

#### **IMPORTANT MESSAGE**

On 24 October 2023, the EPC decided that the migration of the SCT Inst Scheme to the 2019 message version of ISO 20022 would be postponed to 17 March 2024. Consequently, the initial entry-into-force date of the 2023 SCT Inst Scheme Rulebook and related IGs has been postponed from 19 November 2023 to 17 March 2024.

The entry-into-force time of the 2023 SCT Inst Scheme Rulebook is set for 17 March 2024 at 03:30:00.000 CET.

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 1.2 / Date issued: 14 November 2023 / Date effective: 17 March 2024 / Effective Time: 03:30:00.000 CET

Public



#### Abstract

This document sets out the rules for implementing Version 1.2 of the 2023 SEPA Instant Credit Transfer Scheme Rulebook, based on the 2019 message version of the ISO 20022 standard.

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# 0 DOCUMENT INFORMATION

# 0.1 References

# This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC004-16	SEPA Instant Credit Transfer Scheme Rulebook 2023 Version 1.2	<u>EPC</u>
[2]	-	ISO 20022 XML Credit Transfers and Related Messages:	<u>ISO 20022</u>
		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> <sup>1</sup>
[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	Dated	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	

<sup>&</sup>lt;sup>1</sup> See also <u>http://www.swift.com/products/bic\_registration/iban\_format\_registration</u>



		Board
2023 V1.0	2023 V1.0 20220428 Approval by the April 2022 Scheme Management Boa	
2023 V1.1	20221027	Approval by the October 2022 Scheme Management Board
2023 V1.2	20231124	Approval by the October 2023 Payment 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 <i>Customer-to-PSP Credit Transfer Information</i>	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		
Core subset, i - to be used as - to be used w (from or com	tion Guidelines for SEPA dentifying elements defined in ISO ith SEPA usage rules pleting the Rulebook) s can be used in a n 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 Subset<sup>2</sup> of the Global ISO 20022 XML standard that consists of message elements:

- required in the Rulebook as business requirements
- needed for processing by 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.

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

SEPA Instant Credit Transfer Customer-to-PSP IGs 2023 Version 1.2 Approved Page 5



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

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as SEPA payments, but not as SEPA core payments.
- It is the responsibility of the instructing customer and instructed 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)       Separate
	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         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)

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



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)
------	----	---	--

Figure 2

## Where:

• Column 1 indicates the message element Index number specific to these Implementation Guidelines.

Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.

- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:
  - 0..1 element is optional and may only be present once
  - 0...n element is optional with unlimited repetition
  - 1..1 element is mandatory and must be present exactly once
  - 1...n element is mandatory with unlimited repetition

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

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
  - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.
  - When the message element relates to inter-PSP processing requirements, it is shaded yellow.
  - When the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.
  - When the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core requirements, this is specified as 'Mandatory' and is shaded yellow.
  - When the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.
  - $_{\odot}$  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
  - $\circ$  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 Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements		
		Document	XML Tag	Document	
			Туре	Document	
	11	Customer Credit Transfer Initiation V09	ISO Name	Customer Credit Transfer Initiation V09	
			ISO Definition	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.	
			XML Tag	CstmrCdtTrfInitn	
			Туре	CustomerCreditTransferInitiationV09	
1.0	11	Customer Credit Transfer Initiation V09	ISO Name	Group Header	
		+Group Header	ISO Definition	Set of characteristics shared by all individual	
				transactions included in the message.	
			XML Tag	GrpHdr	
			Туре	GroupHeader85	
1.1	11	Customer Credit Transfer Initiation V09	ISO Name	Message Identification	
		+Group Header ++Message Identification	ISO Definition	Point to point reference, as assigned by the instructing party, and sent to the next party in the	
		++message identification		chain to unambiguously identify the message.	
				Usage: The instructing party has to make sure	
				that MessageIdentification is unique per	
				instructed party for a pre-agreed period.	
			XML Tag	MsgId	
			Туре	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
1.2	11	Customer Credit Transfer Initiation V09	ISO Name	Creation Date Time	
		+Group Header	ISO Definition	Date and time at which the message was created.	
		++Creation Date Time	XML Tag Type	CreDtTm ISODateTime	
1.3	02	Customer Credit Transfer Initiation V09	ISO Name	Authorisation	
1.5	02	+Group Header	ISO Definition	User identification or any user key to be used to	
		++Authorisation		check whether the initiating party is allowed to	
				initiate transactions from the account specified in	
				the message.	
				Usage: The content is not of a technical nature,	
				but reflects the organisational structure at the	
				initiating side.	
				The authorisation element can typically be used	
				in relay scenarios, payment initiations, payment	
				returns or payment reversals that are initiated on	
	1			behalf of a party different from the initiating	
	1		373 AT 173	party.	
	1		XML Tag	Authstn	
1.4	11	Customer Credit Transfer Initiation V09	Type	Authorisation1Choice <i>The validation of this data element depends on</i>	
1.4	11	+Group Header	SETA Usage Kule(s)	pre-agreed customer-to-PSP conditions.	
	1	++Number Of Transactions	ISO Name	Number Of Transactions	
	1		ISO Definition	Number of individual transactions contained in	
	1			the message.	
			XML Tag	NbOfTxs	
	1		Туре	Max15NumericText	
	1		Pattern	[0-9]{1,15}	



#	SEPA	Message Element		o PSP Credit Transfer Information
	Mult			EPA Core Requirements
1.5	11	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	SEPA Usage Rule(s) SEPA Format	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits.
			<i>Rule(s)</i> ISO Name ISO Definition	Control Sum Total of all individual amounts included in the message, irrespective of currencies.
			XML Tag Type SEPA FractDigits	CtrlSum DecimalNumber 2
			TotalDigits	18
1.6	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	ISO Name ISO Definition	Initiating Party Party that initiates the payment.
			XIMI (D	Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.
			XML Tag	InitgPty PartyIdentification135
1.7	01	Customer Credit Transfer Initiation V09 +Group Header	Type SEPA Usage Rule(s) ISO Name	<i>Name' is limited to 70 characters in length.</i>
		++Initiating Party +++Name	ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag Type ISO Length	Nm Max140Text 1 140
			SEPA Length	<i>I</i> 70
1.8	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address
		+Group Header ++Initiating Party	ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
		+++Postal Address	XML Tag	PstlAdr
1.9	01	Customer Credit Transfer Initiation V09 +Group Header	Type ISO Name ISO Definition	PostalAddress24 Identification Unique and unambiguous identification of a
		++Initiating Party +++Identification	XML Tag	party. Id
			Туре	Party38Choice
	11			xs:choice
1.10	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	SEPA Usage Rule(s) ISO Name	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
		+++Identification	ISO Definition	Organisation Identification Unique and unambiguous way to identify an
		++++Organisation Identification	XML Tag Type	organisation. OrgId OrganisationIdentification29
1.11	11	Customer Credit Transfer Initiation V09 +Group Header		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
		++Initiating Party +++Identification	ISO Name ISO Definition	Private Identification Unique and unambiguous identification of a
		++++Private Identification	XML Tag	person, for example a passport. PrvtId
1.12	0 1	Customer Cradit Transfer In:4:-4: 100	Type ISO Name	PersonIdentification13
1.12	01	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition	Country Of Residence Country in which a person resides (the place of a
		+Oroup Header ++Initiating Party +++Country Of Residence	150 Demiliuon	person's home). In the case of a company, it is the country from which the affairs of that company
	1		NTR AN INC	are directed.
	1		XML Tag	CtryOfRes
			Type Pattern	CountryCode [A-Z]{2,2}
	1	l	1 4110111	



#	SEPA	Message Element	Customor t	o PSP Credit Transfer Information
#	Mult	wiessage Element		EPA Core Requirements
1.13		Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition	Contact Details Set of elements used to indicate how to contact
		++Initiating Party		the party.
		+++Contact Details	XML Tag	CtctDtls
			Туре	Contact4
1.14	01	Customer Credit Transfer Initiation V09	ISO Name	Forwarding Agent
		+Group Header	<b>ISO Definition</b>	Financial institution that receives the instruction
		++Forwarding Agent		from the initiating party and forwards it to the
				next agent in the payment chain for execution.
			XML Tag	FwdgAgt
2.0	1		Туре	BranchAndFinancialInstitutionIdentification6
2.0	1n	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Payment Information Set of characteristics that applies to the debit side
		+rayment information	150 Definition	of the payment transactions included in the credit
				transfer initiation.
			XML Tag	PmtInf
			Туре	PaymentInstruction30
2.1	11	Customer Credit Transfer Initiation V09	ISO Name	Payment Information Identification
		+Payment Information	ISO Definition	Unique identification, as assigned by a sending
		++Payment Information Identification		party, to unambiguously identify the payment
				information group within the message.
			XML Tag	PmtInfId
			V I	Max35Text
			ISO Length	1 35
2.2	11	Customer Credit Transfer Initiation V09	SEPA Length	1 35 Only "TRF" is allowed.
2.2	11	+Payment Information	ISO Name	Payment Method
		++Payment Method	ISO Definition	Specifies the means of payment that will be used
				to move the amount of money.
			XML Tag	PmtMtd
				PaymentMethod3Code
			SEPA Code Restrict	
			TRF	CreditTransfer
				Transfer of an amount of money in the books of
	0.1			the account servicer.
2.3	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	If present and contains "true", batch booking is
		+Payment Information ++Batch Booking		requested. If present and contains "false",
		++Batch Booking		booking per transaction is requested. If element is not present, pre-agreed customer-
				to-PSP conditions apply.
			ISO Name	Batch Booking
			ISO Definition	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.
	1			Usage: Batch booking is used to request and not
	1		VAL D	order a possible batch booking.
			XML Tag	BtchBookg BatehBookingIndicator
2.4	1 1	Customer Credit Transfer Initiation V09	Type SEPA Usaga Pula(s)	BatchBookingIndicator
2.4	11	+Payment Information	SEPA Usage Rule(s)	<i>Mandatory.</i> <i>The validation of this data element depends on</i>
	1	++Number Of Transactions		pre-agreed customer-to-PSP conditions.
			ISO Name	Number Of Transactions
	1		ISO Definition	Number of individual transactions contained in
	1			the payment information group.
	1		XML Tag	NbOfTxs
			Туре	Max15NumericText



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



#	SEPA	Message Element		o PSP Credit Transfer Information
	Mult			EPA Core Requirements
2.11	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Local Instrument User community specific instrument.
		++Payment Type Information +++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	LelInstrm
	11		Type XML Tag	LocalInstrument2Choice xs:choice
2.12		Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only "INST" is allowed.
		+Payment Information ++Payment Type Information	ISO Name ISO Definition	Code Specifies the local instrument, as published in an
		+++Local Instrument	150 Demition	external local instrument code list.
		++++Code	XML Tag	Cd ExternalLocalInstrument1Code
			Type ISO Length	1 35
			SEPA Length	1 35
			SEPA Code Restrict	
			INST	InstantCreditTransfer Transaction is related to an Instant Credit
				Transaction is related to an Instant Creati Transfer.
				Use case example: SEPA Instant Credit Transfer (SCT Inst).
2.13	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information ++Payment Type Information	ISO Definition	Specifies the local instrument, as a proprietary code.
		+++Local Instrument	XML Tag	Prtry
		++++Proprietary	Туре	Max35Text
			ISO Length SEPA Length	1 35 1 35
2.14	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T008 The category purpose of the SCT Inst
		+Payment Information		Instruction.
		++Payment Type Information +++Category Purpose	SEPA Usage Kule(s)	Depending on the agreement between the Originator and the Originator PSP, 'Category
				<i>Purpose' may be forwarded to the Beneficiary</i> <i>PSP.</i>
			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 CategoryPurpose1Choice
	11		Type XML Tag	xs:choice
2.15		Customer Credit Transfer Initiation V09	ISO Name	Code
		+Payment Information	ISO Definition	Category purpose, as published in an external
		++Payment Type Information +++Category Purpose	XML Tag	category purpose code list. Cd
		++++Code	Туре	ExternalCategoryPurpose1Code
			ISO Length	1 4
2.16	11	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	<i>I 4</i> Proprietary
2.10	11	+Payment Information	ISO Definition	Category purpose, in a proprietary form.
		++Payment Type Information	XML Tag	Prtry
		+++Category Purpose ++++Proprietary	Type ISO Length	Max35Text 1 35
		+++Fioplicial y	SEPA Length	1 35 1 35



#	SEPA	Message Element		o PSP Credit Transfer Information
	Mult			EPA Core Requirements
2.17	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	SEPA Usage Rule(s) 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.
			XML Tag Type	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
	11		XML Tag	xs:choice
2.18	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	ISO Name ISO Definition	Date Specified date. Dt ISODate
2.19	11	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	Only UTC time format or local time with UTC offset format can be used. Date Time Specified date and time. DtTm
2.20	01	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	Type ISO Name ISO Definition XML Tag	ISODateTime 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
2.21	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	Type ISO Name ISO Definition XML Tag Type	ISODate 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	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P005 The address of the Originator If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.24	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		Custome	er to PSP Credit Transfer Information
	Mult			SEPA Core Requirements
2.25	01	Customer Credit Transfer Initiation V09	ISO Name	Department
		+Payment Information	ISO Definition	Identification of a division of a large organisation
		++Debtor		or building.
		+++Postal Address	XML Tag	Dept
		++++Department	Туре	Max70Text
			ISO Length	1 70
			SEPA Length	1 70
2.26	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	Туре	Max70Text
			ISO Length	1 70
			SEPA Length	1 70
2.27	01	Customer Credit Transfer Initiation V09	ISO Name	Street Name
		+Payment Information	ISO Definition	Name of a street or thoroughfare.
		++Debtor	XML Tag	StrtNm
		+++Postal Address	Туре	Max70Text
		++++Street Name	ISO Length	1 70
			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 1 16
2.29	01	Customer Credit Transfer Initiation V09	ISO Name	Building Name
2.29	01	+Payment Information	ISO Definition	Name of the building or house.
		++Debtor		BldgNm
			XML Tag	Max35Text
		+++Postal Address	Type ISO I so oth	
		++++Building Name	ISO Length	1 35
2.20	0.1		SEPA Length	<u>1</u> 35
2.30	01	Customer Credit Transfer Initiation V09	ISO Name	Floor
		+Payment Information	ISO Definition	Floor or storey within a building.
		++Debtor	XML Tag	Flr
		+++Postal Address	Туре	Max70Text
		++++Floor	ISO Length	1 70
			SEPA Length	
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
	1	+++Postal Address		until called for.
		++++Post Box	XML Tag	PstBx
	1		Туре	Max16Text
	1		ISO Length	1 16
			SEPA Length	1 16
2.32	01	Customer Credit Transfer Initiation V09	ISO Name	Room
	1	+Payment Information	ISO Definition	Building room number.
	1	++Debtor	XML Tag	Room
	1	+++Postal Address	Туре	Max70Text
		++++Room	ISO Length	1 70
	1		SEPA Length	1 70
2.33	01	Customer Credit Transfer Initiation V09	ISO Name	Post Code
		+Payment Information	ISO Definition	Identifier consisting of a group of letters and/or
	1	++Debtor		numbers that is added to a postal address to assist
	1	++++Postal Address		the sorting of mail.
	1	++++Post Code	XML Tag	PstCd
			Туре	Max16Text
	1		ISO Length	1 16
	1		SEPA Length	1 16 1 16
1	1		SEI A Lengin	1 10



#	SEPA	Message Element		o PSP Credit Transfer Information	
	Mult		SEPA Core Requirements		
2.34	01	Customer Credit Transfer Initiation V09	ISO Name	Town Name	
		+Payment Information	ISO Definition	Name of a built-up area, with defined boundaries,	
		++Debtor		and a local government.	
		+++Postal Address	XML Tag	TwnNm	
		++++Town Name	Туре	Max35Text	
			ISO Length	1 35	
2.25	0.1		SEPA Length	1 35	
2.35	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name	
		+Payment Information	ISO Definition	Specific location name within the town.	
		++Debtor	XML Tag	TwnLctnNm	
		+++Postal Address	Туре	Max35Text	
		++++Town Location Name	ISO Length	1 35	
2.26	0.1		SEPA Length	<u>1 35</u>	
2.36	01	Customer Credit Transfer Initiation V09	ISO Name	District Name	
		+Payment Information	ISO Definition	Identifies a subdivision within a country sub-	
		++Debtor	NOR OF THE	division.	
		+++Postal Address	XML Tag	DstrctNm	
		++++District Name	Туре	Max35Text	
			ISO Length	1 35	
0.07	0.1		SEPA Length	1 35	
2.37	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division	
		+Payment Information	ISO Definition	Identifies a subdivision of a country such as state,	
		++Debtor		region, county.	
		+++Postal Address	XML Tag	CtrySubDvsn	
		++++Country Sub Division	Туре	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
2.38	01	Customer Credit Transfer Initiation V09	ISO Name	Country	
		+Payment Information	ISO Definition	Nation with its own government.	
		++Debtor	XML Tag	Ctry	
		+++Postal Address	Туре	CountryCode	
		++++Country	Pattern	[A-Z]{2,2}	
2.39	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'	
		++Debtor		sub-elements other than 'Country' are forbidden.	
		+++Postal Address		A combination of 'Address Line' and 'Country' is	
		++++Address Line		allowed; it is recommended when either Debtor	
				Agent or Creditor Agent is a non-EEA SEPA	
			NO N	PSP.	
			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	
0.10	0.1		SEPA Length	1 70	
2.40	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P004 The Originator identification code	
		+Payment Information	ISO Name	Identification	
		++Debtor	ISO Definition	Unique and unambiguous identification of a	
		+++Identification		party.	
			XML Tag	Id	
	1 -		Туре	Party38Choice	
	11		XML Tag	xs:choice	
2.41	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of	
		+Payment Information		'Other' is allowed.	
		++Debtor	ISO Name	Organisation Identification	
		+++Identification	ISO Definition	Unique and unambiguous way to identify an	
		++++Organisation Identification		organisation.	
	1		XML Tag	OrgId	
			ANIL Tag	OrganisationIdentification29	



#	SEPA Mult	Message Element		Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.42		Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one occurence	
2.42	11	+Payment Information	SEIA Usuge Ruie(s)	of 'Other' is allowed	
		++Debtor	ISO Name	Private Identification	
		+++Identification	ISO Definition	Unique and unambiguous identification of a	
		++++Private Identification		person, for example a passport.	
			XML Tag	PrvtId	
			Туре	PersonIdentification13	
2.43	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
2.15	01	+Payment Information	ISO Definition	Country in which a person resides (the place of a	
		++Debtor		person's home). In the case of a company, it is the	
		+++Country Of Residence		country from which the affairs of that company	
				are directed.	
			XML Tag	CtryOfRes	
			Туре	CountryCode	
			Pattern	[A-Z]{2,2}	
2.44	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact	
		++Debtor		the party.	
		+++Contact Details	XML Tag	CtctDtls	
			Type	Contact4	
2.45	11	Customer Credit Transfer Initiation V09	ISO Name	Debtor Account	
2.45	11	+Payment Information	ISO Definition	Unambiguous identification of the account of the	
		++Debtor Account		debtor to which a debit entry will be made as a	
				result of the transaction.	
			XML Tag	DbtrAcct	
			Туре	CashAccount38	
2.46	11	Customer Credit Transfer Initiation V09		Only IBAN is allowed.	
2.40	11	+Payment Information	ISO Name	Identification	
		++Debtor Account	ISO Definition	Unique and unambiguous identification for the	
		+++Identification		account between the account owner and the	
				account servicer.	
			XML Tag	Id	
			Туре	AccountIdentification4Choice	
	11		XML Tag	xs:choice	
2.47		Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-D001 The IBAN of the account of the	
2.17	11	+Payment Information		Originator.	
		++Debtor Account	ISO Name	IBAN	
		+++Identification	ISO Definition	International Bank Account Number (IBAN) -	
		++++IBAN		identifier used internationally by financial	
				institutions to uniquely identify the account of a	
				customer. Further specifications of the format and	
				content of the IBAN can be found in the standard	
				ISO 13616 "Banking and related financial	
				services - International Bank Account Number	
				(IBAN)" version 1997-10-01, or later revisions.	
			XML Tag	IBAN	
			Туре	IBAN2007Identifier	
			Pattern	$[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}$	
2.48	11	Customer Credit Transfer Initiation V09	ISO Name	Other	
		+Payment Information	ISO Definition	Unique identification of an account, as assigned	
		++Debtor Account		by the account servicer, using an identification	
		+++Identification		scheme.	
		++++Other	XML Tag	Othr	
			Туре	GenericAccountIdentification1	
2.49	01	Customer Credit Transfer Initiation V09	ISO Name	Туре	
,	01	+Payment Information	ISO Definition	Specifies the nature, or use of the account.	
		++Debtor Account	XML Tag	Tp	
		+++Type	Туре	CashAccountType2Choice	
		i i i xypo	1.7 PC	cushr tecount i ype2Ch0fec	



#	SEPA	0	Customer to PSP Credit Transfer Information		
	Mult		S	EPA Core Requirements	
2.50	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition XML Tag Type	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	
	_		Pattern	[A-Z]{3,3}	
2.51	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 70 <i>I</i> 70 <i>I</i> 70	
2.52	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P003 The Proxy/alias of the account of the	
		+Payment Information ++Debtor Account +++Proxy		Originator. AT-P003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/ or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy Proxy AccountIdentification 1	
2.53	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6	



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.54	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either BICFI or 'Other/Identification' must be used. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId 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 Type	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 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 <i>I</i> 140 <i>I</i> 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 t	o PSP Credit Transfer Information
	Mult		S	EPA Core Requirements
2.63	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag	Issuer Entity that assigns the identification. Issr
		+++Financial Institution Identification ++++Other +++++Issuer	Type ISO Length	Max35Text 1 35 1 35
2.64	01	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	Branch Identification
2.04	01	+Payment Information ++Debtor Agent +++Branch Identification	<b>ISO Definition</b>	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
			XML Tag Type	identification up to branch level. BrnchId BranchData3
2.65	01	Customer Credit Transfer Initiation V09	ISO Name	Debtor Agent Account
		+Payment Information ++Debtor Agent Account	ISO Definition	Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.
			XML Tag	DbtrAgtAcct
2.00	0.1	Customer Credit Transfer Initiation V09	Type ISO Name	CashAccount38
2.66	01	+Payment Information ++Instruction For Debtor Agent	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.
				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
			Type ISO Length SEPA Length	1 140 1 140
2.67	01	Customer Credit Transfer Initiation V09	ISO Name	Ultimate Debtor
		+Payment Information ++Ultimate Debtor	ISO Definition XML Tag	Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr
			Туре	PartyIdentification135
2.68	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P006 The name of the Originator Reference
		+Payment Information ++Ultimate Debtor +++Name	SEPA Usage Rule(s) ISO Name	Party 'Name' is limited to 70 characters in length. Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag Type ISO Length	Nm Max140Text 1 140
			SEPA Length	1 70
2.69	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Postal Address Information that locates and identifies a specific
		++Ultimate Debtor +++Postal Address	XML Tag Type	address, as defined by postal services. PstlAdr PostalAddress24
2.70	01	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Rulebook	AT-P007 The identification code of the Originator Reference Party
		++Ultimate Debtor +++Identification	ISO Name ISO Definition	Identification Unique and unambiguous identification of a
			XML Tag Type	party. Id Party38Choice
			Туре	Party38Choice



#	SEPA	Message Element		to PSP Credit Transfer Information SEPA Core Requirements
	Mult			
0.71	11		XML Tag	xs:choice
2.71	11	Customer Credit Transfer Initiation V09	SEPA Usage Kule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
		+Payment Information		
		++Ultimate Debtor	ISO Name	Organisation Identification
		+++Identification	ISO Definition	Unique and unambiguous way to identify an
		++++Organisation Identification		organisation.
			XML Tag	OrgId
			Туре	OrganisationIdentification29
2.72	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.
		++Ultimate Debtor	ISO Name	Private Identification
		+++Identification	ISO Definition	Unique and unambiguous identification of a
		++++Private Identification		person, for example a passport.
			XML Tag	PrvtId
			Туре	PersonIdentification13
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Payment Information	<b>ISO Definition</b>	Country in which a person resides (the place of a
		++Ultimate Debtor		person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
		-		are directed.
			XML Tag	CtryOfRes
			Туре	CountryCode
			Pattern	$[A-Z]{2,2}$
2.74	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Ultimate Debtor		the party.
		+++Contact Details	XML Tag	CtctDtls
			Туре	Contact4
2.75	01	Customer Credit Transfer Initiation V09		Only "SLEV" is allowed.
2.70	01	+Payment Information		It is recommended that this element be specified
		++Charge Bearer		at 'Payment Information' level.
			ISO Name	Charge Bearer
			ISO Definition	Specifies which party/parties will bear the
			100 Deminion	charges associated with the processing of the
				payment transaction.
			XML Tag	ChrgBr
			Type	ChargeBearerType1Code
			SEPA Code Restrict	
			SLEV	FollowingServiceLevel
				Charges are to be applied following the rules
				agreed in the service level and/or scheme.
2.76	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account
		+Payment Information	<b>ISO Definition</b>	Account used to process charges associated with
		++Charges Account		a transaction.
				Usage: Charges account should be used when
				charges have to be booked to an account different
	1			from the account identified in debtor's account.
	1		XML Tag	ChrgsAcct
			Туре	CashAccount38
2.77	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account Agent
		+Payment Information	ISO Definition	Agent that services a charges account.
		++Charges Account Agent		The set the set the set of the gos account.
		r charges riceount rigent		Usage: Charges account agent should only be
				used when the charges account agent should only be
	1			from the debtor agent.
	1		XML Tag	ChrgsAcctAgt
	1			BranchAndFinancialInstitutionIdentification6
			Туре	DranchAnurmanciannsututionidentificationo



#	SEPA	0		to PSP Credit Transfer Information
	Mult		8	SEPA Core Requirements
2.78	1n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf
2.79	11	Customer Credit Transfer Initiation V09	Type ISO Name	CreditTransferTransaction34 Payment Identification
		+Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Definition XML Tag Type	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	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
			XML Tag Type ISO Length <i>SEPA Length</i>	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 Rulebook ISO Name ISO Definition	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
			XML Tag Type ISO Length SEPA Length	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	<ul> <li>'Payment Type Information' must be present either here or directly under 'Payment Information'.</li> <li>Payment Type Information Set of elements used to further specify the type of transaction.</li> <li>PmtTpInf PaymentTypeInformation26</li> </ul>
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	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.85		Customer Credit Transfer Initiation V09		Usage is recommended.
		+Payment Information		Only one occurrence is allowed.
		++Credit Transfer Transaction Information	ISO Name	Service Level
		+++Payment Type Information	ISO Definition	Agreement under which or rules under which the
		++++Service Level		transaction should be processed.
			XML Tag	SvcLvl
			Туре	ServiceLevel8Choice
	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		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
				service level code list.
			XML Tag	Cd
			Туре	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	
			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	Туре	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
			Туре	LocalInstrument2Choice
	11		XML Tag	xs:choice
2.89	11	Customer Credit Transfer Initiation V09		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	Туре	ExternalLocalInstrument1Code
			ISO Length	1 35
			SEPA Length	1 35
			SEPA Code Restrict	
			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	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	Туре	Max35Text
	1	+++++Proprietary	ISO Length	1 35
		+++++Fioplietaly		1 1 55



#	SEPA	Iult		o PSP Credit Transfer Information
				EPA 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 XML Tag	PSP. Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
	1 1		Туре	
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 SEPA Length	xs:choice Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 14
2.93	11	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	<i>1 4</i> Proprietary
2.75	11	+Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose ++++++Proprietary	ISO Definition XML Tag Type ISO Length SEPA Length	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	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
	11		XML Tag	xs:choice
2.95	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	SEPA Rulebook SEPA Usage Rule(s)	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
			SEPA FractDigits TotalDigits SEPA Inclusive	2 18 0.01 99999999999999



#	SEPA Mult	Message Element		o PSP Credit Transfer Information 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	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 Restrict	
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	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type XML Tag	AT-P007 The identification code of the         Originator Reference Party.         Identification         Unique and unambiguous identification of a         party.         Id         Party38Choice         xs:choice



#	SEPA Mk	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements		
0.10.4	Mult				
2.104	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	'Other' is allowed.	
			ISO Name ISO Definition	Organisation Identification	
		+++Ultimate Debtor	180 Definition	Unique and unambiguous way to identify an	
		++++Identification	VML Tee	organisation.	
		+++++Organisation Identification	XML Tag	OrgId	
2.105	11	Customer Credit Transfer Initiation V09	Type SEPA Usaga Pula(s)	OrganisationIdentification29 Either 'Date and Place of Birth' or one	
2.105	11	+Payment Information	SEIA Usuge Rule(s)	occurrence of 'Other' is allowed.	
		++Credit Transfer Transaction Information	ISO Name	Private Identification	
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a	
		++++Identification		person, for example a passport.	
		+++++Private Identification	XML Tag	PrvtId	
			Туре	PersonIdentification13	
2.106	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
		+Payment Information	<b>ISO Definition</b>	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	
			Pattern	$[A-Z]{2,2}$	
2.107	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
		+Payment Information	<b>ISO Definition</b>	Set of elements used to indicate how to contact	
		++Credit Transfer Transaction Information		the party.	
		+++Ultimate Debtor	XML Tag	CtctDtls	
		++++Contact Details	Туре	Contact4	
2.108	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1	
		+Payment Information	ISO Definition	Agent between the debtor's agent and the	
		++Credit Transfer Transaction Information		creditor's agent.	
		+++Intermediary Agent 1			
				Usage: If more than one intermediary agent is	
				present, then IntermediaryAgent1 identifies the	
				agent between the DebtorAgent and the	
				IntermediaryAgent2.	
			XML Tag	IntrmyAgt1	
			Туре	BranchAndFinancialInstitutionIdentification6	
2.109	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1Account	
		+Payment Information	ISO Definition	Unambiguous identification of the account of the	
		++Credit Transfer Transaction Information		intermediary agent 1 at its servicing agent in the	
		+++Intermediary Agent 1Account		payment chain.	
			XML Tag	IntrmyAgt1Acct	
0.110	0.1		Туре	CashAccount38	
2.110	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 2	
		+Payment Information	ISO Definition	Agent between the debtor's agent and the	
		++Credit Transfer Transaction Information		creditor's agent.	
		+++Intermediary Agent 2		Use and If more than two intermediates and	
				Usage: If more than two intermediary agents are	
				present, then IntermediaryAgent2 identifies the	
				agent between the IntermediaryAgent1 and the IntermediaryAgent3	
			XML Tag	IntermediaryAgent3. IntrmyAgt2	
			1,7	BranchAndFinancialInstitutionIdentification6	
2.111	01	Customer Credit Transfer Initiation V09	Type ISO Name		
2.111	01	+Payment Information	ISO Name ISO Definition	Intermediary Agent 2Account Unambiguous identification of the account of the	
		++Credit Transfer Transaction Information	100 Dellinu011	intermediary agent 2 at its servicing agent in the	
		+++Intermediary Agent 2Account		payment chain.	
		The internetially Agent 2Account	XML Tag	IntrmyAgt2Acct	
			Type	CashAccount38	
L	I		-JPV		



#	SEPA Mult		Customer to PSP Credit Transfer Information SEPA Core Requirements		
2.112	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the	
			XML Tag Type	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	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	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	
2.116	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	Type SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	CashAccount38 Mandatory. Creditor Party to which an amount of money is due. Cdtr PartyIdentification135	
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.	
2.118	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	SEPA Rulebook	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	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice	
		+++++Address Type			
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>I</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>I</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>I</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>I</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 <i>I</i> 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 <i>I</i> 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	



Mult           2.128         01           2.129         01           2.130         01           2.131         01           2.132         01	Customer Credit Transfer Initiation V09         +Payment Information         ++Credit Transfer Transaction Information         +++Postal Address         +++++Postal Address         +++++Postal Address         +++++Postal Address         +++++Postal Address         +++++Postal Address         +++++Postal Address         ++++Postal Address         +++++Town Name         Customer Credit Transfer Initiation V09         +Payment Information         ++Credit Transfer Transaction Information         +++Credit Transfer Transaction Information         +++Credit Transfer Transaction Information         ++++Town Location Name         Customer Credit Transfer Initiation V09         +Payment Information         ++++Town Location Name         Customer Credit Transfer Initiation V09         +Payment Information         ++++Postal Address         ++++Postal Address         ++++Postal Address	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Length ISO Name ISO Name ISO Name ISO Name ISO Name	SEPA Core Requirements         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 <i>I</i> .16         Town Name         Name of a built-up area, with defined boundaries, and a local government.         TwnNm         Max35Text         1       .35         Town Location Name         Specific location name within the town.         TwnLctnNm         Max35Text         1       .35         Town Location Name         Specific location name within the town.         TwnLctnNm         Max35Text         1       .35         District Name
2.129     01       2.130     01       2.131     01       2.132     01	<ul> <li>+Payment Information</li> <li>++Credit Transfer Transaction Information</li> <li>++Credit Transfer Transaction Information</li> <li>++Credit Address</li> <li>+++++Post Code</li> <li>Customer Credit Transfer Initiation V09</li> <li>+Payment Information</li> <li>++Credit Transfer Transaction Information</li> <li>++Credit Transfer Transfer Initiation V09</li> <li>+Payment Information</li> <li>++Credit Transfer Transaction Information</li> <li>++++Postal Address</li> <li>+++++Town Location Name</li> <li>Customer Credit Transfer Initiation V09</li> <li>+Payment Information</li> <li>++Credit Transfer Transaction Information</li> </ul>	ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Definition XML Tag Type ISO Definition XML Tag Type ISO Length SEPA Length ISO Length SEPA Length ISO Length SEPA Length ISO Length SEPA Length ISO Name ISO Definition	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 116 Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 135 Town Location Name Specific location name within the town. TwnLctnNm Max35Text 135 TownLocation Name Specific location name within the town. TwnLctnNm Max35Text 135 J35 District Name
2.130       01         2.131       01         2.132       01	++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Code Customer Credit Transfer Initiation V09 +Payment Information ++Creditor ++++Postal Address ++++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Creditor ++++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Creditor ++++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information	XML Tag Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Definition XML Tag Type ISO Length SEPA Length SEPA Length ISO Length SEPA Length ISO Name ISO Definition	numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 16 <i>I</i> 16 Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 35 <i>I</i> 35 Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 <i>I</i> 35 District Name
2.130       01         2.131       01         2.132       01	++++Creditor ++++Postal Address +++++Post Code Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address ++++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address ++++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information	Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Definition XML Tag Type ISO Length SEPA Length ISO Length SEPA Length ISO Name ISO Name ISO Definition	the sorting of mail. PstCd Max16Text 116 <i>I</i> 16 Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 135 <i>I</i> 35 Town Location Name Specific location name within the town. TwnLctnNm Max35Text 135 <i>I</i> 35 District Name
2.130       01         2.131       01         2.132       01	++++Postal Address +++++Post Code Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address ++++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address +++++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information	Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Definition XML Tag Type ISO Length SEPA Length ISO Length SEPA Length ISO Name ISO Name ISO Definition	PstCd Max16Text 1 16 1 16 Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 35 <i>I</i> 35 Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 <i>I</i> 35 <i>I</i> 35 <i>I</i> 35 <i>I</i> 35 <i>I</i> 35 <i>I</i> 35 <i>I</i> 35 <i>I</i> 35
2.130       01         2.131       01         2.132       01	+++++Post Code Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address +++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Definition XML Tag Type ISO Length SEPA Length ISO Length SEPA Length ISO Name ISO Name ISO Definition	Max16Text111112513513513511351351351351351351351351351135135District Name
2.130       01         2.131       01         2.132       01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information	ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Definition XML Tag Type ISO Length SEPA Length SEPA Length ISO Name ISO Name ISO Name ISO Definition	<ul> <li>1 16</li> <li><i>I</i> 16</li> <li>Town Name</li> <li>Name of a built-up area, with defined boundaries, and a local government.</li> <li>TwnNm</li> <li>Max35Text</li> <li>1 35</li> <li><i>I</i> 35</li> <li>Town Location Name</li> <li>Specific location name within the town.</li> <li>TwnLctnNm</li> <li>Max35Text</li> <li>1 35</li> <li><i>I</i> 35</li> <li><i>I</i> 35</li> <li>District Name</li> </ul>
2.130       01         2.131       01         2.132       01	+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++Credit Transfer Transaction Information	SEPA LengthISO NameISO DefinitionXML TagTypeISO LengthSEPA LengthISO DefinitionXML TagTypeISO LengthSEPA LengthISO LengthSEPA LengthISO LengthSEPA LengthISO LengthSEPA LengthISO NameISO NameISO NameISO Definition	<ul> <li><i>1</i> 16</li> <li>Town Name</li> <li>Name of a built-up area, with defined boundaries, and a local government.</li> <li>TwnNm</li> <li>Max35Text</li> <li>1 35</li> <li><i>1</i> 35</li> <li>Town Location Name</li> <li>Specific location name within the town.</li> <li>TwnLctnNm</li> <li>Max35Text</li> <li>1 35</li> <li><i>1</i> 35</li> <li><i>1</i> 35</li> <li>District Name</li> </ul>
2.130       01         2.131       01         2.132       01	+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++++Postal Address ++++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 35 <i>I</i> 35 Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 <i>I</i> 35 <i>I</i> 35 District Name
2.130       01         2.131       01         2.132       01	+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++++Postal Address ++++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information +++Credit Transfer Transaction Information	ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition	Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 35 <i>I</i> 35 Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 <i>I</i> 35 <i>I</i> 35 District Name
2.131 01 2.132 01	++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address ++++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information	XML Tag Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition	and a local government. TwnNm Max35Text 1 35 <i>I</i> 35 Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 <i>I</i> 35 District Name
2.131 01 2.132 01	+++Creditor ++++Postal Address +++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition	TwnNm         Max35Text         1      35         I      35         Town Location Name         Specific location name within the town.         TwnLctnNm         Max35Text         1      35         I      35         J      35         District Name
2.131 01 2.132 01	++++Postal Address +++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Credit Transfer Transaction Information	Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition	Max35Text 1 35 <i>I</i> 35 Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 <i>I</i> 35 District Name
2.131 01 2.132 01	+++++Town Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	ISO Length <u>SEPA Length</u> ISO Name ISO Definition XML Tag Type ISO Length <u>SEPA Length</u> ISO Name ISO Definition	<ul> <li><i>1</i> 35</li> <li>Town Location Name</li> <li>Specific location name within the town.</li> <li>TwnLetnNm</li> <li>Max35Text</li> <li>1 35</li> <li><i>I</i> 35</li> <li>District Name</li> </ul>
2.131 01 2.132 01	+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA LengthISO NameISO DefinitionXML TagTypeISO LengthSEPA LengthISO NameISO Definition	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 <i>I</i> 35 District Name
2.131 01 2.132 01	+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 <i>I</i> 35 District Name
2.132 01	++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	XML Tag Type ISO Length <i>SEPA Length</i> ISO Name ISO Definition	TwnLctnNm           Max35Text           1        35 <i>I</i> 35           District Name
2.132 01	+++Creditor ++++Postal Address ++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	Type ISO Length SEPA Length ISO Name ISO Definition	Max35Text 1 35 <i>1</i> 35 District Name
2.132 01	++++Postal Address ++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	ISO Length SEPA Length ISO Name ISO Definition	1 35 1 35 District Name
2.132 01	+++++Town Location Name Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Length ISO Name ISO Definition	1 35 District Name
2.132 01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	ISO Name ISO Definition	District Name
2.132 01	+Payment Information ++Credit Transfer Transaction Information +++Creditor	ISO Definition	
	++Credit Transfer Transaction Information +++Creditor		
	+++Creditor	VML Terr	Identifies a subdivision within a country sub-
		VIII Too	division.
	++++Postal Address	XML Tag	DstrctNm
	<b>FI I I</b>	Туре	Max35Text
	+++++District Name	ISO Length	1 35
		SEPA Length	1 35
	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
	+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Identifies a subdivision of a country such as state,
	++Credit Transfer Transaction Information +++Creditor	XML Tag	region, county. CtrySubDvsn
	++++Postal Address	Type	Max35Text
	+++++Country Sub Division	ISO Length	1 35
	Free Country Sub Division	SEPA Length	1 35
2.133 01	Customer Credit Transfer Initiation V09	ISO Name	Country
	+Payment Information	<b>ISO Definition</b>	Nation with its own government.
	++Credit Transfer Transaction Information	XML Tag	Ctry
	+++Creditor	Туре	CountryCode
	++++Postal Address	Pattern	[A-Z]{2,2}
	+++++Country		
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
		XML Tag	in free format text. AdrLine
		Type	Max70Text
		ISO Length	1 70
		SEPA Length	1 70 1 70
2.135 01	Customer Credit Transfer Initiation V09	SEFA Lengin SEPA Rulebook	AT-E005 The Beneficiary identification code.
2.135 01	+Payment Information	ISO Name	Identification
	++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification of a
	+++Creditor		party.
		XML Tag	Id
		Туре	Party38Choice
11	++++Identification	XML Tag	xs:choice



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements		
2.136		Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of	
2.150	11	+Payment Information	SEIA Usuge Rule(s)	'Other' is allowed.	
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification	
		+++Creditor	ISO Definition	Unique and unambiguous way to identify an	
		++++Identification		organisation.	
		+++++Organisation Identification	XML Tag	OrgId	
			Туре	OrganisationIdentification29	
2.137	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one	
		+Payment Information		occurrence of 'Other' is allowed.	
		++Credit Transfer Transaction Information	ISO Name	Private Identification	
		+++Creditor	ISO Definition	Unique and unambiguous identification of a	
		++++Identification		person, for example a passport.	
		+++++Private Identification	XML Tag	PrvtId	
			Туре	PersonIdentification13	
2.138	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
		+Payment Information	ISO Definition	Country in which a person resides (the place of a	
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the	
		+++Creditor		country from which the affairs of that company	
		++++Country Of Residence	VML Tog	are directed.	
			XML Tag	CtryOfRes	
			Type Pattern	CountryCode [A-Z]{2,2}	
2.139	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
2.139	01	+Payment Information	ISO Definition	Set of elements used to indicate how to contact	
		++Credit Transfer Transaction Information	150 Definition	the party.	
		+++Creditor	XML Tag	CtctDtls	
		++++Contact Details	Type	Contact4	
2.140	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)		
2.110	11	+Payment Information	ISO Name	Creditor Account	
		++Credit Transfer Transaction Information	ISO Definition	Unambiguous identification of the account of the	
		+++Creditor Account		creditor to which a credit entry will be posted as a	
				result of the payment transaction.	
			XML Tag	CdtrAcct	
			Туре	CashAccount38	
2.141	11	Customer Credit Transfer Initiation V09		Only IBAN is allowed.	
		+Payment Information	ISO Name	Identification	
		++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification for the	
		+++Creditor Account		account between the account owner and the	
		++++Identification		account servicer.	
			XML Tag	Id	
			Туре	AccountIdentification4Choice	
2.1.12	11		XML Tag	xs:choice	
2.142	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-C001 The IBAN of the account of the	
		+Payment Information	ISO Norma	Beneficiary.	
		++Credit Transfer Transaction Information	ISO Name	IBAN	
		+++Creditor Account ++++Identification	ISO Definition	International Bank Account Number (IBAN) - identifier used internationally by financial	
		++++Hentification +++++IBAN		institutions to uniquely identify the account of a	
		+++++IDAIN		customer. Further specifications of the format and	
				content of the IBAN can be found in the standard	
				ISO 13616 "Banking and related financial	
				services - International Bank Account Number	
				(IBAN)" version 1997-10-01, or later revisions.	
			XML Tag	IBAN	
			Туре	IBAN2007Identifier	
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
2.143	11	Customer Credit Transfer Initiation V09	ISO Name	Other	
2.145			ISO Definition	Unique identification of an account, as assigned	
2.145		+Payment Information			
2.145		++Credit Transfer Transaction Information		by the account servicer, using an identification	
2.143				by the account servicer, using an identification scheme.	
2.145		++Credit Transfer Transaction Information	XML Tag		



#	SEPA	Message Element		
	Mult	C C		EPA 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	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
2.146	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	Pattern ISO Name ISO Definition XML Tag Type ISO Length	<ul> <li>[A-Z]{3,3}</li> <li>Name</li> <li>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.</li> <li>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.</li> <li>Nm</li> <li>Max70Text</li> <li>1 70</li> </ul>
2.147	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	ISO Name ISO Definition XML Tag	1 70 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
2.148	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	Type ISO Name ISO Definition XML Tag Type	ProxyAccountIdentification1 Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification135



#	SEPA		Customer to PSP Credit Transfer Information SEPA Core Requirements		
0.1.40	Mult				
2.149	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition	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	
			XML Tag Type ISO Length SEPA Length	usually used to identify that party. Nm Max140Text 1140 <i>I</i> 70	
2.150		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24	
2.151	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E010 The identification code of the Beneficiary Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice	
0.172	11		XML Tag	xs:choice	
2.152	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29	
2.153	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification		<i>Either 'Date and Place of Birth' or one</i> <i>occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13	
2.154	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}	
2.155	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4	
2.156	0n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.	
			XML Tag Type	InstrForCdtrAgt InstructionForCreditorAgent1	



#	SEPA Mult	Message Element		o PSP Credit Transfer Information EPA Core Requirements
2.157	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. InstrForDbtrAgt Max140Text 1 140 <i>I</i> 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
	11		Type XML Tag	Purpose2Choice xs:choice
2.159		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code		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 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		Customer to PSP Credit Transfer Information		
	Mult			EPA Core Requirements	
2.164	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	SEPA Rulebook	AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the SCT Inst 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	
			XML Tag	intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf	
			Туре	RemittanceInformation16	
2.165	01	Customer Credit Transfer Initiation V09 +Payment Information		'Unstructured' may carry structured remittance information, as agreed between the Originator	
		++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured		and the Beneficiary. Only one occurrence of 'Unstructured' is	
		++++Unstructured		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".	
			ISO Name	Unstructured	
			ISO Definition	Information supplied to enable the matching/ reconciliation of an entry with the items that the	
				payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.	
			XML Tag	Ustrd Max140Text	
			Type ISO Length SEPA Length	1 140 1 140	
2.166	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only one occurrence of 'Structured' is allowed.	
		+Payment Information ++Credit Transfer Transaction Information	SEPA Format Rule(s)	<i>Structured' can be used, provided the tags and the data within the 'Structured' element ((i.e. )</i>	
		+++Remittance Information ++++Structured		excluding <strd> and </strd> ) do not exceed 140 characters in length.	
			ISO Name ISO Definition	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.	
			XML Tag Type	Strd StructuredRemittanceInformation16	



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



#	SEPA	Message Element	Customer to PSP Credit Transfer Information	
0.1= :	Mult			SEPA Core Requirements
2.174	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	ISO Name	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
		++++++Type +++++++Issuer	ISO Definition XML Tag Type ISO Length SEPA Length	Entity that assigns the credit reference type. Issr Max35Text 1 35 1 35
2.175	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length	<ul> <li>Mandatory if 'Creditor Reference Information' is used.</li> <li>If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this.</li> <li>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.</li> <li>RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentionded under 'Issuer'.</li> <li>Reference</li> <li>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</li> <li>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.</li> <li>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.</li> <li>Ref</li> <li>Max35Text</li> <li>Max35Text</li> </ul>
2.176	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	SEPA Length ISO Name ISO Definition XML Tag Type	<i>1</i> 35 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	ISO Name ISO Definition XML Tag	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee
2.178	01	+++++Hrvoicee Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	Type ISO Name ISO Definition XML Tag Type	PartyIdentification135 Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7



#	SEPA Mult			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 1140 <i>I</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	Document	
			Туре	Document	
	11	Customer Payment Status Report V10	ISO Name	Customer Payment Status Report V10	
			ISO Definition	Scope	
				The CustomerPaymentStatusReport message is	
				sent by an instructed agent to the previous party	
				in the payment chain. It is used to inform this	
				party about the positive or negative status of an	
				instruction (either single or file). It is also used to	
				report on a pending instruction.	
			XML Tag	CstmrPmtStsRpt	
1.0			Туре	CustomerPaymentStatusReportV10	
1.0	11	Customer Payment Status Report V10	ISO Name	Group Header	
		+Group Header	ISO Definition	Set of characteristics shared by all individual	
				transactions included in the status report	
			VAL D.	message.	
			XML Tag	GrpHdr	
1 1	1 1		Туре	GroupHeader86	
1.1	11	Customer Payment Status Report V10	ISO Name ISO Definition	Message Identification	
		+Group Header	180 Definition	Point to point reference, as assigned by the	
		++Message Identification		instructing party, and sent to the next party in the	
				chain to unambiguously identify the message.	
				Usage: The instructing party has to make sure that 'MessageIdentification' is unique per	
				instructed party for a pre-agreed period.	
			XML Tag	MsgId	
			Type	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
1.2	11	Customer Payment Status Report V10	ISO Name	Creation Date Time	
1.2	11	+Group Header	ISO Definition	Date and time at which the message was created.	
		++Creation Date Time	XML Tag	CreDtTm	
			Туре	ISODateTime	
1.3	01	Customer Payment Status Report V10	ISO Name	Initiating Party	
		+Group Header	<b>ISO Definition</b>	Party that initiates the status message.	
		++Initiating Party	XML Tag	InitgPty	
			Туре	PartyIdentification135	
1.4	01	Customer Payment Status Report V10	ISO Name	Forwarding Agent	
		+Group Header	<b>ISO Definition</b>	Financial institution that receives the instruction	
		++Forwarding Agent		from the initiating party and forwards it to the	
				next agent in the payment chain.	
			XML Tag	FwdgAgt	
			Туре	BranchAndFinancialInstitutionIdentification6	
1.5	01	Customer Payment Status Report V10	SEPA Rulebook	AT-D002 The BIC code of the Originator PSP.	
		+Group Header	SEPA Usage Rule(s)	Only 'BICFI' is allowed.	
		++Debtor Agent	ISO Name	Debtor Agent	
			ISO Definition	Financial institution servicing an account for the	
				debtor.	
			XML Tag	DbtrAgt	
	<u> </u>		Туре	BranchAndFinancialInstitutionIdentification6	
1.6	01	Customer Payment Status Report V10	ISO Name	Creditor Agent	
		+Group Header	ISO Definition	Financial institution servicing an account for the	
	1	++Creditor Agent		creditor.	
	1		XML Tag	CdtrAgt	
	<u> </u>		Туре	BranchAndFinancialInstitutionIdentification6	
2.0	11	Customer Payment Status Report V10	ISO Name	Original Group Information And Status	
	1	+Original Group Information And Status	ISO Definition	Original group information concerning the group	
				of transactions, to which the status report	
				message refers to.	
			XML Tag	OrgnlGrpInfAndSts	
	1		Туре	OriginalGroupHeader17	



#	SEPA Mult	0		Reject, Negative or Positive Confirmation EPA Core Requirements
2.1	11	Customer Payment Status Report V10	ISO Name	Original Message Identification
2.1	11	+Original Group Information And Status	ISO Definition	Point to point reference, as assigned by the
			150 Definition	
		++Original Message Identification		original instructing party, to unambiguously
				identify the original message.
			XML Tag	OrgnlMsgId
			Туре	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.2	11	Customer Payment Status Report V10	SEPA Usage Rule(s)	Only pain.001.001.09 is allowed
		+Original Group Information And Status	ISO Name	Original Message Name Identification
		++Original Message Name Identification	ISO Definition	Specifies the original message name identifier to
		The singling wessage thank identification	100 Demintion	which the message refers.
			VML Tee	
			XML Tag	OrgnlMsgNmId
			Туре	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.3	01	Customer Payment Status Report V10	ISO Name	Original Creation Date Time
		+Original Group Information And Status	<b>ISO Definition</b>	Date and time at which the original message was
		++Original Creation Date Time	100 Deminion	created.
			VMI Tee	
			XML Tag	OrgnlCreDtTm
			Туре	ISODateTime
2.4	01	Customer Payment Status Report V10	ISO Name	Original Number Of Transactions
		+Original Group Information And Status	<b>ISO Definition</b>	Number of individual transactions contained in
		++Original Number Of Transactions		the original message.
			XML Tag	OrgnlNbOfTxs
			Туре	Max15NumericText
	0.1		Pattern	[0-9]{1,15}
2.5	01	Customer Payment Status Report V10	ISO Name	Original Control Sum
		+Original Group Information And Status	ISO Definition	Total of all individual amounts included in the
		++Original Control Sum		original message, irrespective of currencies.
			XML Tag	OrgnlCtrlSum
			Туре	DecimalNumber
			SEPA FractDigits	17
			TotalDigits	18
2.6	0.1			
2.6	01	Customer Payment Status Report V10	SEPA Rulebook	AT-R001 The type of R-message.
		+Original Group Information And Status	SEPA Usage Rule(s)	'Group Status', 'Payment Information Status' or
		++Group Status		'Transaction Status' must be present with the
				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	Specifies the status of a group of transactions.
	1			
			XML Tag	GrpSts
			Туре	ExternalPaymentGroupStatus1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	ions
	1		ACCP	AcceptedCustomerProfile
				Preceding check of technical validation was
				successful. Customer profile check was also
				successful.
	1		RJCT	Rejected
	1			
	1			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	(b)	if 'Group Status' is "RJCT".
	1	++Status Reason Information	ISO Name	Status Reason Information
	1			
			ISO Definition	Provides detailed information on the status
				reason.
			XML Tag	reason. StsRsnInf StatusReasonInformation12



#	SEPA Mult	Message Element		Reject, Negative or Positive Confirmation 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)	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 ISO Definition XML Tag Type	<i>'Name' is limited to 70 characters in length.</i> Originator Party that issues the status. Orgtr PartyIdentification135
2.9	01	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	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	XML Tag SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	xs:choice See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 14 14
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	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 35
2.12	0n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<ul> <li>1 35</li> <li>Additional Information</li> <li>Further details on the status reason.</li> <li>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</li> <li>AddtlInf</li> <li>Max105Text</li> <li>1 105</li> <li>1 105</li> </ul>
2.13	0n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag	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	Type 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	0	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	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	
	0.1		SEPA Length	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	ISO Name	Original Control Sum	
		+Original Payment Information And Status ++Original Control Sum	ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber <i>17</i> 18	
3.4	01	Customer Payment Status Report V10	SEPA Rulebook	AT-R001 The type of R-message.	
		+Original Payment Information And Status ++Payment Information Status	SEPA Usage Rule(s)	'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.	
			ISO Name ISO Definition	Payment Information Status Specifies the status of the payment information group.	
			XML Tag Type	PmtInfSts ExternalPaymentGroupStatus1Code	
			ISO Length	1 4 1 4	
			SEPA Length		
			SEPA Code Restricti		
			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		Mandatory if 'Payment Information Status' is "RJCT".	
		++Status Reason Information	ISO Name ISO Definition	Status Reason Information Provides detailed information on the status reason.	
	1	1	XML Tag	StsRsnInf	



#	SEPA Mult		PSP to Customer 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 SEPA Usage Rule(s) ISO Name ISO Definition	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.	
3.7	01	Customer Payment Status Report V10	XML Tag Type SEPA Rulebook	Orgtr PartyIdentification135 <i>AT-R004 The reason code for non-acceptance of</i>	
		+Original Payment Information And Status ++Status Reason Information +++Reason	ISO Name ISO Definition XML Tag Type	the SCT Inst Transaction. Mandatory if 'Group Status' is "RJCT" (Rejected). Not allowed if 'Group Status' is "ACCP" (Accepted Customer Profile). Reason Specifies the reason for the status report. Rsn StatusReason6Choice	
	11		XML Tag	xs:choice	
3.8	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4	
3.9	11	Customer Payment Status Report V10	ISO Name	Proprietary	
5.7	11	+Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Definition XML Tag Type ISO Length SEPA Length	Reason for the status, in a proprietary form. Prtry Max35Text 1 35 1 35	
3.10	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 105 1 105	
3.11	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus5	
3.12	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition XML Tag Type	Transaction Information And Status Provides information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransaction105	



#	SEPA	Message Element	PSP to Customer Reject, Negative or Positive Confirmation	
	Mult		S	EPA Core Requirements
3.13	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	SEPA Rulebook	AT-R003 The specific reference of the party 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 confirmation).
			ISO Name ISO Definition	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 ISO Length SEPA Length	StsId Max35Text 1 35 <i>I</i> 35
3.14	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	ISO Name ISO Definition	Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
			XML Tag Type ISO Length SEPA Length	OrgnlInstrId Max35Text 1 35 <i>I</i> 35
3.15	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	SEPA Rulebook ISO Name ISO Definition	AT-T014 The Originator's reference of the SCT Inst instruction. Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
			XML Tag Type ISO Length <i>SEPA Length</i>	OrgnlEndToEndId Max35Text 1 35 1 35
3.16	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	ISO Name ISO Definition XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnIUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-
			1 attern	$f0-9]{3}-[a-f0-9]{12}$
3.17	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	SEPA Rulebook SEPA Usage Rule(s)	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.
			ISO Name ISO Definition XML Tag	Transaction Status Specifies the status of a transaction, in a coded form. TxSts
			Type ISO Length SEPA Length	ExternalPaymentTransactionStatus1Code 1 4 1 4
			SEPA Code Restrict	
			ΑССР	AcceptedCustomerProfile Preceding check of technical validation was successful. Customer profile check was also
			RJCT	successful. Rejected



#	SEPA Mult	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements		
			SEPA Code Restrict	ions	
				Payment instruction has been rejected.	
3.18	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	ISO Name ISO Definition XML Tag	Mandatory if 'Transaction Status' is "RJCT". Status Reason Information Provides detailed information on the status reason. StsRsnInf	
2.10	1 1	Creaters and Decreaters Decreater V10	Type SEPA Rulebook	StatusReasonInformation12	
3.19	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator		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).	
			SEPA Usage Rule(s)		
			ISO Name ISO Definition XML Tag Type	Originator Party that issues the status. Orgtr PartyIdentification135	
3.20	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition	AT-R004 The reason code for non-acceptance of the SCT Inst Transaction. Mandatory if 'Transaction Status' is "RJCT" (Rejected). Not allowed if 'Group Status' is "ACCP" (Accepted Customer Profile). Reason Specifies the reason for the status report.	
			XML Tag Type	Rsn StatusReason6Choice	
	11		XML Tag	xs:choice	
3.21		Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	See Message Element specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4	
3.22	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 35 <i>I</i> 35	
3.23	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtIInf Max105Text 1 105 <i>I</i> 105	



#	SEPA Mult	0	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements		
3.24		Customer Payment Status Report V10	ISO Name	Charges Information	
		+Original Payment Information And Status	ISO Definition	Provides information on the charges related to the	
		++Transaction Information And Status		processing of the rejection of the instruction.	
		+++Charges Information		Usage: This is passed on for information	
				purposes only. Settlement of the charges will be	
				done separately.	
			XML Tag	ChrgsInf	
	0.1		Туре	Charges7	
3.25	01	Customer Payment Status Report V10	ISO Name	Tracker Data	
		+Original Payment Information And Status	ISO Definition	Provides information on the tracking of the	
		++Transaction Information And Status	X73.6X (D)	interbank transaction related to the payment.	
		+++Tracker Data	XML Tag	TrckrData	
2.26	0.1		Туре	TrackerData1	
3.26	01	Customer Payment Status Report V10	ISO Name	Acceptance Date Time	
		+Original Payment Information And Status ++Transaction Information And Status	ISO Definition	Point in time when the payment order from the	
				initiating party meets the processing conditions of	
		+++Acceptance Date Time		the account servicing agent. This means that the account servicing agent has received the payment	
				order and has applied checks such as	
			VML Tag	authorisation, availability of funds.	
			XML Tag	AccptncDtTm ISODateTime	
3.27	0.1	Customer Devenent Status Depart V10	Type ISO Name	Account Servicer Reference	
5.27	01	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition	Unique reference, as assigned by the account	
		++Transaction Information And Status	150 Definition		
		+++Account Servicer Reference		servicing institution, to unambiguously identify the instruction.	
		+++Account Servicer Reference	XML Tag	AcctSvcrRef	
			Type	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35 1 35	
3.28	01	Customer Payment Status Report V10	ISO Name	Clearing System Reference	
5.20	01	+Original Payment Information And Status	ISO Definition	Unique reference, as assigned by a clearing	
		++Transaction Information And Status		system, to unambiguously identify the	
		+++Clearing System Reference		instruction.	
			XML Tag	ClrSysRef	
			Туре	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
3.29	01	Customer Payment Status Report V10		The minimum requirement is the BIC of the	
		+Original Payment Information And Status		Debtor Agent.	
		++Transaction Information And Status		If used, other message elements must be	
		+++Original Transaction Reference		populated with the same value as the message	
				elements of the original instruction, within the	
			TOO N	following elements.	
			ISO Name	Original Transaction Reference	
			ISO Definition	Key elements used to identify the original	
				transaction that is being referred to.	
			XML Tag	OrgnlTxRef	
0.05	0.1		Туре	OriginalTransactionReference28	
3.30	01	Customer Payment Status Report V10	ISO Name	Interbank Settlement Amount	
		+Original Payment Information And Status	ISO Definition	Amount of money moved between the instructing	
		++Transaction Information And Status	VAL D	agent and the instructed agent.	
		+++Original Transaction Reference	XML Tag	IntrBkSttlmAmt	
		++++Interbank Settlement Amount	Type SEPA ErgotDigits	ActiveOrHistoricCurrencyAndAmount	
			SEPA FractDigits	5	
			TotalDigits	18	
l			SEPA Inclusive	0	



#	SEPA Mult	0	PSP to Custome	er 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	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
3.32	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	Type ISO Name ISO Definition XML Tag	AmountType4Choice 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. IntrBkSttImDt
3.33	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	Type ISO Name ISO Definition XML Tag Type	ISODate 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	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T001 The identification code of the SCT InstScheme.AT-T008 The category purpose of the SCT InstInstruction.Payment Type InformationSet of elements used to further specify the type oftransaction.PmtTpInfPaymentTypeInformation27
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



3.40 0		Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status		EPA Core Requirements AT-T009 The Remittance information sent by the
		+Original Payment Information And Status ++Transaction Information And Status	SEPA Rulebook	AT-T009 The Remittance information sent by the
3.41 0				Originator to the Beneficiary in the SCT Inst
3.41 0			ICO North	Instruction.
3.41 0		+++Original Transaction Reference ++++Remittance Information	ISO Name ISO Definition	Remittance Information
3.41 0		++++Remittance information	150 Definition	Information supplied to enable the matching of
3.41 0				an entry with the items that the transfer is intended to settle, such as commercial invoices in
3.41 0				an accounts' receivable system.
3.41 0			XML Tag	RmtInf
3.41 0				RemittanceInformation16
5.41 0	01	Customer Payment Status Report V10		AT-P006 The name of the Originator Reference
		+Original Payment Information And Status		Party.
		++Transaction Information And Status		AT-P007 The identification code of the
		+++Original Transaction Reference		Originator Reference Party.
		++++Ultimate Debtor	SEPA Usage Rule(s)	Only 'Party' is allowed.
			ISO Name	Ultimate Debtor
			ISO Definition	Ultimate party that owes an amount of money to
				the (ultimate) creditor.
			XML Tag	UltmtDbtr
				Party40Choice
3.42 0		Customer Payment Status Report V10		AT-P001 The name of the Originator.
		+Original Payment Information And Status		AT-P005 The address of the Originator.
		++Transaction Information And Status		AT-P004 The Originator identification code.
		+++Original Transaction Reference		Only 'Party' is allowed.
		++++Debtor	ISO Name	Debtor
			ISO Definition	Party that owes an amount of money to the
				(ultimate) creditor.
			XML Tag	Dbtr Destrato Chaine
3.43 0	D1	Customer Payment Status Report V10	Type SEPA Rulebook	Party40Choice AT-D001 The IBAN of the account of the
5.45 0		+Original Payment Information And Status	SEI A KULEUUUK	Originator.
		++Transaction Information And Status		AT-P003 The Proxy/Alias of the account of the
		+++Original Transaction Reference		Originator.
		++++Debtor Account	ISO Name	Debtor Account
			ISO Definition	Unambiguous identification of the account of the
				debtor to which a debit entry will be made as a
				result of the transaction.
			XML Tag	DbtrAcct
			Туре	CashAccount38
3.44 1		Customer Payment Status Report V10	SEPA Rulebook	AT-D002 The BIC code of the Originator PSP.
		+Original Payment Information And Status	SEPA Usage Rule(s)	
		++Transaction Information And Status	ISO Name	Debtor Agent
		+++Original Transaction Reference	ISO Definition	Financial institution servicing an account for the
		++++Debtor Agent		debtor.
			XML Tag	DbtrAgt
2.45	2.1		Туре	BranchAndFinancialInstitutionIdentification6
3.45 0		Customer Payment Status Report V10	ISO Name	Debtor Agent Account
		+Original Payment Information And Status	ISO Definition	Unambiguous identification of the account of the debtor agent at its corriging agent in the payment
		++Transaction Information And Status +++Original Transaction Reference		debtor agent at its servicing agent in the payment chain.
		++++Diginal Transaction Reference ++++Debtor Agent Account	XML Tag	DbtrAgtAcct
			Type	CashAccount38
3.46 0	01	Customer Payment Status Report V10	SEPA Rulebook	AT-C002 The BIC code of the Beneficiary PSP (if
0		+Original Payment Information And Status		present in DS-01).
		++Transaction Information And Status	ISO Name	Creditor Agent
		+++Original Transaction Reference	ISO Definition	Financial institution servicing an account for the
		++++Creditor Agent		creditor.
		č	XML Tag	CdtrAgt
			Туре	BranchAndFinancialInstitutionIdentification6



#	SEPA	Message Element		Reject, Negative or Positive Confirmation
	Mult			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	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-COOI The IBAN of the account of the Beneficiary. AT-EO03 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	AttributeAT-T007 PurposePurposeUnderlying reason for the payment transaction.Usage:Purpose is used by the end customers, that isinitiating party, (ultimate) debtor, (ultimate)creditor to provide information concerning thenature of the payment. Purpose is a contentelement, which is not used for processing by anyof the agents involved in the payment chain.PurpPurpose2Choice
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	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData
4.0	0n	Customer Payment Status Report V10 +Supplementary Data	Type ISO Name ISO Definition XML Tag Type	SupplementaryData1 SupplementaryData 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
		<i>Usage Rule</i> : 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 Mult	interstage ziteinterite	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements		
		Document	XML Tag	Document	
			Туре	Document	
	11	Customer Credit Transfer Initiation V09	ISO Name	Customer Credit Transfer Initiation V09	
			ISO Definition	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.	
			XML Tag	CstmrCdtTrfInitn	
			Туре	CustomerCreditTransferInitiationV09	
1.0	11	Customer Credit Transfer Initiation V09	ISO Name	Group Header	
		+Group Header	ISO Definition	Set of characteristics shared by all individual	
				transactions included in the message.	
			XML Tag	GrpHdr	
			Туре	GroupHeader85	
1.1	11	Customer Credit Transfer Initiation V09	ISO Name	Message Identification	
		+Group Header	ISO Definition	Point to point reference, as assigned by the	
		++Message Identification		instructing party, and sent to the next party in the chain to unambiguously identify the message.	
				Usage: The instructing party has to make sure	
				that MessageIdentification is unique per	
				instructed party for a pre-agreed period.	
			XML Tag	MsgId	
			Туре	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
1.2	11	Customer Credit Transfer Initiation V09	ISO Name	Creation Date Time	
		+Group Header	ISO Definition	Date and time at which the message was created.	
		++Creation Date Time	XML Tag Type	CreDtTm ISODateTime	
1.3	02	Customer Credit Transfer Initiation V09	ISO Name	Authorisation	
1.5	02	+Group Header	ISO Definition	User identification or any user key to be used to	
		++Authorisation		check whether the initiating party is allowed to	
				initiate transactions from the account specified in	
				the message.	
				Usage: The content is not of a technical nature,	
				but reflects the organisational structure at the	
				initiating side.	
				The authorisation element can typically be used	
				in relay scenarios, payment initiations, payment	
				returns or payment reversals that are initiated on	
				behalf of a party different from the initiating	
			XMI Tog	party. Authstn	
			XML Tag Type	Authorisation1Choice	
1.4	11	Customer Credit Transfer Initiation V09		The validation of this data element depends on	
4 • F	11	+Group Header	Shara Couge hull(5)	pre-agreed customer-to-PSP conditions.	
		++Number Of Transactions	ISO Name	Number Of Transactions	
			ISO Definition	Number of individual transactions contained in	
				the message.	
			XML Tag	NbOfTxs	
			Туре	Max15NumericText	
			Pattern	[0-9]{1,15}	



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN EPA 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	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
1.6	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	SEPA FractDigits TotalDigits ISO Name ISO Definition	2 18 Initiating Party Party that initiates the payment.
			XML Tag Type	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			xs:choice
1.10	11	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification		<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> 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		<i>Either 'Date and Place of Birth' or one</i> <i>occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
1.12	01	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}



	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
1.12			ISO Name	
1.13	01	Customer Credit Transfer Initiation V09		Contact Details
		+Group Header	ISO Definition	Set of elements used to indicate how to contact
		++Initiating Party	X73.6X (D)	the party.
		+++Contact Details	XML Tag	CtctDtls
			Туре	Contact4
1.14	01	Customer Credit Transfer Initiation V09	ISO Name	Forwarding Agent
		+Group Header	ISO Definition	Financial institution that receives the instruction
		++Forwarding Agent		from the initiating party and forwards it to the
				next agent in the payment chain for execution.
			XML Tag	FwdgAgt
			Туре	BranchAndFinancialInstitutionIdentification6
2.0	1n	Customer Credit Transfer Initiation V09	ISO Name	Payment Information
		+Payment Information	ISO Definition	Set of characteristics that applies to the debit side
				of the payment transactions included in the credit
				transfer initiation.
			XML Tag	PmtInf
			Туре	PaymentInstruction30
2.1	11	Customer Credit Transfer Initiation V09	ISO Name	Payment Information Identification
		+Payment Information	ISO Definition	Unique identification, as assigned by a sending
		++Payment Information Identification		party, to unambiguously identify the payment
				information group within the message.
			XML Tag	PmtInfId
			Туре	Max35Text
			ISO Length	1 35
			SEPA Length	1 35 1 35
	1 1			Only "TRF" is allowed.
2.2	11	Customer Credit Transfer Initiation V09		
		+Payment Information	ISO Name	Payment Method
		++Payment Method	ISO Definition	Specifies the means of payment that will be used
				to move the amount of money.
			XML Tag	PmtMtd
			Туре	PaymentMethod3Code
			SEPA Code Restrict	
			TRF	CreditTransfer
				Transfer of an amount of money in the books of
				the account servicer.
2.3	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	If present and contains "true", batch booking is
		+Payment Information		requested. If present and contains "false",
		++Batch Booking		booking per transaction is requested.
		6		If element is not present, pre-agreed customer-
				to-PSP conditions apply.
			ISO Name	Batch Booking
			ISO Definition	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
I				message is requested.
				Usage: Batch booking is used to request and not
			VML T	order a possible batch booking.
			XML Tag	BtchBookg
	<u> </u>		Туре	BatchBookingIndicator
2.4	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
		+Payment Information		The validation of this data element depends on
		++Number Of Transactions		pre-agreed customer-to-PSP conditions.
			ISO Name	Number Of Transactions
		1	ISO Definition	Number of individual transactions contained in
				the payment information group. NbOfTxs
			XML Tag Type	the payment information group.



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
2.5	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
2.5	11	+Payment Information	SEIA Usuge Rule(s)	The validation of this data element depends on
		++Control Sum		pre-agreed customer-to-PSP conditions.
			SEPA Format	<i>The fractional part has a maximum of two digits.</i>
			Rule(s)	The fractional part has a maximum of two algus.
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the
				group, irrespective of currencies.
			XML Tag	CtrlSum
			Туре	DecimalNumber
			SEPA FractDigits	2
			TotalDigits	18
2.6	01	Customer Credit Transfer Initiation V09		'Payment Type Information' must be present
2.0	01	+Payment Information	SET II Couge Rule(5)	either here or under 'Credit Transfer
		++Payment Type Information		Transaction Information'.
		i i uyinent Type information	ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of
			150 Demition	transaction.
			XML Tag	PmtTpInf
			Туре	PaymentTypeInformation26
2.7	01	Customer Credit Transfer Initiation V09		If present, pre-agreed customer-to-PSP
2.7	01	+Payment Information	SETA Usuge Kule(s)	conditions apply.
		++Payment Type Information	ISO Name	Instruction Priority
		+++Instruction Priority	ISO Definition	Indicator of the urgency or order of importance
		+++Instruction Fhority	150 Demittion	that the instructing party would like the instructed
			VML Tog	party to apply to the processing of the instruction.
			XML Tag	InstrPrty Driority Code
2.0	0.1		Type	Priority2Code
2.8	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Usage is recommended.
		+Payment Information	ICO N	Only one occurrence is allowed.
		++Payment Type Information	ISO Name	Service Level
		+++Service Level	ISO Definition	Agreement under which or rules under which the
				transaction should be processed.
			XML Tag	SvcLvl
			Туре	ServiceLevel8Choice
	11		XML Tag	xs:choice
2.9	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 The identification code of the SCT Inst
		+Payment Information		Scheme.
		++Payment Type Information		Only "SEPA" is allowed.
		+++Service Level	ISO Name	Code
		++++Code	ISO Definition	Specifies a pre-agreed service or level of service
				between the parties, as published in an external
				service level code list.
			XML Tag	Cd
			Туре	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	ions
			SEPA	SingleEuroPaymentsArea
			SEI A	Payment must be executed following the Single
2.10	1 1		ICO Nerris	Euro Payments Area scheme.
2.10	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Payment Type Information		between the parties, as a proprietary code.
		+++Service Level	XML Tag	Prtry
		++++Proprietary	Туре	Max35Text
			ISO Length	1 35
				1 35



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
2.11		Customer Credit Transfer Initiation V09 +Payment 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
2.12	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Code Restrict	xs:choice Only "INST" is allowed. Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 135 I35
			INST	InstantCreditTransfer Transaction is related to an Instant Credit Transfer. Use case example: SEPA Instant Credit Transfer (SCT Inst)
2.13		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 <i>I</i> 35
2.14		Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
2.15	11	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Code Restrict RRCT	xs:choice Only "RRCT" is allowed. Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 14 14 ions ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
2.16		Customer Credit Transfer Initiation V09	ISO Name	Proprietary
2.10	11	+Payment Information	ISO Definition	Category purpose, in a proprietary form.
			XML Tag	Prtry
		++Payment Type Information		
		+++Category Purpose	Туре	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35
2.17	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	AT-P006 The Requested Execution Date and
		+Payment Information		Time of the SCT Inst Instruction.
		++Requested Execution Date	ISO Name	Requested Execution Date
			<b>ISO Definition</b>	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
			NO. ALL CO.	the bank.
			XML Tag	ReqdExctnDt
			Туре	DateAndDateTime2Choice
	11		XML Tag	xs:choice
2.18	11	Customer Credit Transfer Initiation V09	ISO Name	Date
		+Payment Information	ISO Definition	Specified date.
		++Requested Execution Date	XML Tag	Dt
		+++Date	Туре	ISODate
2.19	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only UTC time format or local time with UTC
		+Payment Information		offset format can be used.
		++Requested Execution Date	ISO Name	Date Time
		+++Date Time	ISO Definition	Specified date and time.
		+++Date Time		DtTm
			XML Tag	
	0.1		Туре	ISODateTime
2.20	01	Customer Credit Transfer Initiation V09	ISO Name	Pooling Adjustment Date
		+Payment Information	ISO Definition	Date used for the correction of the value date of a
		++Pooling Adjustment Date		cash pool movement that has been posted with a
				different value date.
			XML Tag	PoolgAdjstmntDt
			Туре	ISODate
2.21	11	Customer Credit Transfer Initiation V09	ISO Name	Debtor
		+Payment Information	ISO Definition	Party that owes an amount of money to the
		++Debtor		(ultimate) creditor.
		TECOLO	XML Tag	Dbtr
			Туре	
2.22	1 1			PartyIdentification135
2.22	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P001 The name of the Originator
	1	+Payment Information	SEPA Usage Rule(s)	
		++Debtor		'Name' is limited to 70 characters in length.
	1	+++Name	ISO Name	Name
	1		ISO Definition	Name by which a party is known and which is
	1			usually used to identify that party.
			XML Tag	Nm
	1		Туре	Max140Text
			ISO Length	1 140
	1		SEPA Length	1 70
2.23	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P005 The address of the Originator
2.23	01			
	1	+Payment Information	SEFA Usage Kule(s)	If 'Address Line' is used, then 'Postal Address'
		++Debtor		sub-elements other than 'Country' are forbidden.
		+++Postal Address		A combination of 'Address Line' and 'Country' is
	1			allowed; it is recommended when either the
	1			Debtor Agent or Creditor Agent is a non-EEA
				SEPA PSP.
	1			If 'Address Line' is not used, then at least 'Town
	1			Name' and 'Country' must be used.
			ISO Name	Postal Address
	1			
	1	1	ISO Definition	Information that locates and identifies a specific
				address, as defined by postal services.
			XML Tag Type	address, as defined by postal services. PstlAdr PostalAddress24



#	SEPA	Message Element	Transfer Back of	f Received SCT Inst without Originator IBAN	
	Mult		SEPA Core Requirements		
2.24	01	Customer Credit Transfer Initiation V09	ISO Name	Address Type	
		+Payment Information	ISO Definition	Identifies the nature of the postal address.	
		++Debtor	XML Tag	AdrTp	
		+++Postal Address ++++Address Type	Туре	AddressType3Choice	
2.25	01	Customer Credit Transfer Initiation V09	ISO Name	Department	
		+Payment Information	<b>ISO Definition</b>	Identification of a division of a large organisation	
		++Debtor		or building.	
		+++Postal Address	XML Tag	Dept	
		++++Department	Туре	Max70Text	
			ISO Length	1 70	
			SEPA Length	1 70	
2.26	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 Max70Text	
		++++Sub Department	Type ISO Length	1 70	
			SEPA Length	1 70 1 70	
2.27	01	Customer Credit Transfer Initiation V09	ISO Name	Street Name	
2.27	01	+Payment Information	ISO Definition	Name of a street or thoroughfare.	
		++Debtor	XML Tag	StrtNm	
		+++Postal Address	Туре	Max70Text	
		++++Street Name	ISO Length	1 70	
			SEPA Length	1 70	
2.28	01	Customer Credit Transfer Initiation V09	ISO Name	Building Number	
		+Payment Information	<b>ISO Definition</b>	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 +++Postal Address	XML Tag	BldgNm Max35Text	
			Type ISO Length	1 35	
		++++Building 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	Туре	Max70Text	
		++++Floor	ISO Length	1 70	
			SEPA Length	1 70	
2.31	01	Customer Credit Transfer Initiation V09	ISO Name	Post Box	
		+Payment Information	<b>ISO Definition</b>	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	
			Туре	Max16Text	
			ISO Length	1 16	
			SEPA Length	1 16	
2.32	01	Customer Credit Transfer Initiation V09	ISO Name	Room	
		+Payment Information	ISO Definition	Building room number.	
		++Debtor	XML Tag	Room	
		+++Postal Address	Type ISO Longth	Max70Text	
		++++Room	ISO Length	1 70 1 70	
	1	l	SEPA Length	1 /0	



#	SEPA Mult	Message Element		Received SCT Inst without Originator IBAN SEPA Core Requirements
2.33		Customer Credit Transfer Initiation V09	ISO Name	Post Code
2.33	01	+Payment Information	ISO Name ISO Definition	Identifier consisting of a group of letters and/or
		++Debtor	150 Definition	
				numbers that is added to a postal address to assist
		+++Postal Address		the sorting of mail.
		++++Post Code	XML Tag	PstCd
			Туре	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.34	01	Customer Credit Transfer Initiation V09	ISO Name	Town Name
		+Payment Information	ISO Definition	Name of a built-up area, with defined boundaries,
		++Debtor		and a local government.
		+++Postal Address	XML Tag	TwnNm
		++++Town Name	Туре	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.35	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name
		+Payment Information	ISO Definition	Specific location name within the town.
		++Debtor	XML Tag	TwnLctnNm
		+++Postal Address	Туре	Max35Text
		++++Town Location Name	ISO Length	1 35
			SEPA Length	1 35
2.36	01	Customer Credit Transfer Initiation V09	ISO Name	District Name
		+Payment Information	ISO Definition	Identifies a subdivision within a country sub-
		++Debtor		division.
		+++Postal Address	XML Tag	DstrctNm
		++++District Name		Max35Text
		++++District Name	Туре	
			ISO Length	1 35
			SEPA Length	1 35
2.37	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
		+Payment Information	<b>ISO Definition</b>	Identifies a subdivision of a country such as state,
		++Debtor		region, county.
		+++Postal Address	XML Tag	CtrySubDvsn
				Max35Text
		++++Country Sub Division	Туре	
			ISO Length	1 35
			SEPA Length	1 35
2.38	01	Customer Credit Transfer Initiation V09	ISO Name	Country
		+Payment Information	<b>ISO Definition</b>	Nation with its own government.
		++Debtor	XML Tag	Ctry
		+++Postal Address	Туре	CountryCode
		++++Country	Pattern	[A-Z]{2,2}
2.20	0.0	Customer Credit Transfer Initiation V09		
2.39	02		SEPA Usage Rule(s)	Only two occurrences are allowed.
		+Payment Information		If 'Address Line' is used, then 'Postal Address'
		++Debtor		sub-elements other than 'Country' are forbidden.
		+++Postal Address		A combination of 'Address Line' and 'Country' is
		++++Address Line		allowed: it is recommended when either Debtor
				Agent or Creditor Agent is a non-EEA SEPA
	1			PSP.
	1		ISO Name	Address Line
			ISO Definition	Information that locates and identifies a specific
				address, as defined by postal services, presented
	1			in free format text.
	1		XML Tag	AdrLine
	1		Type	Max70Text
	1			
	1		ISO Length	1 70
	1		SEPA Length	1 70
2.40	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P004 The Originator identification code
	1	+Payment Information	ISO Name	Identification
	1	++Debtor	ISO Definition	Unique and unambiguous identification of a
	1	+++Identification		
	1		VML To	party.
	1		XML Tag	Id
			Туре	Party38Choice
	11		XML Tag	xs:choice



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN SEPA Core Requirements
2.41		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.42	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification		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
2.44	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	ISO Name ISO Definition XML Tag Type	[A-Z]{2,2} 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	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
2.46		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	Type SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type XML Tag	CashAccount38 Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice xs:choice
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	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		Transfer Back of Received SCT Inst without Originator IBAN		
	Mult			EPA Core Requirements	
2.49	01		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	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	
			Туре	ActiveOrHistoricCurrencyCode	
2.51	0 1	Constanting Constitutions of Laboration MOO	Pattern ISO Norma	[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 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 <i>I</i> 70	
2.52	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P003 The Proxy/Alias of the account of the Originator. AT-P003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/ or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1	
2.53	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt	
			Туре	BranchAndFinancialInstitutionIdentification6	



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
2.54	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	<i>Either "BICFI" or 'Other/Identification' must be used.</i> Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId
2.55	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	XML Tag <u>Type</u> <u>SEPA Rulebook</u> ISO Name ISO Definition XML Tag Type Pattern	FinancialInstitutionIdentification18 <i>AT-D002 The BIC code of the Originator PSP.</i> 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 BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-
2.56	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	ISO Name ISO Definition XML Tag	Z0-9]{3,3}}(0,1} Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId
2.57	01	++++Clearing System Member Identification Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI	Type ISO Name ISO Definition XML Tag Type Pattern	ClearingSystemMemberIdentification2 LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.58	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	I Attern 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 <i>I</i> 140 <i>I</i> 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 I 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		eceived SCT Inst without Originator IBAN
	Mult			EPA Core Requirements
2.63	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Issuer
		+Payment Information ++Debtor Agent	XML Tag	Entity that assigns the identification. Issr
		+++Financial Institution Identification	Type	Max35Text
		++++Other	ISO Length	1 35
		+++++Issuer	SEPA Length	1 35
2.64	01	Customer Credit Transfer Initiation V09	ISO Name	Branch Identification
		+Payment Information	ISO Definition	Identifies a specific branch of a financial
		++Debtor Agent		institution.
		+++Branch Identification		
				Usage: This component should be used in case
				the identification information in the financial
				institution component does not provide
				identification up to branch level.
			XML Tag	BrnchId
2.65	0.1		Туре	BranchData3
2.65	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Debtor Agent Account
		+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Debtor Agent Account		debtor agent at its servicing agent in the payment chain.
			XML Tag	DbtrAgtAcct
			Туре	CashAccount38
2.66	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Debtor Agent
2.00	01	+Payment Information	ISO Definition	Further information related to the processing of
		++Instruction For Debtor Agent		the payment instruction, that may need to be
		8		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
			X73.6X (D)	the payment information.
			XML Tag	InstrForDbtrAgt
			Type ISO Length	Max140Text 1 140
			SEPA Length	1 140 1 140
2.67	01	Customer Credit Transfer Initiation V09	ISO Name	Ultimate Debtor
2.07	01	+Payment Information	ISO Definition	Ultimate party that owes an amount of money to
		++Ultimate Debtor		the (ultimate) creditor.
			XML Tag	UltmtDbtr
			Туре	PartyIdentification135
2.68	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P006 The name of the Originator Reference
		+Payment Information		Party
		++Ultimate Debtor	SEPA Usage Rule(s)	'Name' is limited to 70 characters in length.
		+++Name	ISO Name	Name
			ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Туре	Max140Text
			ISO Length	1 140
2.00	0 1		SEPA Length	1 70
2.69	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address
	1	+Payment Information ++Ultimate Debtor	ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
		+++Postal Address	XML Tag	PstlAdr
			Type	PostalAddress24
2.70	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P007 The identification code of the
2.70	01	+Payment Information	SER II IMICOUN	Originator Reference Party
	1	++Ultimate Debtor	ISO Name	Identification
		+++Identification	<b>ISO Definition</b>	Unique and unambiguous identification of a
			ISO Definition	Unique and unambiguous identification of a party.
			ISO Definition XML Tag	-



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
				-
2.71	11	Customer Credit Transfer Initiation V09	XML Tag	xs:choice
2.71	11		SEPA Usage Kule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
		+Payment Information	ICO North	
		++Ultimate Debtor	ISO Name	Organisation Identification
		+++Identification	ISO Definition	Unique and unambiguous way to identify an
		++++Organisation Identification	XXXXX (D	organisation.
			XML Tag Type	OrgId OrganisationIdentification29
2.72	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one
2.12	11	+Payment Information	SEFA Usage Kale(s)	occurrence of 'Other' is allowed.
		++Ultimate Debtor	ISO Name	Private Identification
		+++Identification	ISO Name ISO Definition	Unique and unambiguous identification of a
		++++Private Identification	150 Definition	person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
2.75	01	+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Ultimate Debtor	150 Demittion	person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
		+++Country Of Residence		are directed.
			VML Tog	
			XML Tag	CtryOfRes CountryCode
			Type Pattern	CountryCode
2.74	01	Customer Credit Transfer Initiation V09	ISO Name	[A-Z]{2,2} Contact Details
2.74	01		ISO Definition	Set of elements used to indicate how to contact
		+Payment Information	150 Definition	
		++Ultimate Debtor +++Contact Details	VMI Tog	the party. CtctDtls
		+++Contact Details	XML Tag Type	Contact4
2.75	01	Customer Credit Transfer Initiation V09		Only "SLEV" is allowed.
2.75	01		SEFA Usage Kale(s)	
		+Payment Information		It is recommended that this element be specified
		++Charge Bearer	ISO Name	at 'Payment Information' level.
			ISO Name ISO Definition	Charge Bearer Specifies which party/parties will bear the
			150 Definition	charges associated with the processing of the
				payment transaction.
			XML Tag	ChrgBr
			Type	ChargeBearerType1Code
			SEPA Code Restrict	
			~	
			SLEV	FollowingServiceLevel
				Charges are to be applied following the rules
				agreed in the service level and/or scheme.
2.76	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account
		+Payment Information	<b>ISO Definition</b>	Account used to process charges associated with
		++Charges Account		a transaction.
				Usage: Charges account should be used when
				charges have to be booked to an account different
				from the account identified in debtor's account.
			XML Tag	ChrgsAcct
			Туре	CashAccount38
2.77	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account Agent
		+Payment Information	<b>ISO Definition</b>	Agent that services a charges account.
		++Charges Account Agent		
				Usage: Charges account agent should only be
	1			used when the charges account agent is different
				from the debtor agent.
			XML Tag	from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6



#	SEPA	Message Element		eceived SCT Inst without Originator IBAN
	Mult		S	SEPA Core Requirements
2.78	1n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf
			Туре	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	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.
			XML Tag Type ISO Length SEPA Length	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 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
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	<ul> <li><i>1</i> 35</li> <li>UETR</li> <li>Universally unique identifier to provide an end- to-end reference of a payment transaction.</li> <li>UETR</li> <li>UUIDv4Identifier</li> <li>[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a- f0-9]{3}-[a-f0-9]{12}</li> </ul>
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	<ul> <li>'Payment Type Information' must be present either here or directly under 'Payment Information'.</li> <li>Payment Type Information</li> <li>Set of elements used to further specify the type of transaction.</li> <li>PmtTpInf</li> <li>PaymentTypeInformation26</li> </ul>
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	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
2.05	Mult			
2.85	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Usage is recommended.
		+Payment Information	ICO News	Only one occurrence is allowed.
		++Credit Transfer Transaction Information	ISO Name	Service Level
		+++Payment Type Information ++++Service Level	ISO Definition	Agreement under which or rules under which the transaction should be processed.
			XML Tag	SvcLvl
			Туре	ServiceLevel8Choice
	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		Scheme.
		++Credit Transfer Transaction Information	SEPA Usage Rule(s)	Only "SEPA" is allowed.
		+++Payment Type Information	ISO Name	Code
		++++Service Level	ISO Definition	Specifies a pre-agreed service or level of service
		++++++Code	150 Demition	between the parties, as published in an external
		TTTTTCode		service level code list.
			VML Tog	Cd
			XML Tag	
			Туре	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	ions
			SEPA	SingleEuroPaymentsArea
				Payment must be executed following the Single
				Euro Payments Area scheme.
2.87	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Credit Transfer Transaction Information	100 Deminion	between the parties, as a proprietary code.
		+++Payment Type Information	XML Tag	Prtry
		++++ ayment Type information ++++Service Level	-	Max35Text
			Type ISO I worth	
		++++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
			Туре	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	Туре	ExternalLocalInstrument1Code
			ISO Length	
			SEPA Length	1 35
			SEPA Code Restrict	
			INST	InstantCreditTransfer
	1			Transaction is related to an Instant Credit
				Transfer.
				Use case example: SEPA Instant Credit Transfer
2.00	11	Customer Credit Transfer Initiation V09	ISO Name	(SCT Inst) Proprietary
	11	+Payment Information		
2.90			ISO Definition	Specifies the local instrument, as a proprietary
2.90				
2.90		++Credit Transfer Transaction Information		code.
2.90		++Credit Transfer Transaction Information +++Payment Type Information	XML Tag	Prtry
2.90		++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	Туре	Prtry Max35Text
2.90		++Credit Transfer Transaction Information +++Payment Type Information	-	Prtry



#	SEPA	Message Element		eceived SCT Inst without Originator IBAN
	Mult		S	EPA Core Requirements
2.91		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	AT-T008 The category purpose of the SCT Inst Instruction.
			XML Tag	CtgyPurp
			Туре	CategoryPurpose1Choice
	11		XML Tag	xs:choice
2.92	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Code Restricta RRCT	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		SEPA Rulebook SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition	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	
			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 Type	Equivalent Amount Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. EqvtAmt EquivalentAmount2	
2.97	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	ISO Name ISO Definition XML Tag Type	Exchange Rate Information Provides details on the currency exchange rate and contract. XchgRateInf ExchangeRate1	
2.98	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer		Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code	
			SEPA Code Restrict	ions 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	



#	SEPA	Message Element		eceived SCT Inst without Originator IBAN
0.101	Mult			EPA Core Requirements
2.101	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P006 The name of the Originator Reference
		+Payment Information	SEDA Usaco Dulo(a)	Party.
		++Credit Transfer Transaction Information		<i>Name' is limited to 70 characters in length.</i>
		+++Ultimate Debtor	ISO Name ISO Definition	Name
		++++Name	180 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
			SEPA Length	1 70
2.102	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address
		+Payment Information	<b>ISO Definition</b>	Information that locates and identifies a specific
		++Credit Transfer Transaction Information		address, as defined by postal services.
		+++Ultimate Debtor	XML Tag	PstlAdr
		++++Postal Address	Туре	PostalAddress24
2.103	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P007 The identification code of the
		+Payment Information		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
			Туре	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	SEFA Usage Kule(s)	Either 'Date and Place of Birth' or one
		++Credit Transfer Transaction Information	ISO Name	occurrence of 'Other' is allowed. Private Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification	150 Definition	person, for example a passport.
		+++++Private Identification	XML Tag	PrvtId
			Туре	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		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
		++++Contact Details	Туре	Contact4
2.108	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1
		+Payment Information	ISO Definition	Agent between the debtor's agent and the
		++Credit Transfer Transaction Information		creditor's agent.
		+++Intermediary Agent 1		
				Usage: If more than one intermediary agent is
				present, then IntermediaryAgent1 identifies the
				agent between the DebtorAgent and the
			575 #T (P)	IntermediaryAgent2.
			XML Tag	IntrmyAgt1
I			Туре	BranchAndFinancialInstitutionIdentification6



#	SEPA	Message Element		eceived SCT Inst without Originator IBAN
	Mult			EPA 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 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent.
		+++Intermediary Agent 2	XML Tag	Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2
2.111	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	Type ISO Name ISO Definition XML Tag	BranchAndFinancialInstitutionIdentification6 Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount38
2.112	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	Type ISO Name ISO Definition	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent.
			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	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		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	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
2.117		Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E001 The name of the Beneficiary.
		+Payment Information	SEPA Usage Rule(s)	
		++Credit Transfer Transaction Information		'Name' is limited to 70 characters in length.
		+++Creditor	ISO Name	Name
		++++Name	ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Туре	Max140Text
			ISO Length	1 140
			SEPA Length	1 70
2.118	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E004 The address of the Beneficiary.
		+Payment Information	SEPA Usage Rule(s)	If 'Address Line' is used, then 'Postal Address'
		++Credit Transfer Transaction Information		sub-elements other than 'Country' are forbidden.
		+++Creditor		A combination of 'Address Line' and 'Country' is
		++++Postal Address		allowed.
				If 'Address Line' is not used, then at least 'Town
				Name' and 'Country' must be used.
			ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific
			XAL D.	address, as defined by postal services.
			XML Tag	PstlAdr PostalAddress24
2.119	01	Customer Credit Transfer Initiation V09	Type ISO Name	
2.119	01	+Payment Information	ISO Name ISO Definition	Address Type
		++Credit Transfer Transaction Information		Identifies the nature of the postal address.
		+++Credit Transfer Transaction Information	XML Tag	AdrTp
		++++Postal Address	Туре	AddressType3Choice
		+++++Address Type		
2.120	01	Customer Credit Transfer Initiation V09	ISO Name	Department
2.120	01	+Payment Information	ISO Definition	Identification of a division of a large organisation
		++Credit Transfer Transaction Information	100 Demitton	or building.
		+++Creditor	XML Tag	Dept
		++++Postal Address	Туре	Max70Text
		+++++Department	ISO Length	1 70
		1	SEPA Length	1 70
2.121	01	Customer Credit Transfer Initiation V09	ISO Name	Sub Department
		+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	Туре	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	Туре	Max70Text
		++++Postal Address	ISO Length	1 70
		++++Street Name	SEPA Length	1 70
2.123	01	Customer Credit Transfer Initiation V09	ISO Name	Building Number
		+Payment Information	ISO Definition	Number that identifies the position of a building
		++Credit Transfer Transaction Information		on a street.
		+++Creditor	XML Tag	BldgNb
		++++Postal Address	Туре	Max16Text
		++++Building Number	ISO Length	1 16
0.10.1	0.1		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 ISO Longth	Max35Text
		++++Postal Address	ISO Length	1 35
L	1	+++++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
		+++Creditor	Туре	Max70Text
		++++Postal Address	ISO Length	1 70
		+++++Floor	SEPA Length	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	Туре	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.127	01	Customer Credit Transfer Initiation V09	ISO Name	Room
		+Payment Information	ISO Definition	Building room number.
		++Credit Transfer Transaction Information	XML Tag	Room
		++++Creditor	Туре	Max70Text
		++++Postal Address	ISO Length	1 70
		+++++Room	SEPA Length	1 70 1 70
2.128	01	Customer Credit Transfer Initiation V09	ISO Name	Post Code
2.120	01		ISO Name ISO Definition	
		+Payment Information ++Credit Transfer Transaction Information	150 Definition	Identifier consisting of a group of letters and/or
				numbers that is added to a postal address to assist
		+++Creditor		the sorting of mail.
		++++Postal Address	XML Tag	PstCd
		+++++Post Code	Туре	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	Туре	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	Туре	Max35Text
		++++Postal Address	ISO Length	1 35
		+++++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	Туре	Max35Text
		+++++District Name	ISO Length	1 35
			SEPA Length	1 35 1 35
2.132	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
2.132	01			-
		+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	Туре	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	XML Tag	Ctry
		+++Creditor	Туре	CountryCode
	1	++++Postal Address	Pattern	[A-Z]{2,2}
		TTTTI Ostal Address		



#	SEPA	Message Element		Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements		
0.10.1	Mult					
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		
				1 70		
2.135	01	Customer Credit Transfer Initiation V09		AT-E005 The Beneficiary identification code.		
		+Payment Information		Identification		
		++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification of a		
		+++Creditor		party.		
		++++Identification	XML Tag	Id		
			Туре	Party38Choice		
	11		XML Tag	xs:choice		
2.136	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of		
		+Payment Information	0 (7)	'Other' is allowed.		
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification		
		+++Creditor	ISO Definition	Unique and unambiguous way to identify an		
		++++Identification		organisation.		
		+++++Organisation Identification	XML Tag	OrgId		
			Туре	OrganisationIdentification29		
2.137	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one		
2.137	11	+Payment Information	SERTE Couge Hure(b)	occurrence of 'Other' is allowed.		
			ISO Name	Private Identification		
		+++Creditor	ISO Definition	Unique and unambiguous identification of a		
		++++Identification	150 Demitton	person, for example a passport.		
		+++++Private Identification	XML Tag	PrvtId		
			Type	PersonIdentification13		
2.138	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence		
2.150	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		
		+++Creditor		country from which the affairs of that company		
		++++Country Of Residence		are directed.		
		++++Country Of Residence	XML Tag	CtryOfRes		
			Type	CountryCode		
			Pattern	[A-Z]{2,2}		
2.139	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details		
2.139	01	+Payment Information	ISO Name ISO Definition	Set of elements used to indicate how to contact		
		++Credit Transfer Transaction Information	150 Demittion			
			VMI Tor	the party.		
		+++Creditor	XML Tag	CtctDtls Contact4		
0.140	1 1	++++Contact Details	Type	Contact4		
2.140	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	An alternative identifier to attribute AT-C001		
		+Payment Information		The IBAN of the account of the Beneficiary.		
		++Credit Transfer Transaction Information	SEPA Usage Rule(s)			
		+++Creditor Account	ISO Name	Creditor Account		
			ISO Definition	Unambiguous identification of the account of the		
				creditor to which a credit entry will be posted as a		
			XXXI T	result of the payment transaction.		
			XML Tag	CdtrAcct		
0.1.1.1	1 1		Туре	CashAccount38		
2.141	11	Customer Credit Transfer Initiation V09	ISO Name	Identification		
		+Payment Information	ISO Definition	Unique and unambiguous identification for the		
		++Credit Transfer Transaction Information		account between the account owner and the		
		+++Creditor Account		account servicer.		
1		++++Identification	XML Tag	Id		
			There a	A accumtIdentification (Chains		
	11		Type XML Tag	AccountIdentification4Choice xs:choice		



#	SEPA Mult		Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements		
0.1.10				-	
2.142	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN	ISO Name ISO Definition XML Tag Type	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	
2.1.12	1.1		Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
2.143	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1	
2.144	11	Customer Credit Transfer Initiation V09		Subject to bilateral agreement.	
2.177	11	+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Hdentification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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). Identification Identification assigned by an institution. Id Max34Text 1 34 I 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 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the identification. Issr Max35Text 1 35 <i>I</i> 35	
2.147	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	
2.148	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name ISO Definition XML Tag Type	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	



#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
2.149		Customer Credit Transfer Initiation V09	ISO Name	Name
2.149	01	+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Definition	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.
			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	1 70
2.150	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	SEPA Length SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	1 70 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
			Туре	ProxyAccountIdentification1
2.151	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition	Ultimate Creditor Ultimate party to which an amount of money is due.
		+++Ultimate Creditor	XML Tag	UltmtCdtr PartyIdentification135
2.152	01	Customer Credit Transfer Initiation V09 +Payment Information	Type SEPA Rulebook	AT-E007 The name of the Beneficiary Reference Party.
		++Credit Transfer Transaction Information		'Name' is limited to 70 characters in length.
		+++Ultimate Creditor ++++Name	ISO Name ISO Definition	Name Name by which a party is known and which is
			XML Tag	usually used to identify that party. Nm
			Туре	Max140Text
			ISO Length	1 140
2.153	01	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1     70       Postal Address
2.155	01	+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	Туре	PostalAddress24



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



#	SEPA	Message Element		eceived SCT Inst without Originator IBAN	
	Mult		SEPA Core Requirements		
	11		XML Tag	xs:choice	
2.162	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	"RRCT" (Reimbursement Received Credit Transfer) or another code meaningful for identifying the SCT Inst as a transfer back. Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 4 1 4	
2.163	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 35 1 35	
2.164	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3	
2.165	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8	
2.166	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7	
2.167	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the 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	

#	SEPA Mult	Message Element		eceived SCT Inst without Originator IBAN
2.168	<b>Mult</b> 01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	SEPA Usage Rule(s)	<b>EPA Core Requirements</b> 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 
2.169		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 ISO Name	1 140 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	01	+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 Mult	Message Element		eceived SCT Inst without Originator IBAN EPA Core Requirements
2.172		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information		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	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++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
2.175	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++++Code Or Proprietary ++++++++Code	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	xs:choice Only "SCOR" is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restrict	<i>StructuredCommunicationReference</i> <i>Document is a structured communication</i> <i>reference provided by the creditor to identify the</i> <i>referred transaction.</i>
2.176	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 35 1 35
2.177	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type ++++++Issuer	SEPA Usage Rule(s) 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 I 35



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements		
2.178		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	SEPA Usage Rule(s ISO Name ISO Definition	<ul> <li>Mandatory if 'Creditor Reference Information' is used.</li> <li>If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this.</li> <li>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.</li> <li>RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentionded under 'Issuer'.</li> <li>Reference</li> <li>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</li> <li>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.</li> <li>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.</li> </ul>	
			XML Tag Type ISO Length <i>SEPA Length</i>	Ref Max35Text 1 35 <i>I</i> 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	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr	
2.180	01	+++++Invoicer         Customer Credit Transfer Initiation V09         +Payment Information         ++Credit Transfer Transaction Information         +++Remittance Information         ++++Structured         +++++Invoicee	Type ISO Name ISO Definition XML Tag Type	PartyIdentification135 Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee 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	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3	
2.183	03	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 140 <i>I</i> 140	



#	SEPA Mult	Message Element	Transfer Back of	Received SCT Inst without Originator IBAN SEPA Core Requirements
2.184		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		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		PSP to Customer Credit Notification		
	Mult			SEPA Core Requirements	
		Document	XML Tag	Document	
	1.1		Туре	Document	
	11		ISO Name ISO Definition	Bank To Customer Debit Credit Notification V08	
		V08	150 Definition	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	
			Туре	BankToCustomerDebitCreditNotificationV08	
1.0	11		ISO Name	Group Header	
		V08	ISO Definition	Common information for the message.	
		+Group Header	XML Tag	GrpHdr Group Haader 81	
1.1	1 1	Bank To Customer Debit Credit Notification	Type ISO Name	GroupHeader81 Message Identification	
1.1	11	V08	ISO Name ISO Definition	Point to point reference, as assigned by the	
		+Group Header	150 Definition	account servicing institution, and sent to the	
		++Message Identification		account owner or the party authorised to receive	
		i i i i i i i i i i i i i i i i i i i		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	
			Туре	Max35Text	
			ISO Length	1 35	
1.2	11	Bank To Customer Debit Credit Notification	SEPA Length ISO Name	1 35 Creation Date Time	
1.2	11	V08	ISO Name ISO Definition	Date and time at which the message was created.	
		+Group Header	XML Tag	CreDtTm	
		++Creation Date Time	Туре	ISODateTime	
1.3	01	Bank To Customer Debit Credit Notification	V.L.	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	
				identified when different from the account owner.	
			XML Tag	MsgRcpt	
1.4	0 1		Type ISO Norma	PartyIdentification135	
1.4	01	Bank To Customer Debit Credit Notification V08	ISO Name ISO Definition	Message Pagination	
		+Group Header	130 Demilion	Provides details on the page number of the	
		+Group Header ++Message Pagination		message.	
		r messuge i ugination		Usage: The pagination of the message is only	
				allowed when agreed between the parties.	
			XML Tag	MsgPgntn	
			Туре	Pagination1	
1.5	01	Bank To Customer Debit Credit Notification	ISO Name	Original Business Query	
		V08	ISO Definition	Unique identification, as assigned by the original	
		+Group Header		requestor, to unambiguously identify the business	
		++Original Business Query	SZN AT PD	query message.	
			XML Tag	OrgnlBizQry	
			Туре	OriginalBusinessQuery1	



#	SEPA Mult	Message Element		o Customer Credit Notification SEPA Core Requirements
1.6	01	Bank To Customer Debit Credit Notification V08 +Group Header ++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details of the message. AddtlInf Max500Text 1 500 1 500
2.0	11	Bank To Customer Debit Credit Notification V08 +Notification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	Only one occurrence is allowed. Notification Notifies debit and credit entries for the account. Ntfctn AccountNotification17
2.1	11	Bank To Customer Debit Credit Notification V08 +Notification ++Identification	Type ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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	01	Bank To Customer Debit Credit Notification V08 +Notification ++Electronic Sequence Number	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	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	01	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	01	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	Message Element		Customer Credit Notification
	Mult		S	SEPA Core Requirements
2.7	01	Bank To Customer Debit Credit Notification V08 +Notification ++From To Date	ISO Name ISO Definition XML Tag Type	From To Date Range of time between a start date and an end date for which the account notification is issued. FrToDt DateTimePeriod1
2.8	01	Bank To Customer Debit Credit Notification V08 +Notification ++Copy Duplicate Indicator		Copy Duplicate Indicator Indicates whether the document is a copy, a duplicate, or a duplicate of a copy. CpyDplctInd CopyDuplicate1Code
2.9	01	Bank To Customer Debit Credit Notification V08 +Notification ++Reporting Source	ISO Name ISO Definition XML Tag Type	Reporting Source Specifies the application used to generate the reporting. RptgSrc ReportingSource1Choice
2.10	11	Bank To Customer Debit Credit Notification V08 +Notification ++Account	ISO Name ISO Definition XML Tag Type	Account Unambiguous identification of the account to which credit and debit entries are made. Acct CashAccount39
2.11	11	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Identification	SEPA Rulebook	AT-COOI The IBAN of the account of the Beneficiary. Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.12	01	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Type		Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.13	01	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.14	01	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 70 <i>1</i> 70
2.15	01	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Proxy	ISO Name ISO Definition XML Tag Type	Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1



#	SEPA	Message Element	PSP to Customer Credit Notification		
	Mult	0	SEPA Core Requirements		
2.16	01	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Owner	ISO Name ISO Definition XML Tag Type	Owner Party that legally owns the account. Ownr PartyIdentification135	
2.17	01	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Servicer	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	The BIC code of the Beneficiary PSP. Only 'BICFI' is allowed. If the BIC is not indicated 'Servicer' structure is not to be used. Servicer 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. Svcr BranchAndFinancialInstitutionIdentification6	
2.18	01	Bank To Customer Debit Credit Notification V08 +Notification ++Related Account	ISO Name ISO Definition XML Tag Type	Related Account Identifies the parent account of the account for which the notification has been issued. RltdAcct CashAccount38	
2.19	0n	Bank To Customer Debit Credit Notification V08 +Notification ++Interest	ISO Name ISO Definition XML Tag Type	Interest Provides general interest information that applies to the account at a particular moment in time. Intrst AccountInterest4	
2.20	01	Bank To Customer Debit Credit Notification V08 +Notification ++Transactions Summary	ISO Name ISO Definition XML Tag Type	Transactions Summary Provides summary information on entries. TxsSummry TotalTransactions6	
2.21		Bank To Customer Debit Credit Notification V08 +Notification ++Entry	ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. Entry Specifies an entry in the debit credit notification. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s). Ntry ReportEntry10	
2.22	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Reference	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Entry Reference Unique reference for the entry. NtryRef Max35Text 1 35 <i>I</i> 35	



#	SEPA Mult	Message Element		Customer Credit Notification EPA Core Requirements
2.23		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Amount		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 0.01
2.24	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Credit Debit Indicator	SEPA Rulebook	AT-T081 The identification of the use case Credit Notification. Only "CRDT" is allowed. Credit Debit Indicator Indicates whether the entry is a credit or a debit entry. CdtDbtInd CreditDebitCode
2.25	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Reversal Indicator	ISO Name ISO Definition XML Tag Type	Operation is an increase.Reversal IndicatorIndicates whether or not the entry is the result of a reversal.Usage: This element should only be present if the entry is the result of a reversal.If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry.If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.RvsIInd TrueFalseIndicator
2.26		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
2.27	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status ++++Code	XML Tag SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Code Restrict BOOK	xs:choice 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 Booked Booked Booked means that the transfer of money has been completed between account servicer and



#	SEPA	Message Element		Customer Credit Notification EPA Core Requirements
	Mult			•
			SEPA Code Restrict	ions
				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		Proprietary
		V08	ISO Definition	Entry status, in a proprietary form.
		+Notification	XML Tag	Prtry
		++Entry +++Status	Type ISO Length	Max35Text 1 35
		++++Status ++++Proprietary	SEPA Length	1 35 1 35
2.29	01	Bank To Customer Debit Credit Notification		Booking Date
>	01	V08	ISO Definition	Date and time when an entry is posted to an
		+Notification		account on the account servicer's books.
		++Entry		
		+++Booking Date		Usage: Booking date is the expected booking
				date, unless the status is booked, in which case it
			575 #F (F)	is the actual booking date.
			XML Tag	BookgDt DateAndDateTime2Choice
			Туре	DateAndDateTime2Choice
2.30	11	Bank To Customer Debit Credit Notification V08	SEPA Rulebook	AT-T082 The value date of the credit on the
		+Notification	SEPA Usage Rule(s)	Beneficiary's account Mandatory
		++Entry	ISO Name	Value Date
		++++Value Date	ISO Definition	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.
			XML Tag	ValDt
			Туре	DateAndDateTime2Choice
	11		XML Tag	xs:choice
2.31	11	Bank To Customer Debit Credit Notification		Date
		V08	ISO Definition	Specified date.
		+Notification ++Entry	XML Tag	Dt ISODate
		+++Value Date	Туре	ISODale
		++++Date		
2.32	11		SEPA Usage Rule(s)	Only UTC time format or local time with UTC
		V08		offset format can be used.
		+Notification	ISO Name	Date Time
		++Entry	ISO Definition	Specified date and time.
		+++Value Date	XML Tag	DtTm
2.33	01	++++Date Time Bank To Customer Debit Credit Notification	Type ISO Name	ISODateTime Account Servicer Reference
2.33	01	V08	ISO Name ISO Definition	Unique reference as assigned by the account
		+Notification		servicing institution to unambiguously identify
		++Entry		the entry.
		+++Account Servicer Reference	XML Tag	AcctSvcrRef
			Туре	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
1				



#	SEPA Mult	Message Element		Customer Credit Notification EPA Core Requirements
2.34		Bank To Customer Debit Credit Notification	ISO Name	Availability
2.34	0	V08	ISO Definition	Indicates when the booked amount of money will
		+Notification	150 Demitton	become available, that is can be accessed and
		++Entry		starts generating interest.
		+++Availability		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).
			XML Tag	Avlbty
			Туре	CashAvailability1
2.35	11	Bank To Customer Debit Credit Notification	SEPA Usago Rulo(s)	The identification code of the SCT Inst Scheme
2.35	11	V08	ISO Name	Bank Transaction Code
		+Notification	ISO Definition	Set of elements used to fully identify the type of
		++Entry		underlying transaction resulting in an entry.
		++++Bank Transaction Code	XML Tag	BkTxCd
			Туре	BankTransactionCodeStructure4
2.36	01	Bank To Customer Debit Credit Notification		Domain
	01	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		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
			XML Tag	code defined for the family should be provided. Domn
			Type	BankTransactionCodeStructure5
2.37	11	Bank To Customer Debit Credit Notification		
		V08	ISO Name	Code
		+Notification	ISO Definition	Specifies the business area of the underlying
		++Entry		transaction.
		+++Bank Transaction Code	XML Tag	Cd
		++++Domain	Туре	ExternalBankTransactionDomain1Code
		+++++Code	ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	ions
			PMNT	Payments
				The Payments domain provides the bank
				transaction codes for all payment activities that
2.29	1 1	Dearly The Constant, D. 14 Co., P. N. 46, 14	ISO N	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,
		++Entry	VML Too	in a structured and hierarchical format.
		+++Bank Transaction Code	XML Tag	Fmly PankTransactionCodeStructure6
		++++Domain	Туре	BankTransactionCodeStructure6
2.20	1 1	+++++Family Bank To Customer Debit Credit Notification	SEDA Usera Dula	Only "PPCT" is allowed
2.39	11	V08	SEPA Usage Rule(s) ISO Name	-
				Code
		+Notification	ISO Definition	Specifies the family within a domain.
		++Entry	XML Tag	Cd External Pank Transaction Family 1 Code
		+++Bank Transaction Code ++++Domain	Type ISO Length	ExternalBankTransactionFamily1Code
				1 4 1 4
		+++++Family +++++Code	SEPA Length	1 4
L	L	TTTTTCOUC		



#	SEPA	Message Element		Customer Credit Notification
	Mult			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	SEPA Usage Rule(s)	
2.40	11	V08 +Notification ++Entry +++Bank Transaction Code +++++Domain	ISO Name ISO Definition XML Tag Type	Sub Family Code Specifies the sub-product family within a specific family. SubFmlyCd ExternalBankTransactionSubFamily1Code
		+++++Family	ISO Length	1 4
		+++++Sub Family Code	SEPA Length	1 4
		,	SEPA Code Restrict	
			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	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	++++Proprietary Bank To Customer Debit Credit Notification	ICO Name	Commission Waiver Indicator
2.42	01	V08 +Notification ++Entry +++Commission Waiver Indicator	ISO Definition XML Tag Type	Indicates whether the transaction is exempt from commission. ComssnWvrInd YesNoIndicator
2.43		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. AddtIInfInd MessageIdentification2
2.44	01	Bank To Customer Debit Credit Notification V08 +Notification	ISO Name ISO Definition	Amount Details Provides information on the original amount.
		++Ourication ++Entry +++Amount Details	XML Tag Type	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	ISO Name ISO Definition	Charges Provides information on the charges, pre-advised or included in the entry amount.
		+++Charges	XML Tag Type	Usage: This component is used on entry level in case of batch or aggregate bookings. Chrgs Charges6



#	SEPA Mult	Message Element		Customer Credit Notification EPA Core Requirements
2.46	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Technical Input Channel	ISO Name ISO Definition XML Tag Type	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	01	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	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Batch		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	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	01	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 <i>I</i> 35



#	SEPA	Message Element	PSP	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	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 <i>I</i> 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	<ul> <li>Instruction Identification</li> <li>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</li> <li>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.</li> <li>InstrId</li> <li>Max35Text</li> <li>1 35</li> <li>1 35</li> </ul>
2.57	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details +++++References ++++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<ul> <li>AT-T014 The Originator's Reference of the SCT Inst Instruction.</li> <li>End To End Identification</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>EndToEndId Max35Text</li> <li>1 35</li> <li>1 35</li> </ul>
2.58		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details +++++Transaction Details +++++References ++++++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}



#	SEPA Mult		PSP to Customer Credit Notification SEPA Core Requirements		
2.59		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 SEPA 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 <i>I</i> 35	
2.60	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Mandate Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Mandate Identification Unique identification, as assigned by the creditor, to unambiguously identify the mandate. MndtId Max35Text 1 35 <i>I</i> 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 <i>I</i> 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 <i>I</i> 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 <i>I</i> 35	



#	SEPA Mult	Message Element		o Customer Credit Notification SEPA Core Requirements
2.64		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>l</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 <i>I</i> 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 <i>I</i> 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	Message Element		to Customer Credit Notification
	Mult			SEPA Core Requirements
2.70	01	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		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	en e	PSP to Customer Credit Notification SEPA Core Requirements		
	Mult			-	
2.75	01	Bank To Customer Debit Credit Notification V08 +Notification	ISO Name ISO Definition	Related Parties Set of elements used to identify the parties related to the underlying transaction.	
		++Entry	XML Tag	RltdPties	
		+++Entry Details	Туре	TransactionParties6	
		++++Transaction Details +++++Related Parties			
2.76	01	Bank To Customer Debit Credit Notification V08	ISO Name ISO Definition	Initiating Party	
		+Notification	150 Definition	Party that initiated the payment that is reported in the entry.	
		++Entry	XML Tag	InitgPty	
		+++Entry Details	Туре	Party40Choice	
		++++Transaction Details	Type	Turty+00holee	
		+++++Related Parties			
		+++++Initiating Party			
2.77	1 1	Bank To Customer Debit Credit Notification	SEDA Usaga Dula	Mandatam	
2.11	11	V08	SEFA Usage Kule(s)	Only 'Party' is allowed.	
		+Notification	ISO Name	Debtor	
		++Entry	ISO Definition	Party that owes an amount of money to the	
		+++Entry Details		(ultimate) creditor.	
		++++Transaction Details	XML Tag	Dbtr	
		+++++Related Parties	Туре	Party40Choice	
		+++++Debtor			
	11		XML Tag	xs:choice	
2.78	11		ISO Name	Party	
		V08	ISO Definition	Identification of a person or an organisation.	
		+Notification	XML Tag	Pty Partuldantification 125	
		++Entry +++Entry Details	Туре	PartyIdentification135	
		++++Entry Details +++++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)		
		+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	XXXII (D.	usually used to identify that party.	
	1	+++++Related Parties	XML Tag	Nm May 140 Taxt	
		+++++Debtor +++++Party	Type ISO Length	Max140Text 1 140	
	1	++++++Party +++++++Name	SEPA Length	1 140 1 70	
2.80	01		ISO Name	Postal Address	
		V08	ISO Definition	Information that locates and identifies a specific	
	1	+Notification		address, as defined by postal services.	
		++Entry	XML Tag	PstlAdr	
	1	+++Entry Details	Туре	PostalAddress24	
		++++Transaction Details			
		+++++Related Parties			
		+++++Debtor			
		+++++Party			
	1	+++++++Postal Address			



#	SEPA	Message Element	PSP to Customer Credit Notification		
	Mult	t i i i i i i i i i i i i i i i i i i i	S	EPA Core Requirements	
2.81	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Related Parties +++++Debtor +++++Party +++++Hdentification Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details	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	
		++++Entry Details +++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Hdentification +++++++++Organisation Identification	XML Tag Type	organisation. OrgId OrganisationIdentification29	
2.83	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor ++++++Party ++++++Hdentification ++++++++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	
2.84	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 Mult	Message Element		Customer Credit Notification EPA 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	<i>Only 'Party' is allowed.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
	11		XML Tag	xs:choice
2.89		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party		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 +++++++Party +++++++Name		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 Mult		PSP to Customer Credit Notification SEPA Core Requirements		
2.92		Bank To Customer Debit Credit Notification V08		AT-P007 The identification code of the Originator Reference Party	
		+Notification ++Entry +++Entry Details	ISO Name ISO Definition	Identification Unique and unambiguous identification of a party.	
		++++Transaction Details +++++Related Parties	XML Tag Type	Id Party38Choice	
		++++++Ultimate Debtor ++++++Party +++++++Identification			
	11		XML Tag	xs:choice	
2.93	11	V08		Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	
		+Notification	ISO Name	Organisation Identification	
		++Entry +++Entry Details	ISO Definition	Unique and unambiguous way to identify an organisation.	
		++++Transaction Details +++++Related Parties	XML Tag Type	OrgId OrganisationIdentification29	
		+++++Ultimate Debtor ++++++Party			
		+++++++Hdentification +++++++++Organisation Identification			
2.94	11	Bank To Customer Debit Credit Notification V08	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
		+Notification	ISO Name	Private Identification	
		++Entry	ISO Definition	Unique and unambiguous identification of a	
		+++Entry Details		person, for example a passport.	
		++++Transaction Details	XML Tag	PrvtId	
		+++++Related Parties	Туре	PersonIdentification13	
		+++++Ultimate Debtor ++++++Party			
		++++++++Hdentification			
		++++++++Private Identification			
2.95	01	Bank To Customer Debit Credit Notification	ISO Name	Country Of Residence	
2.70	01	V08	ISO Definition	Country in which a person resides (the place of a	
		+Notification		person's home). In the case of a company, it is the	
		++Entry		country from which the affairs of that company	
		+++Entry Details		are directed.	
		++++Transaction Details	XML Tag	CtryOfRes	
		+++++Related Parties	Туре	CountryCode	
		+++++Ultimate Debtor	Pattern	[A-Z]{2,2}	
		++++++Party +++++++Country Of Residence			
2.96	01	Bank To Customer Debit Credit Notification	ISO Name	Contact Details	
		V08	ISO Definition	Set of elements used to indicate how to contact	
		+Notification		the party.	
		++Entry	XML Tag	CtctDtls	
		+++Entry Details	Туре	Contact4	
		++++Transaction Details			
		+++++Related Parties			
		+++++Ultimate Debtor			
		++++++Party			
	1	++++++++Contact Details			



#	SEPA	Message Element	PSP to	Customer Credit Notification
	Mult		S	EPA 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		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor	ISO Name ISO Definition XML Tag Type	<i>Only 'Party' is allowed.</i> Creditor Party to which an amount of money is due. Cdtr Party40Choice
2.99	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor ++++++Party	XML Tag ISO Name ISO Definition XML Tag Type	xs:choice 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 ++++++Party +++++++Name	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO 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	01	++++++++Name         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	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 ++++++Party +++++++Hdentification	ISO Definition XML Tag	Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA Mult	Message Element		Customer Credit Notification EPA Core Requirements
2.103		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 Name 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	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only 'Party' is allowed.</i> 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		Customer Credit Notification EPA Core Requirements
2.109	01		SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name	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 <i>I</i> 70 Postal Address
		V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Postal Address	ISO Definition XML Tag Type	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 ++++++Party ++++++Hdentification	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 PSP to Customer Credit Notifi		PSP	to Customer Credit Notification	
	Mult			SEPA Core Requirements
2.115	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Trading Party	ISO Name ISO Definition XML Tag Type	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 <i>I</i> 4



#	SEPA	Message Element	PSP to	Customer Credit Notification
	Mult		S	SEPA Core Requirements
2.121	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose ++++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 35 <i>I</i> 35
2.122		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details +++++Transaction Details +++++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7
2.123	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Remittance Information		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 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. RmtInf RemittanceInformation16



#	SEPA	Message Element		Customer Credit Notification
0.10.1	Mult			SEPA Core Requirements
2.124		Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Unstructured		
			SEPA Length	1 140
2.125		V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information +++++Structured	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		Customer Credit Notification EPA Core Requirements
	Mult			
2.127	01	Bank To Customer Debit Credit Notification	ISO Name	Referred Document Amount
		V08	ISO Definition	Provides details on the amounts of the referred
		+Notification		document.
		++Entry	XML Tag	RfrdDocAmt
		+++Entry Details		RemittanceAmount2
			Туре	KennualiceAniount2
		++++Transaction Details		
		+++++Remittance Information		
		+++++Structured		
		++++++Referred Document Amount		
2.128	01	Bank To Customer Debit Credit Notification	SEPA Usage Rule(s)	When present, the Debtor Bank is not obliged to
		V08		validate the reference information.
		+Notification		When used both 'Type' and 'Reference' must be
		++Entry		present.
		+++Entry Details	ISO Name	Creditor Reference Information
		++++Transaction Details	ISO Definition	Reference information provided by the creditor to
		+++++Remittance Information		allow the identification of the underlying
		+++++Structured		documents.
		+++++++Creditor Reference Information	XML Tag	CdtrRefInf
				CreditorReferenceInformation2
			Туре	
2.129	01		SEPA Usage Rule(s)	Mandatory if 'Creditor Reference Information' is
		V08		used.
		+Notification	ISO Name	Туре
		++Entry	ISO Definition	Specifies the type of creditor reference.
		+++Entry Details	XML Tag	Tp
		++++Transaction Details	Туре	CreditorReferenceType2
		+++++Remittance Information		
		+++++Structured		
		++++++Creditor Reference Information		
		++++++Type		
2.130	11	Bank To Customer Debit Credit Notification	ICO Nomo	Code Or Proprietary
2.150	11			
		V08	ISO Definition	Coded or proprietary format creditor reference
		+Notification		type.
		++Entry	XML Tag	CdOrPrtry
		+++Entry Details	Туре	CreditorReferenceType1Choice
		++++Transaction Details	V I	51
		+++++Remittance Information		
		+++++Structured		
		+++++++Creditor Reference Information		
		+++++++Type		
		++++++++++Code Or Proprietary		
	11	· F · · · · · J	XML Tag	xs:choice
		Bank To Customer Debit Credit Notification		Only "SCOR" is allowed.
2.131				
		V08	ISO Name	Code
		+Notification	ISO Definition	Type of creditor reference, in a coded form.
		++Entry	XML Tag	Cd
		+++Entry Details	Туре	DocumentType3Code
		+++++Transaction Details		
		+++++Remittance Information		
		+++++Structured		
		++++++Creditor Reference Information		
		+++++++Type		
		++++++++Code Or Proprietary		
		+++++++++++++Code		
			SEPA Code Restrict	ions
			SCOR	StructuredCommunicationReference
			SCOR	
				Document is a structured communication
			500R	



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.132	11	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++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 <i>1</i> 35
2.133	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Creditor Reference Information +++++++Type ++++++++Issuer	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649)." Issuer Entity that assigns the credit reference type. Issr Max35Text 1 35 1 35
2.134	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 remit 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 ++++++Hnvoicer	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



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.136	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information +++++Structured ++++++Invoicee	ISO Name ISO Definition XML Tag Type	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee PartyIdentification135
2.137	01	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details +++++Transaction Details +++++Remittance Information ++++++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 ++++++Structured +++++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.139	03	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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>I</i> 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 Mult	Message Element	PSP to Customer Credit Notification 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	_	8	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>I</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>1</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 1 500
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 (<u>https://www.europeanpaymentscouncil.eu/document-library/implementation-guidelines/sepa-instant-credit-transfer-scheme-customer-psp</u>).
- Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.

## 2. Section 0.3 'Purpose of Document'

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

## 3. Section 1.4 'Character Set'

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

### 4. ISO 20022 Messages:

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



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



RF Creditor Reference must may be used (ISO 11649) in case "ISO" is mentioned under 'Issuer '.