



### 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	<a href="#">EPC</a>
[2]	-	ISO 20022 XML Credit Transfers and Related Messages: <ul style="list-style-type: none"><li>• Initiation</li><li>• Clearing and Settlement</li><li>• Credit Notification</li></ul> <b>Note: The 2023 IGs are based on the 2019 message version of ISO 20022.</b>	<a href="#">ISO 20022</a>
[3]	ISO 3166	Country Codes	<a href="#">ISO</a>
[4]	ISO 4217	Currency Code List	<a href="#">ISO</a>
[5]	ISO 9362	Business Identifier Codes (BIC)	<a href="#">ISO</a>
[6]	ISO 13616	IBAN: International Bank Account Number	<a href="#">ISO</a> <sup>1</sup>
[7]	ISO 11649	Structured creditor reference to remittance information	<a href="#">ISO</a>
[8]	EPC217-08	SEPA Requirements for an Extended Character Set	<a href="#">EPC</a>
[9]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<a href="#">EPC</a>
[10]	EPC023-16	Maximum Amount for Instructions under the SCT Inst Scheme Rulebook	<a href="#">EPC</a>

### 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>1</sup> See also [http://www.swift.com/products/bic\\_registration/iban\\_format\\_registration](http://www.swift.com/products/bic_registration/iban_format_registration)



		Board
2023 V1.0	20220428	Approval by the April 2022 Scheme Management Board
2023 V1.1	20221027	Approval by the October 2022 Scheme Management Board
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.
<i>Negative, positive confirmation and reject based on DS-03 Confirmation Message to Originator PSP</i>	Customer Payment Status Report (pain.002.001.10)
<i>DS-10 Positive Notification Message to the Beneficiary</i>	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.



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
<b>EPC Implementation Guidelines for SEPA Core subset, identifying elements</b> <ul style="list-style-type: none"><li>- to be used as defined in ISO</li><li>- to be used with SEPA usage rules (from or completing the Rulebook)</li></ul> <b>Note: yellow fields can be used in a specific way for an AOS.</b>		<b>To be developed and documented by AOS Communities</b>	<b>Not available for use in SEPA payments</b>
<b>SEPA Payments</b>			

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



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

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





1.0n	0..1	Message root +Group Header ++Sublevel 1	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> (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.
  - The SEPA length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.





Column 4 may also indicate conditional relations between message components or elements, e.g. either component 1 or component 2 must be present, component 1 and component 2 are mutually exclusive. For XML Tag "xs:choice" (containing just one subsequent component or element due to applied restrictions on subsequent components or elements) column 4 may indicate, that the "choice" nature is lost due to applied restrictions i.e. only one element is shaded yellow.

## 1.4 Character Set

The character set issue centres on the use of the full set characters in the message elements. Two considerations are:

- While PSPs and their customers must be allowed to use the character set currently in use at national level,
- PSPs and their customers throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8).
- PSPs and their customers must be able to support the Latin character set commonly used in international communication, as follows:

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

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

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

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

## 1.5 General Message Element Specifications

### 1.5.1 BIC

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

## 1.6 Implementation of ISO 20022 XML rules

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

## 1.7 Change Over Date

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



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

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

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

The message is used to transport the customer-to-PSP 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	<b>XML Tag Type</b>	Document Document
	1..1	Customer Credit Transfer Initiation V09	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Customer Credit Transfer Initiation V09 Scope The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor. CstmrCdtTrfInitn CustomerCreditTransferInitiationV09
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85
1.1	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Customer Credit Transfer Initiation V09 +Group Header ++Authorisation	<b>ISO Name</b> <b>ISO Definition</b>       <b>XML Tag Type</b>	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.  Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	<i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



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



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
1.13	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
1.14	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification6
2.0	1..n	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30
2.1	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 .. 35 1 .. 35
2.2	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only "TRF" is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code
			SEPA Code Restrictions	
			TRF	CreditTransfer Transfer of an amount of money in the books of the account servicer.
2.3	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	If present and contains "true", batch booking is requested. If present and contains "false", booking per transaction is requested. If element is not present, pre-agreed customer-to-PSP conditions apply. Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
2.4	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements
2.5	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <i>The fractional part has a maximum of two digits.</i></p> <p><b>SEPA Format Rule(s)</b></p> <p><b>ISO Name</b> Control Sum</p> <p><b>ISO Definition</b> Total of all individual amounts included in the group, irrespective of currencies.</p> <p><b>XML Tag</b> CtrlSum</p> <p><b>Type</b> DecimalNumber</p> <p><b>SEPA FractDigits</b> 2</p> <p><b>TotalDigits</b> 18</p>
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	<p><b>SEPA Usage Rule(s)</b> <i>'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.</i></p> <p><b>ISO Name</b> Payment Type Information</p> <p><b>ISO Definition</b> Set of elements used to further specify the type of transaction.</p> <p><b>XML Tag</b> PmtTpInf</p> <p><b>Type</b> PaymentTypeInformation26</p>
2.7	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	<p><b>SEPA Usage Rule(s)</b> <i>If present, pre-agreed customer-to-PSP conditions apply.</i></p> <p><b>ISO Name</b> Instruction Priority</p> <p><b>ISO Definition</b> Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p><b>XML Tag</b> InstrPrty</p> <p><b>Type</b> Priority2Code</p>
2.8	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	<p><b>SEPA Usage Rule(s)</b> <i>Usage is recommended.</i> <i>Only one occurrence is allowed.</i></p> <p><b>ISO Name</b> Service Level</p> <p><b>ISO Definition</b> Agreement under which or rules under which the transaction should be processed.</p> <p><b>XML Tag</b> SvcLvl</p> <p><b>Type</b> ServiceLevel8Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	<p><b>SEPA Rulebook</b> AT-T001 <i>The identification code of the SCT Inst Scheme.</i></p> <p><b>SEPA Usage Rule(s)</b> <i>Only "SEPA" is allowed.</i></p> <p><b>ISO Name</b> Code</p> <p><b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p><b>XML Tag</b> Cd</p> <p><b>Type</b> ExternalServiceLevel1Code</p> <p><b>ISO Length</b> 1 .. 4</p> <p><b>SEPA Length</b> 1 .. 4</p> <p><b>SEPA Code Restrictions</b></p> <p><b>SEPA</b> <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i></p>
2.10	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	<p><b>ISO Name</b> Proprietary</p> <p><b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p><b>XML Tag</b> Prtry</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	<b>ISO Name</b> Local Instrument <b>ISO Definition</b> 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.  <b>XML Tag</b> LclInstrm <b>Type</b> LocalInstrument2Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.12	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<b>SEPA Usage Rule(s)</b> Only "INST" is allowed. <b>ISO Name</b> Code <b>ISO Definition</b> Specifies the local instrument, as published in an external local instrument code list.  <b>XML Tag</b> Cd <b>Type</b> ExternalLocalInstrument1Code <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
			<b>SEPA Code Restrictions</b>	
			<b>INST</b> InstantCreditTransfer Transaction is related to an Instant Credit Transfer.  Use case example: SEPA Instant Credit Transfer (SCT Inst).	
2.13	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies the local instrument, as a proprietary code.  <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
2.14	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	<b>SEPA Rulebook</b> AT-T008 The category purpose of the SCT Inst Instruction. <b>SEPA Usage Rule(s)</b> Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary PSP.  <b>ISO Name</b> Category Purpose <b>ISO Definition</b> 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.  <b>XML Tag</b> CtgPurp <b>Type</b> CategoryPurpose1Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	<b>ISO Name</b> Code <b>ISO Definition</b> Category purpose, as published in an external category purpose code list.  <b>XML Tag</b> Cd <b>Type</b> ExternalCategoryPurpose1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4	
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Category purpose, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	





#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	<b>SEPA Usage Rule(s)</b> AT-T013 The Requested Execution Date and Time of the SCT Inst Instruction. <b>ISO Name</b> 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 the bank. <b>XML Tag</b> ReqdExctnDt <b>Type</b> DateAndDateTime2Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.18	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	<b>ISO Name</b> Date <b>ISO Definition</b> Specified date. <b>XML Tag</b> Dt <b>Type</b> ISODate	
2.19	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	<b>SEPA Usage Rule(s)</b> Only UTC time format or local time with UTC offset format can be used. <b>ISO Name</b> Date Time <b>ISO Definition</b> Specified date and time. <b>XML Tag</b> DtTm <b>Type</b> ISODateTime	
2.20	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	<b>ISO Name</b> Pooling Adjustment Date <b>ISO Definition</b> Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. <b>XML Tag</b> PoolgAdjstmntDt <b>Type</b> ISODate	
2.21	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	<b>ISO Name</b> Debtor <b>ISO Definition</b> Party that owes an amount of money to the (ultimate) creditor. <b>XML Tag</b> Dbtr <b>Type</b> PartyIdentification135	
2.22	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	<b>SEPA Rulebook</b> AT-P001 The name of the Originator <b>SEPA Usage Rule(s)</b> Mandatory. 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70	
2.23	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	<b>SEPA Rulebook</b> AT-P005 The address of the Originator <b>SEPA Usage Rule(s)</b> 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. <b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24	
2.24	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	<b>ISO Name</b> Address Type <b>ISO Definition</b> Identifies the nature of the postal address. <b>XML Tag</b> AdrTp <b>Type</b> AddressType3Choice	



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.25	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.26	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.27	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.28	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.29	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35
2.30	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70
2.31	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16
2.32	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 .. 70 1 .. 70
2.33	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.34	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35
2.35	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35
2.36	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.37	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35
2.38	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.39	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.40	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P004 The Originator identification code Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29



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



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



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.54	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	<b>SEPA Usage Rule(s)</b>	<i>Either BICFI or 'Other/Identification' must be used.</i>
			<b>ISO Name</b>	Financial Institution Identification
			<b>ISO Definition</b>	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
			<b>XML Tag</b>	FinInstnId
			<b>Type</b>	FinancialInstitutionIdentification18
2.55	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	<b>SEPA Rulebook</b>	AT-D002 The BIC code of the Originator PSP.
			<b>ISO Name</b>	BICFI
			<b>ISO Definition</b>	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)".
			<b>XML Tag</b>	BICFI
			<b>Type</b>	BICFI Dec2014Identifier
			<b>Pattern</b>	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.56	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	<b>ISO Name</b>	Clearing System Member Identification
			<b>ISO Definition</b>	Information used to identify a member within a clearing system.
			<b>XML Tag</b>	ClrSysMmbId
			<b>Type</b>	ClearingSystemMemberIdentification2
2.57	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI	<b>ISO Name</b>	LEI
			<b>ISO Definition</b>	Legal entity identifier of the financial institution.
			<b>XML Tag</b>	LEI
			<b>Type</b>	LEIIdentifier
			<b>Pattern</b>	[A-Z0-9]{18,18}[0-9]{2,2}
2.58	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	<b>ISO Name</b>	Name
			<b>ISO Definition</b>	Name by which an agent is known and which is usually used to identify that agent.
			<b>XML Tag</b>	Nm
			<b>Type</b>	Max140Text
			<b>ISO Length</b>	1 .. 140
			<b>SEPA Length</b>	1 .. 140
2.59	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	<b>ISO Name</b>	Postal Address
			<b>ISO Definition</b>	Information that locates and identifies a specific address, as defined by postal services.
			<b>XML Tag</b>	PstlAdr
			<b>Type</b>	PostalAddress24
2.60	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	<b>ISO Name</b>	Other
			<b>ISO Definition</b>	Unique identification of an agent, as assigned by an institution, using an identification scheme.
			<b>XML Tag</b>	Othr
			<b>Type</b>	GenericFinancialIdentification1
2.61	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Identification	<b>SEPA Usage Rule(s)</b>	<i>Only "NOTPROVIDED" is allowed.</i>
			<b>ISO Name</b>	Identification
			<b>ISO Definition</b>	Unique and unambiguous identification of a person.
			<b>XML Tag</b>	Id
			<b>Type</b>	Max35Text
			<b>ISO Length</b>	1 .. 35
			<b>SEPA Length</b>	1 .. 35
2.62	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	<b>ISO Name</b>	Scheme Name
			<b>ISO Definition</b>	Name of the identification scheme.
			<b>XML Tag</b>	SchmeNm
			<b>Type</b>	FinancialIdentificationSchemeName1Choice





#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.63	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35
2.64	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition   XML Tag Type	Branch Identification Identifies a specific branch of a financial institution.  Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
2.65	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition  XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
2.66	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Instruction For Debtor Agent	ISO Name ISO Definition   XML Tag Type ISO Length SEPA Length	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.  Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 .. 140 1 .. 140
2.67	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.68	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P006 The name of the Originator Reference Party 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.69	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.70	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 The identification code of the Originator Reference Party Identification Unique and unambiguous identification of a party. Id Party38Choice





#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
	1..1		<b>XML Tag</b>	xs:choice
2.71	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	<b>SEPA Usage Rule(s)</b>	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification29
2.72	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b>	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, for example a passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification13
2.73	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> 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. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}	
2.74	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> Contact4	
2.75	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	<b>SEPA Usage Rule(s)</b>	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. <b>ISO Name</b> Charge Bearer <b>ISO Definition</b> Specifies which party/parties will bear the charges associated with the processing of the payment transaction. <b>XML Tag</b> ChrgBr <b>Type</b> ChargeBearerType1Code
			<b>SEPA Code Restrictions</b>	
			<b>SLEV</b>	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.76	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	<b>ISO Name</b> Charges Account <b>ISO Definition</b> Account used to process charges associated with a transaction.  Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. <b>XML Tag</b> ChrgsAcct <b>Type</b> CashAccount38	
2.77	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	<b>ISO Name</b> Charges Account Agent <b>ISO Definition</b> Agent that services a charges account.  Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent. <b>XML Tag</b> ChrgsAcctAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6	



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.78	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34
2.79	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name ISO Definition XML Tag Type	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification6
2.80	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.  Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 .. 35 1 .. 35
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T014 The Originator's Reference of the SCT Inst Instruction. End To End Identification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.  Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. EndToEndId Max35Text 1 .. 35 1 .. 35
2.82	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	ISO Name ISO Definition XML Tag Type Pattern	UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
2.83	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo26
2.84	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements
2.85	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	<b>SEPA Usage Rule(s)</b> <i>Usage is recommended. Only one occurrence is allowed.</i> <b>ISO Name</b> Service Level <b>ISO Definition</b> Agreement under which or rules under which the transaction should be processed. <b>XML Tag</b> SvcLvl <b>Type</b> ServiceLevel8Choice
	1..1		<b>XML Tag</b> xs:choice
2.86	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	<b>SEPA Rulebook</b> <i>AT-T001 The identification code of the SCT Inst Scheme.</i> <b>SEPA Usage Rule(s)</b> <i>Only "SEPA" is allowed.</i> <b>ISO Name</b> Code <b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. <b>XML Tag</b> Cd <b>Type</b> ExternalServiceLevel1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4
			<b>SEPA Code Restrictions</b>
			<b>SEPA</b> <i>SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.</i>
2.87	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as a proprietary code. <b>XML Tag</b> Ptry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.88	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	<b>ISO Name</b> Local Instrument <b>ISO Definition</b> User community specific instrument.  <b>Usage:</b> This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. <b>XML Tag</b> LclInstrm <b>Type</b> LocalInstrument2Choice
	1..1		<b>XML Tag</b> xs:choice
2.89	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	<b>SEPA Usage Rule(s)</b> <i>Only "INST" is allowed.</i> <b>ISO Name</b> Code <b>ISO Definition</b> Specifies the local instrument, as published in an external local instrument code list. <b>XML Tag</b> Cd <b>Type</b> ExternalLocalInstrument1Code <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
			<b>SEPA Code Restrictions</b>
			<b>INST</b> <i>InstantCreditTransfer Transaction is related to an Instant Credit Transfer. Use case example: SEPA Instant Credit Transfer (SCT Inst).</i>
2.90	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies the local instrument, as a proprietary code. <b>XML Tag</b> Ptry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.91	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	<b>SEPA Rulebook</b> AT-T008 The category purpose of the SCT Inst Instruction. <b>SEPA Usage Rule(s)</b> Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary PSP. <b>ISO Name</b> Category Purpose <b>ISO Definition</b> 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. <b>XML Tag</b> Ctgypurp <b>Type</b> CategoryPurpose1Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.92	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	<b>ISO Name</b> Code <b>ISO Definition</b> Category purpose, as published in an external category purpose code list. <b>XML Tag</b> Cd <b>Type</b> ExternalCategoryPurpose1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4	
2.93	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Category purpose, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
2.94	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	<b>ISO Name</b> Amount <b>ISO Definition</b> 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. <b>XML Tag</b> Amt <b>Type</b> AmountType4Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	<b>SEPA Rulebook</b> AT-T002 The amount of the SCT Inst in Euro. <b>SEPA Usage Rule(s)</b> 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. <b>SEPA Format Rule(s)</b> <b>ISO Name</b> Instructed Amount <b>ISO Definition</b> 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. <b>XML Tag</b> InstdAmt <b>Type</b> ActiveOrHistoricCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 999999999.99	



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.96	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	ISO Name ISO Definition  XML Tag Type	Equivalent Amount Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.  EqvtAmt EquivalentAmount2
2.97	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	ISO Name ISO Definition  XML Tag Type	Exchange Rate Information Provides details on the currency exchange rate and contract.  XchgRateInf ExchangeRate1
2.98	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.99	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name ISO Definition XML Tag Type	Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11
2.100	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name ISO Definition  XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.101	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-P006 The name of the Originator Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.102	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Postal Address	ISO Name ISO Definition  XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services.  PstlAdr PostalAddress24
2.103	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-P007 The identification code of the Originator Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.104	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	<b>SEPA Usage Rule(s)</b> Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.105	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	<b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.106	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b>	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. <b>XML Tag</b> <b>Type</b> <b>Pattern</b> CtryOfRes CountryCode [A-Z]{2,2}
2.107	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	<b>ISO Name</b> <b>ISO Definition</b>	Contact Details Set of elements used to indicate how to contact the party. <b>XML Tag</b> <b>Type</b> CtctDtls Contact4
2.108	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	<b>ISO Name</b> <b>ISO Definition</b>	Intermediary Agent 1 Agent between the debtor's agent and the creditor's agent.  Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. <b>XML Tag</b> <b>Type</b> IntrmyAgt1 BranchAndFinancialInstitutionIdentification6
2.109	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	<b>ISO Name</b> <b>ISO Definition</b>	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. <b>XML Tag</b> <b>Type</b> IntrmyAgt1Acct CashAccount38
2.110	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	<b>ISO Name</b> <b>ISO Definition</b>	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent.  Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. <b>XML Tag</b> <b>Type</b> IntrmyAgt2 BranchAndFinancialInstitutionIdentification6
2.111	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	<b>ISO Name</b> <b>ISO Definition</b>	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. <b>XML Tag</b> <b>Type</b> IntrmyAgt2Acct CashAccount38





#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent.  Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount38
2.114	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-C002 The BIC code of the Beneficiary PSP. Only 'BICFI' is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.115	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
2.116	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Creditor Party to which an amount of money is due. Cdtr PartyIdentification135
2.117	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-E001 The name of the Beneficiary. Mandatory. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.118	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-E004 The address of the Beneficiary. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24





#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.119	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.120	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.121	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.122	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.123	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.124	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35
2.125	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70
2.126	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16
2.127	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 .. 70 1 .. 70



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.128	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16
2.129	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35
2.130	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35
2.131	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.132	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35
2.133	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.134	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.135	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E005 The Beneficiary identification code. Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice



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



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.144	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.145	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name ISO Definition    XML Tag Type Pattern	Currency Identification of the currency in which the account is held.  Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.146	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name ISO Definition    XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.  Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 .. 70 1 .. 70
2.147	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	SEPA Rulebook SEPA Usage Rule(s)   ISO Name ISO Definition  XML Tag Type	AT-E003 The Proxy/alias of the account of the Beneficiary. AT-E003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.148	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name ISO Definition  XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification135



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



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.157	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. InstrForDbtrAgt Max140Text 1 .. 140 1 .. 140
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T007 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
	1..1		XML Tag	xs:choice
2.159	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	In case the transaction is a transfer back related to an earlier executed 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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.161	0..10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition  XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.162	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8
2.163	0..10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition  XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7





#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements
2.164	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	<p><b>SEPA Rulebook</b> AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the SCT Inst Instruction.</p> <p><b>SEPA Usage Rule(s)</b> Either 'Structured' or 'Unstructured' may be present</p> <p><b>ISO Name</b> Remittance Information</p> <p><b>ISO Definition</b> 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.</p> <p><b>XML Tag Type</b> RmtInf RemittanceInformation16</p>
2.165	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	<p><b>SEPA Usage Rule(s)</b> 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Only one occurrence of 'Unstructured' is allowed.</p> <p>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".</p> <p><b>ISO Name</b> Unstructured</p> <p><b>ISO Definition</b> 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.</p> <p><b>XML Tag Type</b> Ustrd Max140Text</p> <p><b>ISO Length</b> 1 .. 140</p> <p><b>SEPA Length</b> 1 .. 140</p>
2.166	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	<p><b>SEPA Usage Rule(s)</b> Only one occurrence of 'Structured' is allowed.</p> <p><b>SEPA Format Rule(s)</b> 'Structured' can be used, provided the tags and the data within the 'Structured' element ((i.e. excluding &lt;Strd&gt; and &lt;/Strd&gt;)) do not exceed 140 characters in length.</p> <p><b>ISO Name</b> Structured</p> <p><b>ISO Definition</b> 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.</p> <p><b>XML Tag Type</b> Strd StructuredRemittanceInformation16</p>





#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.167	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name ISO Definition XML Tag Type	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7
2.168	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name ISO Definition XML Tag Type	Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2
2.169	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtRefInf CreditorReferenceInformation2
2.170	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory if 'Creditor Reference Information' is used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.171	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	1..1		XML Tag	xs:choice
2.172	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary +++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only "SCOR" is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restrictions	
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.173	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements
2.174	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649).</i></p> <p><b>ISO Name</b> Issuer  <b>ISO Definition</b> Entity that assigns the credit reference type.  <b>XML Tag</b> Issr  <b>Type</b> Max35Text  <b>ISO Length</b> 1 .. 35  <b>SEPA Length</b> 1 .. 35</p>
2.175	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory if 'Creditor Reference Information' is used.  If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain.  RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'.</i></p> <p><b>ISO Name</b> Reference  <b>ISO Definition</b> Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p><b>XML Tag</b> Ref  <b>Type</b> Max35Text  <b>ISO Length</b> 1 .. 35  <b>SEPA Length</b> 1 .. 35</p>
2.176	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	<p><b>ISO Name</b> Invoicer  <b>ISO Definition</b> Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p><b>XML Tag</b> Invc  <b>Type</b> PartyIdentification135</p>
2.177	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	<p><b>ISO Name</b> Invoicee  <b>ISO Definition</b> Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p><b>XML Tag</b> Invcee  <b>Type</b> PartyIdentification135</p>
2.178	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	<p><b>ISO Name</b> Tax Remittance  <b>ISO Definition</b> Provides remittance information about a payment made for tax-related purposes.</p> <p><b>XML Tag</b> TaxRmt  <b>Type</b> TaxInformation7</p>



#	SEPA Mult	Message Element	Customer to PSP Credit Transfer Information SEPA Core Requirements	
2.179	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.180	0..3	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 .. 140 1 .. 140
2.181	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
3.0	0..n	Customer Credit Transfer Initiation V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



## **2.2 PSP-to-Customer Reject, 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	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Customer Payment Status Report V10	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Customer Payment Status Report V10 Scope The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction. CstmrPmtStsRpt CustomerPaymentStatusReportV10
1.0	1..1	Customer Payment Status Report V10 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader86
1.1	1..1	Customer Payment Status Report V10 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Payment Status Report V10 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V10 +Group Header ++Initiating Party	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Initiating Party Party that initiates the status message. InitgPty PartyIdentification135
1.4	0..1	Customer Payment Status Report V10 +Group Header ++Forwarding Agent	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification6
1.5	0..1	Customer Payment Status Report V10 +Group Header ++Debtor Agent	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	AT-D002 The BIC code of the Originator PSP. Only 'BICFI' is allowed. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
1.6	0..1	Customer Payment Status Report V10 +Group Header ++Creditor Agent	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	Customer Payment Status Report V10 +Original Group Information And Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17



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



#	SEPA Mult	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
2.8	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-R002 The identification of the type of party that initiated the "R" message (to be used for a negative confirmation or a reject) or AT-C002 The BIC code of the Beneficiary PSP (to be used for a positive confirmation).  Mandatory. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135
2.9	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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 Profile). Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		<b>XML Tag</b>	xs:choice
2.10	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 1 .. 4
2.11	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.12	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 1 .. 105
2.13	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxPerSts NumberOfTransactionsPerStatus5
3.0	0..n	Customer Payment Status Report V10 +Original Payment Information And Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32





#	SEPA Mult	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
3.1	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 .. 35 1 .. 35
3.2	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Control Sum	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b>	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
3.4	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information Status	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	AT-R001 The type of R-message. 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT" in case of a negative confirmation or reject, or "ACCP" in case of a positive confirmation. Payment Information Status Specifies the status of the payment information group. PmtInfSts ExternalPaymentGroupStatus1Code 1 .. 4 1 .. 4
			<b>SEPA Code Restrictions</b>	
			<b>ACCP</b>	AcceptedCustomerProfile Preceding check of technical validation was successful. Customer profile check was also successful.
			<b>RJCT</b>	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
3.5	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Mandatory if 'Payment Information Status' is "RJCT". Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12



#	SEPA Mult	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
3.6	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Originator	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-R002 The identification of the type of party that initiated the "R" message (to be used for a negative confirmation or a reject) or AT-C002 The BIC code of the Beneficiary PSP (to be used for a positive confirmation).  Mandatory. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135
3.7	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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 Profile). Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		<b>XML Tag</b>	xs:choice
3.8	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.10	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Additional Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 1 .. 105
3.11	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Number Of Transactions Per Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxPerSts NumberOfTransactionsPerStatus5
3.12	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Transaction Information And Status Provides information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransaction105



#	SEPA Mult	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
3.13	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>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).</i> Status Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on. StsId Max35Text 1 .. 35 1 .. 35
3.14	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35 1 .. 35
3.15	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-T014 The Originator's reference of the SCT Inst instruction.</i> Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35 1 .. 35
3.16	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.17	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-R001 The type of R-message.</i> <i>'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.</i> Transaction Status Specifies the status of a transaction, in a coded form. TxSts ExternalPaymentTransactionStatus1Code 1 .. 4 1 .. 4
			<b>SEPA Code Restrictions</b>	
			<b>ACCP</b>	<i>AcceptedCustomerProfile</i> <i>Preceding check of technical validation was successful. Customer profile check was also successful.</i>
			<b>RJCT</b>	<i>Rejected</i>



#	SEPA Mult	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
			<b>SEPA Code Restrictions</b>	
			<i>Payment instruction has been rejected.</i>	
3.18	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Mandatory if 'Transaction Status' is "RJCT". Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.19	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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. 'Name' is limited to 70 characters in length. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. Originator Party that issues the status. Orgtr PartyIdentification135
3.20	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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. Rsn StatusReason6Choice
	1..1		<b>XML Tag</b>	xs:choice
3.21	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason ++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.23	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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



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



#	SEPA Mult	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
3.31	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-T002 The amount of the SCT Inst in euro.</i> Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.32	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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. IntrBkStlmdt ISODate
3.33	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.34	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-T013 The Requested Execution Date and Time of the SCT Inst instruction.</i> Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.35	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Scheme Identification Credit party that signs the mandate. CdrSchmeld PartyIdentification135
3.36	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. StlmdInf SettlementInstruction7
3.37	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-T001 The identification code of the SCT Inst Scheme.</i> <i>AT-T008 The category purpose of the SCT Inst Instruction.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo27
3.38	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.39	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14





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





#	SEPA Mult	Message Element	PSP to Customer Reject, Negative or Positive Confirmation SEPA Core Requirements	
3.47	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.48	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	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	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-C001 The IBAN of the account of the Beneficiary. AT-E003 The Proxy/Alias of the account of the Beneficiary. Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	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	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	SEPA Rulebook ISO Name ISO Definition    XML Tag Type	AT-T007 Purpose of the Credit Transfer. Purpose Underlying reason for the payment transaction.  Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.52	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data	ISO Name ISO Definition  XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	Customer Payment Status Report V10 +Supplementary Data	ISO Name ISO Definition  XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



## 2.2.2 Message Element Specifications

The 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 <i>Usage Rule:</i> 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	NotSpecifiedReasonCustomerGenerated	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	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Customer Credit Transfer Initiation V09	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Customer Credit Transfer Initiation V09 Scope The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor. CstmrCdtTrfInitn CustomerCreditTransferInitiationV09
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85
1.1	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Customer Credit Transfer Initiation V09 +Group Header ++Authorisation	<b>ISO Name</b> <b>ISO Definition</b>       <b>XML Tag Type</b>	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.  Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	<i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



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





#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
1.13	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
1.14	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification6
2.0	1..n	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30
2.1	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 .. 35 1 .. 35
2.2	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only "TRF" is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code
			SEPA Code Restrictions	
			TRF	CreditTransfer Transfer of an amount of money in the books of the account servicer.
2.3	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	If present and contains "true", batch booking is requested. If present and contains "false", booking per transaction is requested. If element is not present, pre-agreed customer-to-PSP conditions apply. Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
2.4	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTx Max15NumericText [0-9]{1,15}



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



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	<b>ISO Name</b> Local Instrument <b>ISO Definition</b> 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.  <b>XML Tag</b> LclInstrm <b>Type</b> LocalInstrument2Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.12	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<b>SEPA Usage Rule(s)</b> Only "INST" is allowed. <b>ISO Name</b> Code <b>ISO Definition</b> Specifies the local instrument, as published in an external local instrument code list.  <b>XML Tag</b> Cd <b>Type</b> ExternalLocalInstrument1Code <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
			<b>SEPA Code Restrictions</b>	
			<b>INST</b> InstantCreditTransfer Transaction is related to an Instant Credit Transfer. Use case example: SEPA Instant Credit Transfer (SCT Inst)	
2.13	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies the local instrument, as a proprietary code.  <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
2.14	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	<b>SEPA Rulebook</b> AT-T008 The category purpose of the SCT Inst Instruction. <b>SEPA Usage Rule(s)</b> Mandatory. <b>ISO Name</b> Category Purpose <b>ISO Definition</b> 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.  <b>XML Tag</b> CtgPurp <b>Type</b> CategoryPurpose1Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	<b>SEPA Usage Rule(s)</b> Only "RRCT" is allowed. <b>ISO Name</b> Code <b>ISO Definition</b> Category purpose, as published in an external category purpose code list.  <b>XML Tag</b> Cd <b>Type</b> ExternalCategoryPurpose1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4	
			<b>SEPA Code Restrictions</b>	
			<b>RRCT</b> ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.	



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P006 The Requested Execution Date and Time of the SCT Inst Instruction. Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
	1..1		XML Tag	xs:choice
2.18	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	ISO Name ISO Definition XML Tag Type	Date Specified date. Dt ISODate
2.19	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only UTC time format or local time with UTC offset format can be used. Date Time Specified date and time. DtTm ISODateTime
2.20	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	ISO Name ISO Definition XML Tag Type	Pooling Adjustment Date Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. PoolgAdjstmntDt ISODate
2.21	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification135
2.22	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P001 The name of the Originator Mandatory. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.23	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P005 The address of the Originator If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.24	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.25	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.26	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.27	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.28	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.29	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35
2.30	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70
2.31	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16
2.32	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 .. 70 1 .. 70



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.33	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16
2.34	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35
2.35	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35
2.36	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.37	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35
2.38	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.39	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.40	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P004 The Originator identification code Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice





#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	<b>SEPA Usage Rule(s)</b>	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.42	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b>	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.43	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.44	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.45	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
2.46	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
	1..1		<b>XML Tag</b>	xs:choice
2.47	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.49	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.50	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition        XML Tag Type Pattern	Currency Identification of the currency in which the account is held.  Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.51	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition        XML Tag Type ISO Length SEPA Length	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.  Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 .. 70 1 .. 70
2.52	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Rulebook SEPA Usage Rule(s)        ISO Name ISO Definition  XML Tag Type	AT-P003 The Proxy/Alias of the account of the Originator. AT-P003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.53	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition   XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6



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



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.63	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35
2.64	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition   XML Tag Type	Branch Identification Identifies a specific branch of a financial institution.  Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
2.65	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition  XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
2.66	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Instruction For Debtor Agent	ISO Name ISO Definition   XML Tag Type ISO Length SEPA Length	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.  Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 .. 140 1 .. 140
2.67	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.68	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-P006 The name of the Originator Reference Party 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.69	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.70	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P007 The identification code of the Originator Reference Party Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements
	1..1		<b>XML Tag</b> xs:choice
2.71	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	<b>SEPA Usage Rule(s)</b> Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification29
2.72	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, for example a passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification13
2.73	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> 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. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}
2.74	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> Contact4
2.75	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	<b>SEPA Usage Rule(s)</b> Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level. <b>ISO Name</b> Charge Bearer <b>ISO Definition</b> Specifies which party/parties will bear the charges associated with the processing of the payment transaction. <b>XML Tag</b> ChrgBr <b>Type</b> ChargeBearerType1Code <b>SEPA Code Restrictions</b> <b>SLEV</b> FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.76	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	<b>ISO Name</b> Charges Account <b>ISO Definition</b> Account used to process charges associated with a transaction.  Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. <b>XML Tag</b> ChrgsAcct <b>Type</b> CashAccount38
2.77	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	<b>ISO Name</b> Charges Account Agent <b>ISO Definition</b> Agent that services a charges account.  Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent. <b>XML Tag</b> ChrgsAcctAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.78	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34
2.79	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name ISO Definition XML Tag Type	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification6
2.80	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.  Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 .. 35 1 .. 35
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T014 The Originator's Reference of the SCT Inst Instruction. End To End Identification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.  Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. EndToEndId Max35Text 1 .. 35 1 .. 35
2.82	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	ISO Name ISO Definition XML Tag Type Pattern	UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
2.83	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo26
2.84	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code





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



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.91	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	<b>SEPA Rulebook</b> AT-T008 The category purpose of the SCT Inst Instruction. <b>SEPA Usage Rule(s)</b> Mandatory. <b>ISO Name</b> Category Purpose <b>ISO Definition</b> 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. <b>XML Tag</b> CtgPurp <b>Type</b> CategoryPurpose1Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.92	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	<b>SEPA Usage Rule(s)</b> Only "RRCT" is allowed. <b>ISO Name</b> Code <b>ISO Definition</b> Category purpose, as published in an external category purpose code list. <b>XML Tag</b> Cd <b>Type</b> ExternalCategoryPurpose1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4	
			<b>SEPA Code Restrictions</b>	
			<b>RRCT</b>	ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.
2.93	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Category purpose, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
2.94	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	<b>ISO Name</b> Amount <b>ISO Definition</b> 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. <b>XML Tag</b> Amt <b>Type</b> AmountType4Choice	
	1..1		<b>XML Tag</b> xs:choice	



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	<p><b>SEPA Rulebook</b> AT-T002 The amount of the SCT Inst in Euro.  <b>SEPA Usage Rule(s)</b> 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.</p> <p><b>SEPA Format Rule(s)</b>  <b>ISO Name</b> Instructed Amount  <b>ISO Definition</b> 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.</p> <p>Usage: This amount has to be transported unchanged through the transaction chain.</p> <p><b>XML Tag</b> InstdAmt  <b>Type</b> ActiveOrHistoricCurrencyAndAmount  <b>SEPA FractDigits</b> 2  <b>TotalDigits</b> 18  <b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>
2.96	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	<p><b>ISO Name</b> Equivalent Amount  <b>ISO Definition</b> 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.</p> <p><b>XML Tag</b> EqvtAmt  <b>Type</b> EquivalentAmount2</p>
2.97	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	<p><b>ISO Name</b> Exchange Rate Information  <b>ISO Definition</b> Provides details on the currency exchange rate and contract.</p> <p><b>XML Tag</b> XchgRateInf  <b>Type</b> ExchangeRate1</p>
2.98	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	<p><b>SEPA Usage Rule(s)</b> Only "SLEV" is allowed.  It is recommended that this element be specified at 'Payment Information' level.</p> <p><b>ISO Name</b> Charge Bearer  <b>ISO Definition</b> Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p><b>XML Tag</b> ChrgBr  <b>Type</b> ChargeBearerType1Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>SLEV</b> FollowingServiceLevel  Charges are to be applied following the rules agreed in the service level and/or scheme.</p>
2.99	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	<p><b>ISO Name</b> Cheque Instruction  <b>ISO Definition</b> Set of elements needed to issue a cheque.</p> <p><b>XML Tag</b> ChqInstr  <b>Type</b> Cheque11</p>
2.100	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	<p><b>ISO Name</b> Ultimate Debtor  <b>ISO Definition</b> Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p><b>XML Tag</b> UltmtDbtr  <b>Type</b> PartyIdentification135</p>



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.101	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	<b>SEPA Rulebook</b> AT-P006 The name of the Originator Reference Party. <b>SEPA Usage Rule(s)</b> 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70	
2.102	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24	
2.103	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	<b>SEPA Rulebook</b> AT-P007 The identification code of the Originator Reference Party. <b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party38Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.104	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	<b>SEPA Usage Rule(s)</b> Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification29	
2.105	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	<b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, for example a passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification13	
2.106	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> 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. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}	
2.107	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> Contact4	
2.108	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	<b>ISO Name</b> Intermediary Agent 1 <b>ISO Definition</b> Agent between the debtor's agent and the creditor's agent.  Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. <b>XML Tag</b> IntrmyAgt1 <b>Type</b> BranchAndFinancialInstitutionIdentification6	



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.109	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. IntrmyAgt1Acct CashAccount38
2.110	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent.  Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2 BranchAndFinancialInstitutionIdentification6
2.111	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount38
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent.  Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount38
2.114	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-C002 The BIC code of the Beneficiary PSP. Only 'BICFI' is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.115	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
2.116	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Creditor Party to which an amount of money is due. Cdtr PartyIdentification135



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.117	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	<b>SEPA Rulebook</b> AT-E001 The name of the Beneficiary. <b>SEPA Usage Rule(s)</b> Mandatory. 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70	
2.118	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	<b>SEPA Rulebook</b> AT-E004 The address of the Beneficiary. <b>SEPA Usage Rule(s)</b> 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. <b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24	
2.119	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Address Type	<b>ISO Name</b> Address Type <b>ISO Definition</b> Identifies the nature of the postal address. <b>XML Tag</b> AdrTp <b>Type</b> AddressType3Choice	
2.120	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Department	<b>ISO Name</b> Department <b>ISO Definition</b> Identification of a division of a large organisation or building. <b>XML Tag</b> Dept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70	
2.121	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Sub Department	<b>ISO Name</b> Sub Department <b>ISO Definition</b> Identification of a sub-division of a large organisation or building. <b>XML Tag</b> SubDept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70	
2.122	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Street Name	<b>ISO Name</b> Street Name <b>ISO Definition</b> Name of a street or thoroughfare. <b>XML Tag</b> StrtNm <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70	
2.123	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Building Number	<b>ISO Name</b> Building Number <b>ISO Definition</b> Number that identifies the position of a building on a street. <b>XML Tag</b> BldgNb <b>Type</b> Max16Text <b>ISO Length</b> 1 .. 16 <b>SEPA Length</b> 1 .. 16	
2.124	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address ++++Building Name	<b>ISO Name</b> Building Name <b>ISO Definition</b> Name of the building or house. <b>XML Tag</b> BldgNm <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	





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



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.134	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	<b>SEPA Usage Rule(s)</b> Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.	<b>ISO Name</b> Address Line <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services, presented in free format text. <b>XML Tag</b> AdrLine <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70
2.135	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification	<b>SEPA Rulebook</b> AT-E005 The Beneficiary identification code.	<b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party38Choice
	1..1		<b>XML Tag</b> xs:choice	
2.136	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	<b>SEPA Usage Rule(s)</b> Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	<b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification29
2.137	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	<b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	<b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, for example a passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification13
2.138	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> 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.	<b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}
2.139	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party.	<b>XML Tag</b> CtctDtls <b>Type</b> Contact4
2.140	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	<b>SEPA Rulebook</b> An alternative identifier to attribute AT-C001 The IBAN of the account of the Beneficiary. <b>SEPA Usage Rule(s)</b> Mandatory.	<b>ISO Name</b> Creditor Account <b>ISO Definition</b> Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. <b>XML Tag</b> CdtrAcct <b>Type</b> CashAccount38
2.141	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification	<b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification for the account between the account owner and the account servicer.	<b>XML Tag</b> Id <b>Type</b> AccountIdentification4Choice
	1..1		<b>XML Tag</b> xs:choice	



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.142	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN	ISO Name ISO Definition  XML Tag Type Pattern	IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.143	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other	ISO Name ISO Definition  XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1
2.144	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Identification	SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Subject to bilateral agreement. To be populated with a reference as agreed with and given by the Originator PSP (e.g. the "Account Servicer reference" of the camt.052/053/054).</i> Identification Identification assigned by an institution. Id Max34Text 1 .. 34 1 .. 34
2.145	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm AccountSchemeName1Choice
2.146	0..1	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 1 .. 35
2.147	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.148	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name ISO Definition  XML Tag Type Pattern	Currency Identification of the currency in which the account is held.  Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.149	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	<b>ISO Name</b> Name <b>ISO Definition</b> 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.  <b>XML Tag</b> Nm <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70	
2.150	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	<b>SEPA Rulebook</b> AT-E003 The Proxy/Alias of the account of the Beneficiary. <b>SEPA Usage Rule(s)</b> 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  <b>ISO Name</b> Proxy <b>ISO Definition</b> Specifies an alternate assumed name for the identification of the account.  <b>XML Tag</b> Prxy <b>Type</b> ProxyAccountIdentification1	
2.151	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	<b>ISO Name</b> Ultimate Creditor <b>ISO Definition</b> Ultimate party to which an amount of money is due.  <b>XML Tag</b> UltmtCdtr <b>Type</b> PartyIdentification135	
2.152	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	<b>SEPA Rulebook</b> AT-E007 The name of the Beneficiary Reference Party. <b>SEPA Usage Rule(s)</b> 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party.  <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70	
2.153	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services.  <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24	



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
2.154	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-E010 The identification code of the Beneficiary Reference Party.</i> Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		<b>XML Tag</b>	xs:choice
2.155	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.156	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.157	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.159	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. InstrForCdtrAgt InstructionForCreditorAgent1
2.160	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-T007 The purpose of the SCT Inst Instruction.</i> Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice



#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements	
	1..1		<b>XML Tag</b>	xs:choice
2.162	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>"RRCT" (Reimbursement Received Credit Transfer) or another code meaningful for identifying the SCT Inst as a transfer back.</i> Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4
2.163	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.165	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7
2.167	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the SCT Inst Instruction.</i> <i>Either 'Structured' or 'Unstructured' may be present</i> Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16





#	SEPA Mult	Message Element	Transfer Back of Received SCT Inst without Originator IBAN SEPA Core Requirements
2.168	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	<p><b>SEPA Usage Rule(s)</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 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".</p> <p><b>ISO Name</b> Unstructured <b>ISO Definition</b> 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.</p> <p><b>XML Tag</b> Ustrd <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 140</p>
2.169	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	<p><b>SEPA Usage Rule(s)</b> Only one occurrence of 'Structured' is allowed. <b>SEPA Format Rule(s)</b> 'Structured' can be used, provided the tags and the data within the 'Structured' element (i.e. excluding &lt;Strd&gt; and &lt;/Strd&gt;) do not exceed 140 characters in length.</p> <p><b>ISO Name</b> Structured <b>ISO Definition</b> 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.</p> <p><b>XML Tag</b> Strd <b>Type</b> StructuredRemittanceInformation16</p>
2.170	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	<p><b>ISO Name</b> Referred Document Information <b>ISO Definition</b> Provides the identification and the content of the referred document.</p> <p><b>XML Tag</b> RfrdDocInf <b>Type</b> ReferredDocumentInformation7</p>
2.171	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	<p><b>ISO Name</b> Referred Document Amount <b>ISO Definition</b> Provides details on the amounts of the referred document.</p> <p><b>XML Tag</b> RfrdDocAmt <b>Type</b> RemittanceAmount2</p>



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



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



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



## **2.4 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 Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Bank To Customer Debit Credit Notification V08	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Bank To Customer Debit Credit Notification V08 Scope The BankToCustomerDebitCreditNotification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account. BkToCstmrDbtCdtNtfctn BankToCustomerDebitCreditNotificationV08
1.0	1..1	Bank To Customer Debit Credit Notification V08 +Group Header	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Group Header Common information for the message. GrpHdr GroupHeader81
1.1	1..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive 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. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Recipient	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Message Recipient Party authorised by the account owner to receive information about movements on the account. Usage: MessageRecipient should only be identified when different from the account owner. MsgRcpt PartyIdentification135
1.4	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Pagination	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Message Pagination Provides details on the page number of the message.  Usage: The pagination of the message is only allowed when agreed between the parties. MsgPgtn Pagination1
1.5	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Original Business Query	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Original Business Query Unique identification, as assigned by the original requestor, to unambiguously identify the business query message. OrgnlBizQry OriginalBusinessQuery1





#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
1.6	0..1	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	1..1	Bank To Customer Debit Credit Notification V08 +Notification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. Notification Notifies debit and credit entries for the account. Ntfctn AccountNotification17
2.1	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Identification	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Notification Pagination	ISO Name ISO Definition  XML Tag Type	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. NtfctnPgntr Pagination1
2.3	0..1	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. ElectrncSeqNb Number 0 18
2.4	0..1	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	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Creation Date Time	ISO Name ISO Definition  XML Tag Type	Creation Date Time Date and time at which the notification was created. CreDtTm ISODateTime



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.7	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Copy Duplicate Indicator	ISO Name ISO Definition XML Tag Type	Copy Duplicate Indicator Indicates whether the document is a copy, a duplicate, or a duplicate of a copy. CpyDplctInd CopyDuplicate1Code
2.9	0..1	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	1..1	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	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-C001 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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.13	0..1	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	0..1	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 1 .. 70
2.15	0..1	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 Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.16	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Servicer	<b>SEPA Usage Rule(s)</b> <i>The BIC code of the Beneficiary PSP. Only 'BICFI' is allowed. If the BIC is not indicated 'Servicer' structure is not to be used.</i> ISO Name ISO Definition XML Tag Type	
2.18	0..1	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	0..n	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Transactions Summary	ISO Name ISO Definition XML Tag Type	Transactions Summary Provides summary information on entries. TxSummry TotalTransactions6
2.21	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry	<b>SEPA Usage Rule(s)</b> <i>Mandatory. Only one occurrence is allowed.</i> ISO Name ISO Definition XML Tag Type	
2.22	0..1	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 1 .. 35



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.23	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Amount	<b>SEPA Rulebook</b> AT-T002 The amount of the SCT Inst in Euro. <b>SEPA Usage Rule(s)</b> 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. <b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits. <b>ISO Name</b> Amount <b>ISO Definition</b> Amount of money in the cash entry. <b>XML Tag</b> Amt <b>Type</b> ActiveOrHistoricCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 ..	
2.24	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Credit Debit Indicator	<b>SEPA Rulebook</b> AT-T081 The identification of the use case Credit Notification. <b>SEPA Usage Rule(s)</b> Only "CRDT" is allowed. <b>ISO Name</b> Credit Debit Indicator <b>ISO Definition</b> Indicates whether the entry is a credit or a debit entry. <b>XML Tag</b> CdtDbtInd <b>Type</b> CreditDebitCode <b>SEPA Code Restrictions</b> <b>CRDT</b> Credit Operation is an increase.	
2.25	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Reversal Indicator	<b>ISO Name</b> Reversal Indicator <b>ISO Definition</b> Indicates 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. <b>XML Tag</b> RvslInd <b>Type</b> TrueFalseIndicator	
2.26	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status	<b>ISO Name</b> Status <b>ISO Definition</b> Status of an entry on the books of the account servicer. <b>XML Tag</b> Sts <b>Type</b> EntryStatus1Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.27	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status ++++Code	<b>SEPA Usage Rule(s)</b> Only "BOOK" or "INFO" is allowed depending on a bilateral agreement between the customer and its PSP. <b>ISO Name</b> Code <b>ISO Definition</b> Entry status, in a coded form. <b>XML Tag</b> Cd <b>Type</b> ExternalEntryStatus1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4 <b>SEPA Code Restrictions</b> <b>BOOK</b> Booked Booked means that the transfer of money has been completed between account servicer and	

[illegible]



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.34	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Availability	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<b>Availability</b> 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). Avlbt CashAvailability1
2.35	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>The identification code of the SCT Inst Scheme</i> Bank Transaction Code Set of elements used to fully identify the type of underlying transaction resulting in an entry. BkTxCd BankTransactionCodeStructure4
2.36	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Domain Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.  Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided. Domn BankTransactionCodeStructure5
2.37	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Code	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Only "PMNT" is allowed. Code Specifies the business area of the underlying transaction. Cd ExternalBankTransactionDomain1Code 1 .. 4 1 .. 4
			<b>SEPA Code Restrictions</b>	
			<b>PMNT</b>	<i>Payments</i> The Payments domain provides the bank transaction codes for all payment activities that relate to transfer of funds between parties.
2.38	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Family	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Family Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format. Fmly BankTransactionCodeStructure6
2.39	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Family +++++Code	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Only "RRCT" is allowed. Code Specifies the family within a domain. Cd ExternalBankTransactionFamily1Code 1 .. 4 1 .. 4





#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements
			<b>SEPA Code Restrictions</b>
			<b>RRCT</b> 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	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Family ++++++Sub Family Code	<b>SEPA Usage Rule(s)</b> Only "ESCT" is allowed. <b>ISO Name</b> Sub Family Code <b>ISO Definition</b> Specifies the sub-product family within a specific family. <b>XML Tag</b> SubFmlyCd <b>Type</b> ExternalBankTransactionSubFamily1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4 <b>SEPA Code Restrictions</b> <b>ESCT</b> SEPA Credit Transfer Transaction is a SEPA credit transfer
2.41	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Bank transaction code in a proprietary form, as defined by the issuer. <b>XML Tag</b> Prtry <b>Type</b> ProprietaryBankTransactionCodeStructure1
2.42	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Commission Waiver Indicator	<b>ISO Name</b> Commission Waiver Indicator <b>ISO Definition</b> Indicates whether the transaction is exempt from commission. <b>XML Tag</b> ComssnWvrInd <b>Type</b> YesNoIndicator
2.43	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Additional Information Indicator	<b>ISO Name</b> Additional Information Indicator <b>ISO Definition</b> Indicates whether the underlying transaction details are provided through a separate message, as in the case of aggregate bookings. <b>XML Tag</b> AddtlInfInd <b>Type</b> MessageIdentification2
2.44	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Amount Details	<b>ISO Name</b> Amount Details <b>ISO Definition</b> Provides information on the original amount.  Usage: This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. If required, the individual original amounts can be included in the same component on transaction details level. <b>XML Tag</b> AmtDtls <b>Type</b> AmountAndCurrencyExchange3
2.45	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Charges	<b>ISO Name</b> Charges <b>ISO Definition</b> Provides information on the charges, pre-advised or included in the entry amount.  Usage: This component is used on entry level in case of batch or aggregate bookings. <b>XML Tag</b> Chrgs <b>Type</b> Charges6



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.46	0..1	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	0..1	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	0..1	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	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details	<b>SEPA Usage Rule(s)</b> Only one occurrence is allowed. Mandatory. ISO Name Entry Details ISO Definition Provides details on the entry. XML Tag NtryDtls Type EntryDetails9	
2.50	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Batch	ISO Name ISO Definition XML Tag Type	Batch Provides details on batched transactions. Btch BatchInformation2
2.51	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details	<b>SEPA Usage Rule(s)</b> Only one occurrence is allowed. Mandatory. ISO Name Transaction Details ISO Definition Provides information on the underlying transaction(s). XML Tag TxDtls Type EntryTransaction10	
2.52	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++Message Identification	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Message Identification Point to point reference, as assigned by the instructing party of the underlying message. MsgId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.54	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Payment Information Identification	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInflId Max35Text 1 .. 35 1 .. 35
2.56	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Instruction Identification	ISO Name ISO Definition    XML Tag Type ISO Length SEPA Length	Instruction Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.  Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 .. 35 1 .. 35
2.57	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++End To End Identification	SEPA Rulebook  ISO Name ISO Definition    XML Tag Type ISO Length SEPA Length	AT-T014 The Originator's Reference of the SCT Inst Instruction. End To End Identification Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.  Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.  Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. EndToEndId Max35Text 1 .. 35 1 .. 35
2.58	0..1	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	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.59	0..1	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 1 .. 35
2.60	0..1	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 1 .. 35
2.61	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Cheque Number	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Cheque Number Unique and unambiguous identifier for a cheque as assigned by the agent. ChqNb Max35Text 1 .. 35 1 .. 35
2.62	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Clearing System Reference	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. ClrSysRef Max35Text 1 .. 35 1 .. 35
2.63	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Account Owner Transaction Identification	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Account Owner Transaction Identification Unambiguous identification of the securities transaction as known by the securities account owner (or the instructing party managing the account). AcctOwnrTxId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.64	0..1	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 1 .. 35
2.65	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Market Infrastructure Transaction Identification	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Market Infrastructure Transaction Identification Identification of a securities transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities. MktInfrstrctrTxId Max35Text 1 .. 35 1 .. 35
2.66	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Processing Identification	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Processing Identification Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure. PrcgId Max35Text 1 .. 35 1 .. 35
2.67	0..n	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	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Credit Debit Indicator	ISO Name ISO Definition  XML Tag Type	Credit Debit Indicator Indicates whether the transaction is a credit or a debit transaction. CdtDbtInd CreditDebitCode



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.70	0..1	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	0..n	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). Avlbt CashAvailability1
2.72	0..1	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	0..1	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	0..1	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 Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.75	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties	ISO Name ISO Definition  XML Tag Type	Related Parties Set of elements used to identify the parties related to the underlying transaction. RltdPties TransactionParties6
2.76	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Initiating Party	ISO Name ISO Definition  XML Tag Type	Initiating Party Party that initiated the payment that is reported in the entry. InitgPty Party40Choice
2.77	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Mandatory. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
	1..1		XML Tag	xs:choice
2.78	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor +++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
2.79	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor +++++Party +++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-P001 Name of the Originator Mandatory. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.80	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++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	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.81	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-P004 The Originator identification code</i> Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		<b>XML Tag</b>	xs:choice
2.82	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Identification +++++++Organisation Identification	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.83	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Identification +++++++Private Identification	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.84	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Contact Details	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.86	1..1	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	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor	<i>SEPA Usage Rule(s)</i> Only 'Party' is allowed. ISO Name ISO Definition XML Tag Type	
	1..1		XML Tag	xs:choice
2.89	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
2.90	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Name	<i>SEPA Rulebook</i> AT-P006 The name of the Originator Reference Party <i>SEPA Usage Rule(s)</i> 'Name' is limited to 70 characters in length. ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	
2.91	0..1	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	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.92	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-P007 The identification code of the Originator Reference Party</i> Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		<b>XML Tag</b>	xs:choice
2.93	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Identification +++++++Organisation Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.94	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Identification +++++++Private Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.95	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.96	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Contact Details	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.97	1..1	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	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor	<i>SEPA Usage Rule(s) Mandatory.</i> <i>Only 'Party' is allowed.</i> ISO Name ISO Definition XML Tag Type	
	1..1		XML Tag	xs:choice
2.99	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
2.100	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Name	<i>SEPA Rulebook AT-E001 The name of the Beneficiary.</i> <i>SEPA Usage Rule(s) Mandatory.</i> <i>'Name' is limited to 70 characters in length.</i> ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	
2.101	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.102	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.103	0..1	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	0..1	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	1..1	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	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor	<i>SEPA Usage Rule(s)</i> Only 'Party' is allowed. ISO Name ISO Definition  XML Tag Type	
	1..1		XML Tag	xs:choice
2.108	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135





#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.109	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Name	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-E007 The name of the Beneficiary Reference Party.</i> <i>'Name' is limited to 70 characters in length.</i> Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.110	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Postal Address	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.111	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Identification Unique and unambiguous identification of a party. Id Party38Choice
2.112	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Contact Details	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.114	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Agent	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.115	0..1	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	0..n	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	0..1	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	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
	1..1		XML Tag	xs:choice
2.120	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose +++++Code	ISO Name ISO Definition       XML Tag Type ISO Length SEPA Length	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.121	1..1	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 1 .. 35
2.122	0..10	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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 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 Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements
2.124	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Unstructured	<p><b>SEPA Usage Rule(s)</b> Only one occurrence of 'Unstructured' is allowed. 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".</p> <p><b>ISO Name</b> Unstructured <b>ISO Definition</b> 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.</p> <p><b>XML Tag Type</b> Ustrd <b>ISO Length</b> Max140Text <b>SEPA Length</b> 1 .. 140</p>
2.125	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured	<p><b>SEPA Usage Rule(s)</b> Only one occurrence of 'Structured' is allowed. <b>SEPA Format Rule(s)</b> 'Structured' can be used, provided the tags and the data within the 'Structured' element ((i.e. excluding &lt;Strd&gt; and &lt;/Strd&gt;) do not exceed 140 characters in length.</p> <p><b>ISO Name</b> Structured <b>ISO Definition</b> 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.</p> <p><b>XML Tag Type</b> Strd StructuredRemittanceInformation16</p>
2.126	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Referred Document Information	<p><b>ISO Name</b> Referred Document Information <b>ISO Definition</b> Provides the identification and the content of the referred document.</p> <p><b>XML Tag Type</b> RfrdDocInf ReferredDocumentInformation7</p>



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.127	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
2.128	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information	SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	When present, the Debtor Bank is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.129	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Type	SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type	Mandatory if 'Creditor Reference Information' is used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.130	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Type +++++++Code Or Proprietary	ISO Name ISO Definition  XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	1..1		XML Tag	xs:choice
2.131	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Type +++++++Code Or Proprietary +++++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only "SCOR" is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			SEPA Code Restrictions	
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.



#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.132	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
2.133	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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 1 .. 35
2.134	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Reference	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Mandatory if 'Creditor Reference Information' is used. If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'. Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.  Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.  If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. Ref Max35Text 1 .. 35 1 .. 35
2.135	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Invoicer	ISO Name ISO Definition XML Tag Type	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invc PartyIdentification135





#	SEPA Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.136	0..1	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	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Tax Remittance	ISO Name ISO Definition  XML Tag Type	Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7
2.138	0..1	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	0..3	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 1 .. 140
2.140	0..1	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	0..1	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	0..n	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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	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	0..n	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 Mult	Message Element	PSP to Customer Credit Notification SEPA Core Requirements	
2.149	0..1	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	0..1	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 1 .. 500
2.151	0..n	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	0..1	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 1 .. 500
2.153	0..1	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	0..n	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 LIST OF MAIN CHANGES IN THE SCT INST CUSTOMER-TO-PSP IMPLEMENTATION GUIDELINES RELATIVE TO VERSION 2021 v1.0**

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

#### **1. General**

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

#### **2. Section 0.3 'Purpose of Document'**

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

#### **3. Section 1.4 'Character Set'**

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

#### **4. ISO 20022 Messages:**

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



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



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