
2.92	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Hentification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 The identification code of the Originator Reference Party Identification Unique and unambiguous identification of a party. Id Party38Choice
2.93	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Hentification +++++++++Organisation Identification	ISO Name ISO Definition XML Tag Type	xs:choice Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.94	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++Related Parties +++++Ultimate Debtor ++++++Party +++++++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
2.95	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Ultimate Debtor ++++++Party +++++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.96	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++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



#	SEPA	Message Element	PSP to	Customer Credit Notification
	Mult		S	SEPA Core Requirements
2.97	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details ++++Related Parties +++++Ultimate Debtor ++++++Agent	ISO Name ISO Definition XML Tag Type	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.98	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Only 'Party' is allowed. Creditor Party to which an amount of money is due. Cdtr Party40Choice
	11		XML Tag	xs:choice
2.99	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details ++++Related Parties ++++++Creditor +++++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
2.100	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor ++++++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E001 The 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
2.101		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party ++++++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.102	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Hdentification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA	Message Element	PSP to	Customer Credit Notification
	Mult			SEPA Core Requirements
2.103	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.104	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor ++++++++Party +++++++++Contact Details	ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.105	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Related Parties ++++++Creditor ++++++Agent	ISO Name ISO Definition XML Tag Type	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.106	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Related Parties +++++Creditor Account	ISO Name ISO Definition XML Tag Type	Creditor Account Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction. CdtrAcct CashAccount38
2.107		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
2.108	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party	XML Tag ISO Name ISO Definition XML Tag Type	xs:choice Party Identification of a person or an organisation. Pty PartyIdentification135



#	SEPA Mult	Message Element		O Customer Credit Notification
2.109	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Helated Parties ++++++Ultimate Creditor ++++++Name Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details +++Transaction Details ++++Related Parties +++++Ultimate Creditor +++++++Party +++++++++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E007 The name of the Beneficiary Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70 Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.111	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
2.112	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.113	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++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
2.114	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor ++++++Agent	ISO Name ISO Definition XML Tag Type	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6



#	SEPA	Message Element	DCD +	to Customer Credit Notification
π	Mult	Message Element		SEPA Core Requirements
2.115	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Trading Party		Trading Party Party that plays an active role in planning and executing the transactions that create or liquidate investments of the investors assets, or that move the investor's assets from one investment to another. A trading party is a trade instructor, an investment decision-maker, a post trade administrator, or a trader. In the context of treasury, it is the party that negotiates and executes the treasury transaction. TradgPty Party40Choice
2.116	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++Related Parties ++++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Proprietary party related to the underlying transaction. Prtry ProprietaryParty5
2.117	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Related Agents	ISO Name ISO Definition XML Tag Type	Related Agents Set of elements used to identify the agents related to the underlying transaction. RltdAgts TransactionAgents5
2.118	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Local Instrument	ISO Name ISO Definition XML Tag Type	Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
2.119		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose	ISO Name ISO Definition XML Tag Type	AT-T007 The purpose of the SCT Inst Instruction. Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
	11		XML Tag	xs:choice
2.120	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose ++++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 4 1 4



.,	arr.			
#	SEPA	Message Element		Customer Credit Notification
	Mult		S	SEPA Core Requirements
2.121	11	Bank To Customer Debit Credit Notification	ISO Name	Proprietary
		V08	ISO Definition	Purpose, in a proprietary form.
		+Notification	XML Tag	Prtry
		++Entry	Type	Max35Text
		+++Entry Details	ISO Length	1 35
		++++Transaction Details	SEPA Length	1 35
		+++++Purpose		
		+++++Proprietary		
2.122	0	Bank To Customer Debit Credit Notification	ISO Name	Related Remittance Information
	10	V08	ISO Definition	Provides information related to the handling of
		+Notification		the remittance information by any of the agents in
		++Entry		the transaction processing chain.
		+++Entry Details	XML Tag	RltdRmtInf
		++++Transaction Details	Type	RemittanceLocation7
		+++++Related Remittance Information		
2.123	01	Bank To Customer Debit Credit Notification	SEPA Rulebook	AT-T009 The Remittance Information sent by the
		V08		Originator to the Beneficiary in the SCT Inst
		+Notification		Instruction.
		++Entry	SEPA Usage Rule(s)	Either 'Structured' or 'Unstructured' may be
		+++Entry Details		present
		++++Transaction Details	ISO Name	Remittance Information
		++++Remittance Information	ISO Definition	Structured information that enables the matching,
				that is reconciliation, of a payment with the items
				that the payment is intended to settle, such as
				commercial invoices in an account receivable
			*/ */ */ */ */ */ */ */ */ */ */ */ */ *	system.
			XML Tag	RmtInf
			Type	RemittanceInformation16



"	CEDA	M 51	non	
#	SEPA	Message Element		Customer Credit Notification
2 12 1				•
2.124	Mult 01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Unstructured	ISO Name ISO Definition	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
			ISO Length SEPA Length	1 140 1 140
2.125		V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element ((i.e. excluding <strd> and </strd>) do not exceed 140 characters in length. Structured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. Strd StructuredRemittanceInformation16
2.126	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++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



#	SEPA	Message Element	PSP to	Customer Credit Notification
"	Mult	Wessage Dienene		SEPA Core Requirements
2.127	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Referred Document Amount	ISO Name ISO Definition XML Tag Type	Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2
2.128	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	When present, the Debtor Bank is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.129	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++Remittance Information ++++++Creditor Reference Information +++++++Type		Mandatory if 'Creditor Reference Information' is used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.130	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Creditor Reference Information +++++++Creditor Reference Information +++++++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
2.131	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++Remittance Information ++++++Creditor Reference Information +++++++Creditor Reference Information +++++++++Code Or Proprietary	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	xs:choice Only "SCOR" is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restrict	ions
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.



#	SEPA	Message Element	PSP to Customer Credit Notification	
	Mult		S	SEPA Core Requirements
2.132	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Creditor Reference Information ++++++++++Code Or Proprietary ++++++++++++Proprietary	ISO Definition XML Tag Type ISO Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 35 1 35
2.133	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Creditor Reference Information ++++++++Lorditor Reference Information ++++++++++Lorditor Reference Information	ISO Name ISO Definition XML Tag Type	Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649)." Issuer Entity that assigns the credit reference type. Issr Max35Text 1 35 1 35
2.134	01			Mandatory if 'Creditor Reference Information' is used. If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'. Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. Ref Max35Text 1 35 1 35
2.135	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured ++++++Invoicer		Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification135



#	SEPA	Message Element	PSP to Customer Credit Notification	
	Mult			SEPA Core Requirements
2.136	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++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. Invocee PartyIdentification135
2.137	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry ++Entry Details ++++Transaction Details +++++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
2.138	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.139	03	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++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
2.140	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Dates	ISO Name ISO Definition XML Tag Type	Related Dates Set of elements used to identify the dates related to the underlying transactions. RltdDts TransactionDates3
2.141	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Price	ISO Name ISO Definition XML Tag Type	Related Price Set of elements used to identify the price information related to the underlying transaction. RltdPric TransactionPrice4Choice



#	SEPA	Message Element	PSP to Customer Credit Notification	
	Mult			SEPA Core Requirements
2.142	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Quantities	ISO Name ISO Definition XML Tag Type	Related Quantities Set of elements used to identify the related quantities, such as securities, in the underlying transaction. RltdQties TransactionQuantities3Choice
2.143	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Financial Instrument Identification	ISO Name ISO Definition XML Tag Type	Financial Instrument Identification Identification of a security, as assigned under a formal or proprietary identification scheme. FinInstrmId SecurityIdentification19
2.144	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8
2.145	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Return Information	ISO Name ISO Definition XML Tag Type	Return Information Provides the return information. RtrInf PaymentReturnReason5
2.146	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Corporate Action	ISO Name ISO Definition XML Tag Type	Corporate Action Set of elements used to identify the underlying corporate action. CorpActn CorporateAction9
2.147	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Safekeeping Account	ISO Name ISO Definition XML Tag Type	Safekeeping Account Safekeeping or investment account. A safekeeping account is an account on which a securities entry is made. An investment account is an account between an investor(s) and a fund manager or a fund. The account can contain holdings in any investment fund or investment fund class managed (or distributed) by the fund manager, within the same fund family. SfkpgAcct SecuritiesAccount19
2.148	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Cash Deposit	ISO Name ISO Definition XML Tag Type	Cash Deposit Provides the details of a cash deposit for an amount of money in cash notes and/or coins. CshDpst CashDeposit1



#	SEPA	Message Element	PSP to Customer Credit Notification	
	Mult			SEPA Core Requirements
2.149	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Card Transaction	ISO Name ISO Definition XML Tag Type	Card Transaction Provides the data related to the card (number, scheme), terminal (number, identification) and transactional data used to uniquely identify a card transaction. CardTx CardTransaction17
2.150	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Additional Transaction Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Transaction Information Further details of the transaction. AddtlTxInf Max500Text 1 500 I 500
2.151	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
2.152	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Additional Entry Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Entry Information Further details of the entry. AddtlNtryInf Max500Text 1 500 I 500
2.153	01	Bank To Customer Debit Credit Notification V08 +Notification ++Additional Notification Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Notification Information Further details of the account notification. AddtlNtfctnInf Max500Text 1 500 I 500
3.0	0n	Bank To Customer Debit Credit Notification V08 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



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

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

1. General

- Migration to the 2019 message version of the ISO 20022 standard (Note: not applicable to the pain.001 and camt.054 messages as these were already based on the 2019 version of the ISO standard in the 2021 IGs).
- Changes resulting from errata document EPC081-21 (https://www.europeanpaymentscouncil.eu/document-library/implementation-guidelines/sepa-instant-credit-transfer-scheme-customer-psp).
- Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.

2. Section 0.3 'Purpose of Document'

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

3. Section 1.4 'Character Set'

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

4. ISO 20022 Messages:

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



- If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.
- Debtor/Postal Address/Address Line': Inclusion of the following SEPA Usage Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.
- 'Creditor/Postal Address/Address Line': Inclusion of the following SEPA Usage Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed.
- 'Debtor Account': Element has been opened and new optional sub-element 'Proxy' is shaded yellow. New attribute: "AT-P003 The Proxy/Alias of the account of the Originator".
- 'Creditor Account': Element has been opened and new optional sub-element 'Proxy' is shaded yellow. New attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary".
- 'Remittance Information/Unstructured': Following SEPA Usage Rule has been included in line with document EPC088-22 "EPC Guidance Document – Improve Transparency for Retail Payment End-Users":
 - "If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document Improve Transparency for Retail Payment End-Users".
- 'Remittance Information/Structured/Creditor Reference Information/Type /Issuer': Inclusion of the following SEPA Usage Rule:
 - Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649).
- 'Remittance Information/Structured/Creditor Reference Information/ /Reference': The SEPA Usage Rule was updated as follows (see bold text):



