

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

EPC132-08 / 2023 Version 1.1 / Date issued: 14 November 2023 / Date effective: 17 March 2024 Public



### **Abstract**

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



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# **O DOCUMENT INFORMATION**

### 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:	
[1]	EPC125-05	SEPA Credit Transfer Scheme Rulebook 2023 Version 1.1, including Annex V – Extended Remittance Information to the SCT Rulebook (document EPC 152-18)	<u>EPC</u>	
[2]	-	ISO 20022 XML Credit Transfers and Related Messages:	<u>ISO 20022</u>	
		Initiation		
		Note: The 2023 IGs are based on the 2019 message version of ISO 20022.		
[3]	ISO 3166	Country Codes	<u>ISO</u>	
[4]	ISO 4217	Currency Code List	<u>ISO</u>	
[5]	ISO 9362	Business Identifier Codes (BIC)	<u>ISO</u>	
[6]	ISO 13616	IBAN: International PSP Account Number	<u>ISO</u> 1	
[7]	ISO 11649	Structured creditor reference to remittance information	<u>ISO</u>	
[8]	EPC217-08	SEPA Requirements for an Extended Character Set	<u>EPC</u>	
[9]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<u>EPC</u>	

# **0.2** Change History

Issue number	Dated	Reason for revision	
V1.0	20060824	Approved under the authority of the EPC Plenary March 2006	
V2.1	20060929	EPC Plenary approval 27 September 2006	
V2.2	20061213	EPC Plenary approval 13 December 2006	
V2.3	20070619	Approved by the EPC June Plenary 2007	
V3.2	20080108	Approved by the September 2008 Plenary	
V3.3	20091001	Approval by the September 2009 Plenary	
V4.0	20091001	Approval by the September 2009 Plenary	
V5.0	20101101	Approval by the September 2010 Plenary	

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



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V6.0	20111117	Approval by the September 2011 Plenary	
V7.0	20121130	Approval by the September 2012 Plenary	
V8.0	20141125	Approval by the October 2014 Plenary	
2017 V1.0	20161103	Approval by the November 2016 Scheme Management Board	
2019 V1.0	20181031	Approval by the October Scheme Management Board	
2021 v1.0	20201029	Approval by the October Scheme Management Board	
2023 v1.0	20220428	Approval by the April 2022 Scheme Management Board	
2023 v1.1	20231114	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 Credit Transfers in the customer-to-Payment Service Provider (PSP) space.

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

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



### 1 INTRODUCTION

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

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

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

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

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

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



G	Global ISO 20022 XML Message Standards				
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for Processing	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA		
Core subset, i  to be used as  to be used w (from or com	tion Guidelines for SEPA dentifying elements defined in ISO ith SEPA usage rules pleting the Rulebook) s can be used in a AOS.	To be developed and documented by AOS Communities	Not available for use in SEPA payments		

Figure 1

These Guidelines define the SEPA Core Mandatory 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.

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

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

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

Figure 2

### Where:

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

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

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
  - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.
  - When the message element relates to inter-PSP processing requirements, it is shaded yellow.
  - When the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.
  - When the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core requirements, this is specified as 'Mandatory' and is shaded yellow.
  - When the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.
  - The SEPA length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.



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

### 1.4 Character Set

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

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

### Therefore:

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

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

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

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

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

### **1.5** General Message Element Specifications

### 1.5.1 BIC

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

### 1.6 Implementation of ISO 20022 XML rules

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



# 1.7 Change Over Date

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



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

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

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

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

The message caters for bulk and single payment instructions.

### Specific usage notes:

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



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information		
	Mult		S	SEPA Core Requirements	
		Document	XML Tag	Document	
			Туре	Document	
	11	Customer Credit Transfer Initiation V09	ISO Name	Customer Credit Transfer Initiation V09	
			ISO Definition	Scope	
				The CustomerCreditTransferInitiation message is	
				sent by the initiating party to the forwarding agent or debtor agent. It is used to request	
				movement of funds from the debtor account to a	
				creditor.	
			XML Tag	CstmrCdtTrfInitn	
			Туре	CustomerCreditTransferInitiationV09	
1.0	11	Customer Credit Transfer Initiation V09	ISO Name	Group Header	
		+Group Header	<b>ISO Definition</b>	Set of characteristics shared by all individual	
				transactions included in the message.	
			XML Tag	GrpHdr	
1 1	1 1	G . G I'. T . C I	Type	GroupHeader85	
1.1	11	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition	Message Identification	
		++Message Identification	180 Definition	Point to point reference, as assigned by the instructing party, and sent to the next party in the	
		++Wessage Identification		chain to unambiguously identify the message.	
				Usage: The instructing party has to make sure	
				that MessageIdentification is unique per	
				instructed party for a pre-agreed period.	
			XML Tag	MsgId	
			Туре	Max35Text	
			ISO Length	1 35	
1.2			SEPA Length	1 35	
1.2	11	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition	Creation Date Time Date and time at which the message was created.	
		++Creation Date Time	XML Tag	CreDtTm	
		++Creation Date Time	Type	ISODateTime	
1.3	02	Customer Credit Transfer Initiation V09	ISO Name	Authorisation	
		+Group Header	ISO Definition	User identification or any user key to be used to	
		++Authorisation		check whether the initiating party is allowed to	
				initiate transactions from the account specified in	
				the message.	
				Usage: The content is not of a technical nature,	
				but reflects the organisational structure at the	
				initiating side.  The authorisation element can typically be used	
				in relay scenarios, payment initiations, payment	
				returns or payment reversals that are initiated on	
				behalf of a party different from the initiating	
				party.	
			XML Tag	Authstn	
			Туре	Authorisation1Choice	
1.4	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	The validation of this data element depends on	
		+Group Header		pre-agreed customer-to-PSP conditions.	
		++Number Of Transactions	ISO Name	Number Of Transactions	
			ISO Definition	Number of individual transactions contained in	
			VAIL TO	the message.	
			XML Tag	NbOfTxs Max15NumericText	
			Type Pattern	[0-9]{1,15}	
			1 attern	[0-7][1,13]	



#	SEPA M14	Message Element		o-PSP Credit Transfer Information EPA Core Requirements
1.7	Mult	O . O I'm o rest a reco		
1.5	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
		+Group Header ++Control Sum		The validation of this data element depends on pre-agreed customer-to-PSP conditions.
		++Control Sum	CEDA E	
			SEPA Format Rule(s)	The fractional part has a maximum of two digits.
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the
				message, irrespective of currencies.
			XML Tag	CtrlSum
			Туре	DecimalNumber
			SEPA FractDigits	2
			<b>TotalDigits</b>	18
1.6	11	Customer Credit Transfer Initiation V09	ISO Name	Initiating Party
		+Group Header	<b>ISO Definition</b>	Party that initiates the payment.
		++Initiating Party		
				Usage: This can either be the debtor or the party
				that initiates the credit transfer on behalf of the
				debtor.
			XML Tag	InitgPty
			Type	PartyIdentification135
1.7	01	Customer Credit Transfer Initiation V09		'Name' is limited to 70 characters in length.
		+Group Header	ISO Name	Name
		++Initiating Party	ISO Definition	Name by which a party is known and which is
		+++Name	ATA EX CO	usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
1.0	0 1	G . G I'v T . C I 'v' . NOO	SEPA Length	1 70
1.8	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address
		+Group Header ++Initiating Party	ISO Definition	Information that locates and identifies a specific
		+++Postal Address	VMI Tog	address, as defined by postal services. PstlAdr
		+++Fostai Address	XML Tag Type	PostalAddress24
1.9	01	Customer Credit Transfer Initiation V09	ISO Name	Identification
1.7	01	+Group Header	ISO Definition	Unique and unambiguous identification of a
		++Initiating Party	150 Delimition	party.
		+++Identification	XML Tag	Id
			Type	Party38Choice
	11		XML Tag	xs:choice
1.10	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of
1110	1	+Group Header	SEETT COMSCIENCE(S)	'Other' is allowed.
		++Initiating Party	ISO Name	Organisation Identification
		+++Identification	<b>ISO Definition</b>	Unique and unambiguous way to identify an
		++++Organisation Identification		organisation.
			XML Tag	OrgId
			Туре	OrganisationIdentification29
1.11	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one
		+Group Header		occurrence of 'Other' is allowed.
		++Initiating Party	ISO Name	Private Identification
		+++Identification	<b>ISO Definition</b>	Unique and unambiguous identification of a
		++++Private Identification		person, for example a passport.
			XML Tag	PrvtId
			Туре	PersonIdentification13
1.12	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Group Header	<b>ISO Definition</b>	Country in which a person resides (the place of a
		++Initiating Party		person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
				are directed.
			XML Tag	CtryOfRes
			Туре	CountryCode
			Pattern	$[A-Z]{2,2}$



#	SEPA Mult	Message Element		o-PSP Credit Transfer Information SEPA Core Requirements
1.12		Customer Credit Transfer Initiation V09		=
1.13	01		ISO Name ISO Definition	Contact Details Set of elements used to indicate how to contact
		+Group Header	180 Definition	
		++Initiating Party +++Contact Details	VMI Tog	the party. CtctDtls
		+++Contact Details	XML Tag	Contact4
1 14	0 1	Ct	Type ISO Name	
1.14	01	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition	Forwarding Agent Financial institution that receives the instruction
		++Forwarding Agent	180 Definition	from the initiating party and forwards it to the
		++1 of warding Agent		next agent in the payment chain for execution.
			XML Tag	FwdgAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.0	1n	Customer Credit Transfer Initiation V09	ISO Name	Payment Information
2.0	111	+Payment Information	ISO Definition	Set of characteristics that applies to the debit side
		+1 ayment information	150 Definition	of the payment transactions included in the credit
				transfer initiation.
			XML Tag	PmtInf
			Type	PaymentInstruction30
2.1	11	Customer Credit Transfer Initiation V09	ISO Name	Payment Information Identification
2.1	11	+Payment Information	ISO Definition	Unique identification, as assigned by a sending
		++Payment Information Identification	150 Definition	party, to unambiguously identify the payment
		ayment information identification		information group within the message.
			XML Tag	PmtInfId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.2	11	Customer Credit Transfer Initiation V09		Only "TRF" is allowed.
2.2	11	+Payment Information	ISO Name	Payment Method
		++Payment Method	ISO Definition	Specifies the means of payment that will be used
		Trayment Method	100 Deminion	to move the amount of money.
			XML Tag	PmtMtd
			Type	PaymentMethod3Code
			SEPA Code Restrict	
			TRF	CreditTransfer
			TAI	Transfer of an amount of money in the books of
				the account servicer.
2.3	01	Customer Credit Transfer Initiation V09	SEPA Usago Pulo(s)	If present and contains 'true', batch booking is
2.3	01	+Payment Information	SEIA Usuge Ruie(s)	requested. If present and contains 'false',
		++Batch Booking		booking per transaction is requested.
		T Batch Booking		If element is not present, pre-agreed customer-
				to-PSP conditions apply.
			ISO Name	Batch Booking
			ISO Definition	Identifies whether a single entry per individual
			100 Demitton	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.
			XML Tag	BtchBookg
			Type	BatchBookingIndicator
2.4	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
	11	+Payment Information	Darit Couge Ruic(s)	The validation of this data element depends on
		++Number Of Transactions		pre-agreed customer-to-PSP conditions.
			ISO Name	Number Of Transactions
			ISO Definition	Number of individual transactions contained in
				the payment information group.
			XML Tag	NbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}
	1	<u>l</u>	_ 30000111	[~ /](-,1~)



#	SEPA M14	Message Element		o-PSP Credit Transfer Information EPA Core Requirements
2.5	Mult	Contain Condition of List of List		
2.5	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
		+Payment Information ++Control Sum		The validation of this data element depends on
		++Control Sum	SEPA Format	pre-agreed customer-to-PSP conditions.
			Rule(s)	The fractional part has a maximum of two digits.
			ISO Name	Control Sum
			ISO Name ISO Definition	Total of all individual amounts included in the
			150 Definition	group, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	2
			Total Digits	18
2.6	01	Customer Credit Transfer Initiation V09		'Payment Type Information' must be present
2.0	01	+Payment Information	DLI II Osuge Ruic(s)	either here or under 'Credit Transfer
		++Payment Type Information		Transaction Information'.
		Type internation	ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of
				transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation26
2.7	01	Customer Credit Transfer Initiation V09		If present, pre-agreed customer-to-PSP
2.7	01	+Payment Information	DLI II Osuge Ruic(s)	conditions apply.
		++Payment Type Information	ISO Name	Instruction Priority
		+++Instruction Priority	ISO Definition	Indicator of the urgency or order of importance
		This instruction Thomas	150 Definition	that the instructing party would like the instructed
				party to apply to the processing of the instruction.
			XML Tag	InstrPrty
			Type	Priority2Code
2.8	01	Customer Credit Transfer Initiation V09		Usage is recommended.
2.0	01	+Payment Information	SEETTE CSUGO HUNC(S)	Only one occurrence is allowed.
		++Payment Type Information	ISO Name	Service Level
		+++Service Level	ISO Definition	Agreement under which or rules under which the
				transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	11		XML Tag	xs:choice
2.9	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 Identification code of the Scheme.
2.7	11	+Payment Information		Only "SEPA" is allowed.
		++Payment Type Information	ISO Name	Code
		+++Service Level	ISO Definition	Specifies a pre-agreed service or level of service
		++++Code	150 Definition	between the parties, as published in an external
		TTTTCOUC		service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	
			SEPA	SingleEuroPaymentsArea
				Payment must be executed following the Single
				Euro Payments Area scheme.
2.10	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Payment Type Information		between the parties, as a proprietary code.
		+++Service Level	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
	•		U ·	



ш	CEDA	Manage Element	C	. DCD Co. 14 To.,
#	SEPA			o-PSP Credit Transfer Information EPA Core Requirements
2.11	Mult			•
2.11	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Local Instrument
		+Payment Information ++Payment Type Information	180 Delinition	User community specific instrument.
		+++Local Instrument		Usage: This element is used to specify a local
		+++Local histrument		instrument, local clearing option and/or further
				qualify the service or service level.
			XML Tag	LelInstrm
			Type	LocalInstrument2Choice
	11		XML Tag	xs:choice
2.12		Customer Credit Transfer Initiation V09	ISO Name	Code
2.12	11	+Payment Information	ISO Definition	Specifies the local instrument, as published in an
		++Payment Type Information	100 Delimition	external local instrument code list.
		+++Local Instrument	XML Tag	Cd
		++++Code	Type	ExternalLocalInstrument1Code
			ISO Length	1 35
			SEPA Length	1 35
2.13	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies the local instrument, as a proprietary
		++Payment Type Information		code.
		+++Local Instrument	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
		1	ISO Length	1 35
			SEPA Length	1 35
2.14	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T008 Category purpose of the Credit
		+Payment Information		Transfer
		++Payment Type Information	SEPA Usage Rule(s)	Depending on the agreement between the
		+++Category Purpose		Originator and the Originator PSP, 'Category
				Purpose' may be forwarded to the Beneficiary
				PSP.
			ISO Name	Category Purpose
			<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.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
2.15	11	Containing Conditions of Living 1900	XML Tag	xs:choice
2.15	11	Customer Credit Transfer Initiation V09	ISO Name	Code
		+Payment Information	ISO Definition	Category purpose, as published in an external category purpose code list.
		++Payment Type Information	NAME OF A	
		+++Category Purpose	XML Tag	Cd ExternalCatagoryPurnosa1Codo
		++++Code	Type ISO Length	ExternalCategoryPurpose1Code 1 4
			SEPA Length	1 4 1 4
2.16	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
2.10	11	+Payment Information	ISO Name ISO Definition	Category purpose, in a proprietary form.
		++Payment Type Information	XML Tag	Prtry
		+++Category Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35 1 35
<u> </u>	1	l	our n Longin	1 00



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



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



#	SEPA Mult	Message Element		o-PSP Credit Transfer Information EPA Core Requirements
2.34		Customer Credit Transfer Initiation V09	ISO Name	Town Name
2.54	01	+Payment Information	ISO Definition	Name of a built-up area, with defined boundaries,
		++Debtor	100 Delimition	and a local government.
		+++Postal Address	XML Tag	TwnNm
		++++Town Name	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.35	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name
		+Payment Information	<b>ISO Definition</b>	Specific location name within the town.
		++Debtor	XML Tag	TwnLctnNm
		+++Postal Address	Type	Max35Text
		++++Town Location Name	ISO Length	1 35
			SEPA Length	1 35
2.36	01	Customer Credit Transfer Initiation V09	ISO Name	District Name
		+Payment Information	ISO Definition	Identifies a subdivision within a country sub-
		++Debtor		division.
		+++Postal Address	XML Tag	DstrctNm
		++++District Name	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.37	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
		+Payment Information	ISO Definition	Identifies a subdivision of a country such as state,
		++Debtor +++Postal Address	NAME OF A	region, county.
			XML Tag	CtrySubDvsn
		++++Country Sub Division	Type ISO Length	Max35Text 1 35
			SEPA Length	1 35 1 35
2.38	01	Customer Credit Transfer Initiation V09	ISO Name	Country
2.36	01	+Payment Information	ISO Definition	Nation with its own government.
		++Debtor	XML Tag	Ctry
		+++Postal Address	Type	CountryCode
		++++Country	Pattern	[A-Z]{2,2}
2.39	02	Customer Credit Transfer Initiation V09		Only two occurrences are allowed.
2.09		+Payment Information	SEETT COME THE (b)	If 'Address Line' is used, then 'Postal Address'
		++Debtor		sub-elements other than 'Country' are forbidden.
		+++Postal Address		A combination of 'Address Line' and 'Country' is
		++++Address Line		allowed; it is recommended when either Debtor
				Agent or Creditor Agent is a non-EEA SEPA
				PSP.
			ISO Name	Address Line
			ISO Definition	Information that locates and identifies a specific
				address, as defined by postal services, presented
				in free format text.
			XML Tag	AdrLine
			Type	Max70Text
			ISO Length	1 70
2 40			SEPA Length	1 70
2.40	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P004 Originator Identification Code
		+Payment Information	ISO Name	Identification
		++Debtor +++Identification	ISO Definition	Unique and unambiguous identification of a
		+++IdeIIIIICation	XML Tag	party. Id
			Type	Party38Choice
	11		XML Tag	xs:choice
2.41		Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of
2.41	11	+Payment Information	SEI A Usuge Kute(s)	'Other' is allowed.
		++Debtor	ISO Name	Organisation Identification
		+++Identification	ISO Definition	Unique and unambiguous way to identify an
		++++Organisation Identification	200 Deminion	organisation.
		Organisation Identification	XML Tag	OrgId
			Type	OrganisationIdentification29
L	1		-JP*	



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information	
	Mult		S	EPA Core Requirements
2.42	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one occurence
		+Payment Information		of 'Other' is allowed
		++Debtor	ISO Name	Private Identification
		+++Identification	<b>ISO Definition</b>	Unique and unambiguous identification of a
		++++Private Identification		person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.43	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Debtor		person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
			NAME OF A	are directed.
			XML Tag	CtryOfRes
			Type Pattern	CountryCode
2.44	0 1	Ct	ISO Name	[A-Z]{2,2}
2.44	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Contact Details Set of elements used to indicate how to contact
		++Debtor	180 Definition	
		+++Contact Details	VMI Tog	the party. CtctDtls
		+++Contact Details	XML Tag Type	Contact4
2.45	11	Customer Credit Transfer Initiation V09	ISO Name	Debtor Account
2.43	11	+Payment Information	ISO Name ISO Definition	Unambiguous identification of the account of the
		++Debtor Account	180 Definition	debtor to which a debit entry will be made as a
		++Debtor Account		result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount38
2.46	11	Customer Credit Transfer Initiation V09		Only IBAN is allowed.
2.40	11	+Payment Information	ISO Name	Identification
		++Debtor Account	ISO Definition	Unique and unambiguous identification for the
		+++Identification	150 Definition	account between the account owner and the
		+++Identification		account servicer.
			XML Tag	Id
			Type	AccountIdentification4Choice
	11		XML Tag	xs:choice
2.47		Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-D001 The IBAN of the account of the
2.77	11	+Payment Information	SZI II Kulcook	Originator
		++Debtor Account	ISO Name	IBAN
		+++Identification	ISO Definition	International Bank Account Number (IBAN) -
		++++IBAN		identifier used internationally by financial
				institutions to uniquely identify the account of a
				customer. Further specifications of the format and
				content of the IBAN can be found in the standard
				ISO 13616 "Banking and related financial
				services - International Bank Account Number
				(IBAN)" version 1997-10-01, or later revisions.
			XML Tag	IBAN
			Type	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.48	11	Customer Credit Transfer Initiation V09	ISO Name	Other
		+Payment Information	<b>ISO Definition</b>	Unique identification of an account, as assigned
		++Debtor Account		by the account servicer, using an identification
		+++Identification		scheme.
		++++Other	XML Tag	Othr
			Type	GenericAccountIdentification1
2.49	01	Customer Credit Transfer Initiation V09	ISO Name	Туре
		+Payment Information	ISO Definition	Specifies the nature, or use of the account.
		++Debtor Account	XML Tag	Tp
		+++Type	Type	CashAccountType2Choice



#	SEPA	Message Floment	Customer t	o-PSP Credit Transfer Information
#	Mult	Message Element		EPA Core Requirements
2.50	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition  XML Tag Type	Currency Identification of the currency in which the account is held.  Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.  Ccy ActiveOrHistoricCurrencyCode
2.51	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	Pattern ISO Name ISO Definition  XML Tag Type ISO 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
2.52	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Length SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P003 The Proxy/alias of the account of the Originator.  AT-P003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions).  Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned.  Proxy  Specifies an alternate assumed name for the identification of the account.  Prxy  ProxyAccountIdentification1
2.53	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	V 1	AT-D002 The BIC code of the Originator PSP. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element	0 0 0 0	o-PSP Credit Transfer Information EPA Core Requirements
2.54		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Either 'BICFI' or 'Other/Identification' must be used.  Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.  FinInstnId FinancialInstitutionIdentification18
2.55	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	SEPA Rulebook ISO Name ISO Definition  XML Tag Type Pattern	AT-D002 The BIC code of the Originator PSP. BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.56	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ISO Name ISO Definition  XML Tag	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.57	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI	ISO Name ISO Definition XML Tag Type Pattern	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.58	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 140 1 140
2.59	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	ISO Name ISO Definition  XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr Postal Address24
2.60	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	ISO Name ISO Definition  XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.61	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other ++++Hdentification		Only "NOTPROVIDED" is allowed.  Identification Unique and unambiguous identification of a person.  Id  Max35Text  1 35  1 35
2.62	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice



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



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information		
	Mult	t	SEPA Core Requirements		
	11		XML Tag	xs:choice	
2.71	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of	
		+Payment Information		'Other' is allowed.	
		++Ultimate Debtor	ISO Name	Organisation Identification	
		+++Identification	<b>ISO Definition</b>	Unique and unambiguous way to identify an	
		++++Organisation Identification		organisation.	
		E .	XML Tag	OrgId	
			Type	OrganisationIdentification29	
2.72	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one	
2.72	11	+Payment Information	SEE IT CSUSC IMIC(S)	occurrence of 'Other' is allowed.	
		++Ultimate Debtor	ISO Name	Private Identification	
		+++Identification	ISO Definition	Unique and unambiguous identification of a	
		++++Private Identification	180 Definition		
		++++Private Identification	VMI Too	person, for example a passport.	
			XML Tag	PrvtId	
			Type	PersonIdentification13	
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
		+Payment Information	ISO Definition	Country in which a person resides (the place of a	
		++Ultimate Debtor		person's home). In the case of a company, it is the	
		+++Country Of Residence		country from which the affairs of that company	
				are directed.	
			XML Tag	CtryOfRes	
			Type	CountryCode	
			Pattern	$[A-Z]{2,2}$	
2.74	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact	
		++Ultimate Debtor		the party.	
		+++Contact Details	XML Tag	CtctDtls	
		Contact Details	Type	Contact4	
2.75	01	Customer Credit Transfer Initiation V09		Only "SLEV" is allowed.	
2.73	01	+Payment Information	SEI A Usuge Ruie(s)	It is recommended that this element be specified	
		T			
		++Charge Bearer	ISO Name	at 'Payment Information' level.	
				Charge Bearer	
			ISO Definition	Specifies which party/parties will bear the	
				charges associated with the processing of the	
			TO ST. CO.	payment transaction.	
			XML Tag	ChrgBr	
			Туре	ChargeBearerType1Code	
			SEPA Code Restrict	tions	
			SLEV	FollowingServiceLevel	
				Charges are to be applied following the rules	
				agreed in the service level and/or scheme.	
2.76	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account	
2.70	01		ISO Definition	Account used to process charges associated with	
		+Payment Information	180 Definition		
		++Charges Account		a transaction.	
				TI (1)	
				Usage: Charges account should be used when	
				charges have to be booked to an account different	
				from the account identified in debtor's account.	
			XML Tag	ChrgsAcct	
			Туре	CashAccount38	
2.77	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account Agent	
		+Payment Information	<b>ISO Definition</b>	Agent that services a charges account.	
		++Charges Account Agent		-	
				Usage: Charges account agent should only be	
				used when the charges account agent is different	
				from the debtor agent.	
			XML Tag	ChrgsAcctAgt	
			Type	BranchAndFinancialInstitutionIdentification6	
	1	<u> </u>	- J F -		



#	SEPA	Message Element	Customer-t	o-PSP Credit Transfer Information
	Mult		S	SEPA Core Requirements
2.78	1n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition  XML Tag Type	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34
2.79	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name ISO Definition  XML Tag Type	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification6
2.80	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification +++Instruction Identification	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.  Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.  InstrId  Max35Text  1 35  1 35
2.81	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification +++End To End Identification	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T014 The Originator's Reference of the Credit Transfer Instruction. End To End Identification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.  Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. EndToEndId Max35Text  1 35 1 35
2.82	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	ISO Name ISO Definition  XML Tag Type Pattern	UETR Universally unique identifier to provide an end- to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a- f0-9]{3}-[a-f0-9]{12}
2.83	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	ISO Name ISO Definition  XML Tag Type	'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26
2.84	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition  XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code



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#	SEPA	Message Element		o-PSP Credit Transfer Information
	Mult			SEPA Core Requirements
2.85	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Usage is recommended.
		+Payment Information		Only one occurrence is allowed.
		++Credit Transfer Transaction Information	ISO Name	Service Level
		+++Payment Type Information	ISO Definition	Agreement under which or rules under which the
		++++Service Level		transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
2.06	11		XML Tag	xs:choice
2.86	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 Identification code of the Scheme.
		+Payment Information		Only "SEPA" is allowed.
		++Credit Transfer Transaction Information	ISO Name	Code
		+++Payment Type Information ++++Service Level	ISO Definition	Specifies a pre-agreed service or level of service
		+++++Code		between the parties, as published in an external service level code list.
		+++++Coue	XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	
			SEPA	SingleEuroPaymentsArea
				Payment must be executed following the Single
2.07	1 1		TCO N	Euro Payments Area scheme.
2.87	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Credit Transfer Transaction Information +++Payment Type Information	VMI Too	between the parties, as a proprietary code.
		++++Service Level	XML Tag Type	Prtry Max35Text
		+++++Proprietary	ISO Length	1 35
			SEPA Length	1 35 1 35
2.88	01	Customer Credit Transfer Initiation V09	ISO Name	Local Instrument
2.00	01	+Payment Information	ISO Definition	User community specific instrument.
		++Credit Transfer Transaction Information		oser community specific instrument.
		+++Payment Type Information		Usage: This element is used to specify a local
		++++Local Instrument		instrument, local clearing option and/or further
				qualify the service or service level.
			XML Tag	LclInstrm
			Туре	LocalInstrument2Choice
	11		XML Tag	xs:choice
2.89	_	Customer Credit Transfer Initiation V09	ISO Name	Code
		+Payment Information	ISO Definition	Specifies the local instrument, as published in an
		++Credit Transfer Transaction Information		external local instrument code list.
		+++Payment Type Information	XML Tag	Cd
		++++Local Instrument	Type	ExternalLocalInstrument1Code
		+++++Code	ISO Length	1 35
			SEPA Length	<i>1</i> 35
2.90	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies the local instrument, as a proprietary
		++Credit Transfer Transaction Information		code.
		+++Payment Type Information	XML Tag	Prtry
		++++Local Instrument	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35



#	SEPA Mult	Message Element		o-PSP Credit Transfer Information EPA Core Requirements
2.91		Customer Credit Transfer Initiation V09	SEPA Rulebook	
2.91	01	+Payment Information	SEFA KULEDOOK	AT-T008 Category purpose of the Credit Transfer.
		++Credit Transfer Transaction Information	SEPA Usage Rule(s)	Depending on the agreement between the
		+++Payment Type Information	SEI II Osuge Ruic(s)	Originator and the Originator PSP, 'Category
		++++Category Purpose		Purpose' may be forwarded to the Beneficiary
		a caregory runpose		PSP.
			ISO Name	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
			XML Tag	payment chain. CtgyPurp
			Type	CategoryPurpose1Choice
	11		XML Tag	xs:choice
2.92	11	Customer Credit Transfer Initiation V09	ISO Name	Code
12		+Payment Information	ISO Definition	Category purpose, as published in an external
		++Credit Transfer Transaction Information		category purpose code list.
		+++Payment Type Information	XML Tag	Cd
		++++Category Purpose	Type	ExternalCategoryPurpose1Code
		+++++Code	ISO Length	1 4
			SEPA Length	1 4
2.93	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Category purpose, in a proprietary form.
		++Credit Transfer Transaction Information	XML Tag	Prtry Max35Text
		+++Payment Type Information ++++Category Purpose	Type ISO Length	1 35
		+++++Proprietary	SEPA Length	1 35
2.94	11	Customer Credit Transfer Initiation V09	ISO Name	Amount
,	11	+Payment Information	ISO Definition	Amount of money to be moved between the
		++Credit Transfer Transaction Information		debtor and creditor, before deduction of charges,
		+++Amount		expressed in the currency as ordered by the
				initiating party.
			XML Tag	Amt
			Type	AmountType4Choice
2.05	11		XML Tag	xs:choice
2.95	11	Customer Credit Transfer Initiation V09	SEPA Warra Brile(a)	AT-T002 Amount of the Credit Transfer in Euro.
		+Payment Information ++Credit Transfer Transaction Information	SEPA Usage Kute(s)	Only 'EUR' is allowed.  Amount must be 0.01 or more and 999999999.99
		+++Amount		or less.
		++++Instructed Amount	SEPA Format	The fractional part has a maximum of two digits.
		111000000000000000000000000000000000000	Rule(s)	The fractional part has a maximum of the digns.
			ISO Name	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.
				Headay This amount has to be transported
				Usage: This amount has to be transported unchanged through the transaction chain.
			XML Tag	InstdAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	2
			TotalDigits	18
			SEPA Inclusive	0.01 999999999.99



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



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



#	SEPA	Message Element		o-PSP Credit Transfer Information
	Mult		S	EPA Core Requirements
2.112	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent.  Usage: If Intermediary Agent3 is present, then it
			XML Tag Type	identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount38
2.114	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-C002 The BIC code of the Beneficiary PSP. Only 'BICFI' is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.115	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
2.116	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
2.117	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E001 Name of the Beneficiary.
2.118	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	SEPA Rulebook	AT-E004 The address of the Beneficiary.  If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.  If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.  Postal Address  Information that locates and identifies a specific address, as defined by postal services.  PstlAdr  PostalAddress24



	SEPA	Message Element		-to-PSP Credit Transfer Information
	Mult			SEPA Core Requirements
2.119	01	Customer Credit Transfer Initiation V09	ISO Name	Address Type
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition XML Tag	Identifies the nature of the postal address.  AdrTp
		+++Creditor		AddressType3Choice
		++++Postal Address	Type	AddressTypesChoice
		+++++Address Type		
2.120	01	Customer Credit Transfer Initiation V09	ISO Name	Department
		+Payment Information	ISO Definition	Identification of a division of a large organisation
		++Credit Transfer Transaction Information		or building.
		+++Creditor	XML Tag	Dept
		++++Postal Address	Туре	Max70Text
		++++Department	ISO Length	1 <b></b> 70
			SEPA Length	1 70
2.121	01	Customer Credit Transfer Initiation V09	ISO Name	Sub Department
		+Payment Information	ISO Definition	Identification of a sub-division of a large
		++Credit Transfer Transaction Information		organisation or building.
		+++Creditor	XML Tag	SubDept
		++++Postal Address	Type	Max70Text
		++++Sub Department	ISO Length	1 70
2 122	0 1	C . C I'.T C I Vio	SEPA Length	1 70
2.122	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Street Name
		++Credit Transfer Transaction Information	XML Tag	Name of a street or thoroughfare. StrtNm
		+++Creditor	Type	Max70Text
		++++Postal Address	ISO Length	1 70
		++++Street Name	SEPA Length	1 70
2.123	01	Customer Credit Transfer Initiation V09	ISO Name	Building Number
2.123	01	+Payment Information	ISO Definition	Number that identifies the position of a building
		++Credit Transfer Transaction Information		on a street.
		+++Creditor	XML Tag	BldgNb
		++++Postal Address	Type	Max16Text
		++++Building Number	ISO Length	1 16
			SEPA Length	1 16
2.124	01	Customer Credit Transfer Initiation V09	ISO Name	Building Name
		+Payment Information	ISO Definition	Name of the building or house.
		++Credit Transfer Transaction Information +++Creditor	XML Tag	BldgNm Max35Text
		++++Postal Address	Type ISO Length	1 35
		++++Building Name	SEPA Length	1 35
2.125	01	Customer Credit Transfer Initiation V09	ISO Name	Floor
2.123	01	+Payment Information	ISO Definition	Floor or storey within a building.
		++Credit Transfer Transaction Information	XML Tag	Flr
		+++Creditor	Type	Max70Text
		++++Postal Address	ISO Length	1 <b></b> 70
		++++Floor	SEPA Length	1 70
2.126	01	Customer Credit Transfer Initiation V09	ISO Name	Post Box
		+Payment Information	<b>ISO Definition</b>	Numbered box in a post office, assigned to a
		++Credit Transfer Transaction Information		person or organisation, where letters are kept
		+++Creditor	\$75.6E (E)	until called for.
		++++Postal Address +++++Post Box	XML Tag	PstBx Max16Text
		TTTTTUSI DUX	Type ISO Length	1 16
			SEPA Length	1 16 1 16
2.127	01	Customer Credit Transfer Initiation V09	ISO Name	Room
	J1	+Payment Information	ISO Definition	Building room number.
		++Credit Transfer Transaction Information	XML Tag	Room
		+++Creditor	Туре	Max70Text
		++++Postal Address	ISO Length	1 70
1		++++Room	SEPA Length	<i>1</i> 70



#	SEPA Mult	Message Element		o-PSP Credit Transfer Information EPA Core Requirements
2.128		Customer Credit Transfer Initiation V09	ISO Name	Post Code
2.120	01	+Payment Information	ISO Definition	Identifier consisting of a group of letters and/or
		++Credit Transfer Transaction Information	150 Definition	numbers that is added to a postal address to assist
		+++Creditor		the sorting of mail.
		++++Creditor ++++Postal Address	XML Tag	PstCd
		+++++Postal Address +++++Post Code	Type	Max16Text
		++++Fost Code	ISO Length	1 16
			SEPA Length	1 16
2.129	01	Customer Credit Transfer Initiation V09	ISO Name	Town Name
2.129	01		ISO Name ISO Definition	
		+Payment Information	180 Definition	Name of a built-up area, with defined boundaries,
		++Credit Transfer Transaction Information	NAME OF A	and a local government.
		+++Creditor	XML Tag	TwnNm
		++++Postal Address	Type	Max35Text
		+++++Town Name	ISO Length	1 35
			SEPA Length	1 35
2.130	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name
		+Payment Information	ISO Definition	Specific location name within the town.
		++Credit Transfer Transaction Information	XML Tag	TwnLctnNm
		+++Creditor	Type	Max35Text
		++++Postal Address	ISO Length	1 35
		+++++Town Location Name	SEPA Length	1 35
2.131	01	Customer Credit Transfer Initiation V09	ISO Name	District Name
		+Payment Information	<b>ISO Definition</b>	Identifies a subdivision within a country sub-
		++Credit Transfer Transaction Information		division.
		+++Creditor	XML Tag	DstrctNm
		++++Postal Address	Туре	Max35Text
		+++++District Name	ISO Length	1 35
		1111121341601144116	SEPA Length	1 35
2.132	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
2.132	01	+Payment Information	ISO Definition	Identifies a subdivision of a country such as state,
		++Credit Transfer Transaction Information	150 Definition	region, county.
		+++Creditor	XML Tag	CtrySubDvsn
		++++Postal Address	Type	Max35Text
		+++++Country Sub Division	ISO Length	1 35
		++++Country Sub Division	SEPA Length	1 35
2.133	01	Customer Credit Transfer Initiation V09	ISO Name	Country
2.133	01	+Payment Information	ISO Definition	
				Nation with its own government.
		++Credit Transfer Transaction Information	XML Tag	Ctry
		+++Creditor	Туре	CountryCode
		++++Postal Address	Pattern	$[A-Z]{2,2}$
2 121		+++++Country		
2.134	02	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only two occurrences are allowed.
		+Payment Information		If 'Address Line' is used, then 'Postal Address'
		++Credit Transfer Transaction Information		sub-elements other than 'Country' are forbidden.
		+++Creditor		A combination of 'Address Line' and 'Country' is
		++++Postal Address		allowed.
		+++++Address Line	ISO Name	Address Line
			ISO Definition	Information that locates and identifies a specific
				address, as defined by postal services, presented
				in free format text.
			XML Tag	AdrLine
			Type	Max70Text
			ISO Length	1 70
			SEPA Length	<i>1</i> 70
2.135	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E005 Beneficiary Identification Code.
		+Payment Information	ISO Name	Identification
		++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification of a
		+++Creditor		party.
		++++Identification	XML Tag	Id
		Idominion	Type	Party38Choice
	11		XML Tag	xs:choice
	11		AVIL Tag	AS.CHOICE



#	SEPA Mult	Message Element		o-PSP Credit Transfer Information SEPA Core Requirements
2.136		Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of
2.130	11	+Payment Information	SEIA Usuge Ruie(s)	'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification
		+++Creditor	ISO Definition	Unique and unambiguous way to identify an
		++++Creditor ++++Identification	180 Definition	
			XML Tag	organisation. OrgId
		+++++Organisation Identification	Type	OrganisationIdentification29
2.137	11	Customer Credit Transfer Initiation V09	* *	Either 'Date and Place of Birth' or one
2.137	11	+Payment Information	SEI A Usuge Rule(s)	occurrence of 'Other' is allowed.
		=	ISO Name	Private Identification
		++Credit Transfer Transaction Information +++Creditor	ISO Definition	Unique and unambiguous identification of a
		++++Identification	150 Definition	person, for example a passport.
		+++++Private Identification	XML Tag	PrvtId
		++++1 IIvate Identification	Type	PersonIdentification13
2.138	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
2.136	01	+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Credit Transfer Transaction Information	150 Definition	person's home). In the case of a company, it is the
		+++Creditor		country from which the affairs of that company are directed.
		++++Country Of Residence	XML Tag	
				CtryOfRes
			Type	CountryCode
2.120	0 1		Pattern	[A-Z]{2,2}
2.139	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Credit Transfer Transaction Information	**** *** ***	the party.
		+++Creditor	XML Tag	CtctDtls
		++++Contact Details	Type	Contact4
2.140	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
		+Payment Information	ISO Name	Creditor Account
		++Credit Transfer Transaction Information	ISO Definition	Unambiguous identification of the account of the
		+++Creditor Account		creditor to which a credit entry will be posted as a
				result of the payment transaction.
			XML Tag	CdtrAcct
			Туре	CashAccount38
2.141	11	Customer Credit Transfer Initiation V09		Only IBAN is allowed.
		+Payment Information	ISO Name	Identification
		++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification for the
		+++Creditor Account		account between the account owner and the
		++++Identification		account servicer.
			XML Tag	Id
			Туре	AccountIdentification4Choice
	11		XML Tag	xs:choice
2.142	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-C001 The IBAN of the account of the
		+Payment Information		Beneficiary.
		++Credit Transfer Transaction Information	ISO Name	IBAN
		+++Creditor Account	ISO Definition	International Bank Account Number (IBAN) -
		++++Identification		identifier used internationally by financial
		++++IBAN		institutions to uniquely identify the account of a
				customer. Further specifications of the format and
				content of the IBAN can be found in the standard
				ISO 13616 "Banking and related financial
				services - International Bank Account Number
				(IBAN)" version 1997-10-01, or later revisions.
			XML Tag	IBAN
			Type	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.143	11	Customer Credit Transfer Initiation V09	ISO Name	Other
		+Payment Information	ISO Definition	Unique identification of an account, as assigned
		++Credit Transfer Transaction Information		by the account servicer, using an identification
		+++Creditor Account		scheme.
		++++Identification	XML Tag	Othr
		+++++Other	Туре	GenericAccountIdentification1
			V 1: -	



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



#	SEPA	Message Element		Customer-to-PSP Credit Transfer Information		
	Mult		S	EPA Core Requirements		
2.149	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E007 Name of the Beneficiary Reference		
		+Payment Information ++Credit Transfer Transaction Information	SEPA Usago Pulo(s)	Party. 'Name' is limited to 70 characters in length.		
		+++Ultimate Creditor	ISO Name	Name		
		++++Name	ISO Definition	Name by which a party is known and which is		
		Trittane	150 Delimition	usually used to identify that party.		
			XML Tag	Nm		
			Type	Max140Text		
			ISO Length	1 140		
			SEPA Length	1 70		
2.150	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address		
		+Payment Information	ISO Definition	Information that locates and identifies a specific		
		++Credit Transfer Transaction Information		address, as defined by postal services.		
		+++Ultimate Creditor	XML Tag	PstlAdr		
		++++Postal Address	Type	PostalAddress24		
2.151	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E010 Identification Code of the Beneficiary		
		+Payment Information		Reference Party.		
		++Credit Transfer Transaction Information	ISO Name	Identification		
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous identification of a		
		++++Identification		party.		
			XML Tag	Id		
			Type	Party38Choice		
	11		XML Tag	xs:choice		
2.152	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of		
		+Payment Information		'Other' is allowed.		
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification		
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous way to identify an		
		++++Identification		organisation.		
		+++++Organisation Identification	XML Tag	OrgId		
2.152	1 1		Type	OrganisationIdentification29		
2.153	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one		
		+Payment Information ++Credit Transfer Transaction Information	ISO Name	occurrence of 'Other' is allowed. Private Identification		
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous identification of a		
		++++Identification	150 Deminuon	person, for example a passport.		
		+++++Private Identification	XML Tag	PrvtId		
		The first transfer of	Type	PersonIdentification13		
2.154	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence		
2.134	01	+Payment Information	ISO Definition	Country in which a person resides (the place of a		
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the		
		+++Ultimate Creditor		country from which the affairs of that company		
		++++Country Of Residence		are directed.		
			XML Tag	CtryOfRes		
			Type	CountryCode		
			Pattern	$[A-Z]\{2,2\}$		
2.155	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details		
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact		
		++Credit Transfer Transaction Information		the party.		
		+++Ultimate Creditor	XML Tag	CtctDtls		
		++++Contact Details	Type	Contact4		
2.156	0n	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Creditor Agent		
		+Payment Information	ISO Definition	Further information related to the processing of		
		++Credit Transfer Transaction Information		the payment instruction, provided by the		
		+++Instruction For Creditor Agent		initiating party, and intended for the creditor		
				agent.		
			XML Tag	InstrForCdtrAgt		
			Type	InstructionForCreditorAgent1		



#	SEPA	Message Element		o-PSP Credit Transfer Information
	Mult			SEPA Core Requirements
2.157	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. InstrForDbtrAgt Max140Text 1 140 1 140
2.158	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T007 Purpose of the Credit Transfer.
		+Payment Information ++Credit Transfer Transaction Information +++Purpose	ISO Name ISO Definition  XML Tag Type	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
2.150	11	G . G . I'M . G . I . I . I I I I I I I I I I I I I	XML Tag	xs:choice
2.159	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	In case the transaction is a transfer back related to an earlier executed SEPA Credit Transfer (SCT) Transaction, the code must be "RRCT" or another code meaningful for identifying the SCT as a transfer back.  "RRTP" must be used if the SCT is the result of a received Request-to-Pay message.  Code  Underlying reason for the payment transaction, as published in an external purpose code list.  Cd  ExternalPurpose1Code  1 4  1 4
			SEPA Code Restrict	ions
			RRCT	ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer. RelatedRequestToPay Transaction is related to a Request to Pay.
2.160	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 35 1 35
2.161	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.162	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8



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



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



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



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



### 2.2 PSP-to-Customer Reject Credit Transfer Dataset (based on DS-03)

**Caution**: These Guidelines are not sufficient to fully implement this message and require additional information under bilateral agreement between the customer and its PSP. The Rulebook in addition does not specify the dataset requirements.

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

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

The message caters for bulk and single reject instructions.

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

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

**Note:** Attribute AT-R005 'The Settlement Date for the Return' is not applicable to reject instructions.

**Note:** Message elements under 'Original Transaction Reference' sequence are based on DS-01 or DS-02 attributes.



#	SEPA Mult		PSP-to-Customer Reject Credit Transfer SEPA Core Requirements		
	Mult		XML Tag	Document	
		Document	Type	Document	
	11	Customer Payment Status Report V10	ISO Name	Customer Payment Status Report V10	
			ISO Definition	Scope	
				The CustomerPaymentStatusReport message is	
				sent by an instructed agent to the previous party	
				in the payment chain. It is used to inform this party about the positive or negative status of an	
				instruction (either single or file). It is also used to	
				report on a pending instruction.	
			XML Tag	CstmrPmtStsRpt	
			Type	CustomerPaymentStatusReportV10	
1.0	11	Customer Payment Status Report V10	ISO Name	Group Header	
		+Group Header	ISO Definition	Set of characteristics shared by all individual	
				transactions included in the status report message.	
			XML Tag	GrpHdr	
			Туре	GroupHeader86	
1.1	11	Customer Payment Status Report V10	ISO Name	Message Identification	
		+Group Header	<b>ISO Definition</b>	Point to point reference, as assigned by the	
		++Message Identification		instructing party, and sent to the next party in the chain to unambiguously identify the message.	
				Usage: The instructing party has to make sure	
				that 'MessageIdentification' is unique per	
				instructed party for a pre-agreed period.	
			XML Tag	MsgId	
			Type	Max35Text	
			ISO Length SEPA Length	1 35 1 35	
1.2	11	Customer Payment Status Report V10	ISO Name	Creation Date Time	
		+Group Header	ISO Definition	Date and time at which the message was created.	
		++Creation Date Time	XML Tag	CreDtTm	
1.0	0 1	G . B . G . B . WIO	Type	ISODateTime	
1.3	01	Customer Payment Status Report V10 +Group Header	ISO Name ISO Definition	Initiating Party Party that initiates the status message.	
		++Initiating Party	XML Tag	InitgPty	
		, g,	Туре	PartyIdentification135	
1.4	01	Customer Payment Status Report V10	ISO Name	Forwarding Agent	
		+Group Header	ISO Definition	Financial institution that receives the instruction	
		++Forwarding Agent		from the initiating party and forwards it to the	
			XML Tag	next agent in the payment chain. FwdgAgt	
			Type	BranchAndFinancialInstitutionIdentification6	
1.5	01	Customer Payment Status Report V10	SEPA Rulebook	AT-D002 BIC code of the Originator PSP.	
		+Group Header		Only 'BICFI' is allowed.	
		++Debtor Agent	ISO Name	Debtor Agent	
			ISO Definition	Financial institution servicing an account for the debtor.	
			XML Tag	DbtrAgt	
			Type	BranchAndFinancialInstitutionIdentification6	
1.6	01	Customer Payment Status Report V10	ISO Name	Creditor Agent	
		+Group Header	ISO Definition	Financial institution servicing an account for the	
		++Creditor Agent	VMI Too	creditor.	
			XML Tag Type	CdtrAgt BranchAndFinancialInstitutionIdentification6	
2.0	11	Customer Payment Status Report V10	ISO Name	Original Group Information And Status	
	1	+Original Group Information And Status	ISO Definition	Original group information concerning the group	
				of transactions, to which the status report	
				message refers to.	
			XML Tag	OrgnIGrpInfAndSts	
			Type	OriginalGroupHeader17	



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



#	SEPA Mult	Message Element		Customer Reject Credit Transfer EPA Core Requirements
2.8		Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s)	AT-R002 Identification of the Type of Party that initiated the reject.
			ISO Name ISO Definition XML Tag Type	'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135
2.9	11	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 The reason code for non-acceptance of the credit transfer.  Mandatory Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	11		XML Tag	xs:choice
2.10		Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4
2.11	11	Customer Payment Status Report V10	ISO Name	Proprietary
2.12		+Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary  Customer Payment Status Report V10	ISO Definition XML Tag Type ISO Length SEPA Length ISO Name	Reason for the status, in a proprietary form.  Prtry  Max35Text  1 35  I 35  Additional Information
		+Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Definition  XML Tag Type ISO Length SEPA Length	Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information.  AddtlInf  Max105Text  1 105  1 105
2.13	0n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition  XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus5
3.0	0n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition  XML Tag Type	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32
3.1	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 35 1 35



#	SEPA	Message Element	PSP-to-C	Customer Reject Credit Transfer
"	Mult	Wessage Element		EPA Core Requirements
3.2	01	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition	Original Number Of Transactions Number of individual transactions contained in
		++Original Number Of Transactions		the original payment information group.
			XML Tag	OrgnlNbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}
3.3	01	Customer Payment Status Report V10	ISO Name	Original Control Sum
		+Original Payment Information And Status ++Original Control Sum	ISO Definition	Total of all individual amounts included in the original payment information group, irrespective
				of currencies.
			XML Tag	OrgnlCtrlSum
			Type	DecimalNumber
			SEPA FractDigits	17
			TotalDigits	18
3.4	01	Customer Payment Status Report V10		AT-R001 Type of R-message.
		+Original Payment Information And Status	SEPA Usage Rule(s)	'Group Status', 'Payment Information Status' or
		++Payment Information Status		'Transaction Status' must be present with the code "RJCT".
			ISO Name	Payment Information Status
			ISO Definition	Specifies the status of the payment information
				group.
			XML Tag	PmtInfSts
			Type	ExternalPaymentGroupStatus1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	
			RJCT	Rejected
				Payment initiation or individual transaction
				included in the payment initiation has been rejected.
3.5	0n	Customer Payment Status Report V10	SEPA Usage Rule(s)	'Status Reason Information' must be present in
		+Original Payment Information And Status	2======================================	'Original Group Information and Status',
		++Status Reason Information		'Original Payment Information and Status' or
				'Transaction Information and Status'.
			ISO Name	Status Reason Information
			ISO Definition	Provides detailed information on the status reason.
			XML Tag	StsRsnInf
			Type	StatusReasonInformation12
3.6	11	Customer Payment Status Report V10	SEPA Rulebook	AT-R002 Identification of the Type of Party that
		+Original Payment Information And Status		initiated the "R" message.
		++Status Reason Information	SEPA Usage Rule(s)	
		+++Originator		Limited to 'AnyBIC' to identify the PSP or CSM
				originating the status or 'Name' to indicate a CSM when it has no BIC.
				'Name' is limited to 70 characters in length.
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr
_			Type	PartyIdentification135
3.7	11	Customer Payment Status Report V10	SEPA Rulebook	AT-R004 The reason code for non-acceptance of
		+Original Payment Information And Status	SEDA Uggas Bul-(-)	the credit transfer.
		++Status Reason Information +++Reason	SEPA Usage Rule(s) ISO Name	Reason
		T T T T T T T T T T T T T T T T T T T	ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Туре	StatusReason6Choice
	11		XML Tag	xs:choice



#	SEPA	Massaca Elamant	DCD 4a	Curata and Dais at Caralit Transfer
#	Mult	Message Element		Customer Reject Credit Transfer SEPA Core Requirements
3.8		Customer Payment Status Report V10	SEPA Rulebook	See Message Element Specifications below.
		+Original Payment Information And Status	ISO Name	Code
		++Status Reason Information	<b>ISO Definition</b>	Reason for the status, as published in an external
		+++Reason		reason code list.
		++++Code	XML Tag	Cd
			Type	ExternalStatusReason1Code
			ISO Length	1 4
3.9	11	Customer Payment Status Report V10	SEPA Length ISO Name	1 4 Proprietary
3.9	11	+Original Payment Information And Status	ISO Definition	Reason for the status, in a proprietary form.
		++Status Reason Information	XML Tag	Prtry
		+++Reason	Type	Max35Text
		++++Proprietary	ISO Length	1 35
		1	SEPA Length	1 35
3.10	0n	Customer Payment Status Report V10	ISO Name	Additional Information
		+Original Payment Information And Status	ISO Definition	Further details on the status reason.
		++Status Reason Information		
		+++Additional Information		Usage: Additional information can be used for
				several purposes such as the reporting of repaired
			VMI Tog	information. AddtlInf
			XML Tag Type	Max105Text
			ISO Length	1 105
			SEPA Length	1 105
3.11	0n	Customer Payment Status Report V10	ISO Name	Number Of Transactions Per Status
0.11	0	+Original Payment Information And Status	ISO Definition	Detailed information on the number of
		++Number Of Transactions Per Status		transactions for each identical transaction status.
			XML Tag	NbOfTxsPerSts
			Type	NumberOfTransactionsPerStatus5
3.12	0n	Customer Payment Status Report V10	ISO Name	Transaction Information And Status
		+Original Payment Information And Status	ISO Definition	Provides information on the original transactions
		++Transaction Information And Status	NAME OF A	to which the status report message refers.
			XML Tag Type	TxInfAndSts PaymentTransaction105
3.13	01	Customer Payment Status Report V10	SEPA Rulebook	AT-R003 Specific reference of the PSP that
3.13	01	+Original Payment Information And Status	SEI A Rulebook	initiated the reject.
		++Transaction Information And Status	ISO Name	Status Identification
		+++Status Identification	ISO Definition	Unique identification, as assigned by an
				instructing party for an instructed party, to
				unambiguously identify the reported status.
				Usage: The instructing party is the party sending
				the status message and not the party that sent the
				original instruction that is being reported on.
			XML Tag	StsId
			Type ISO I anoth	Max35Text
			ISO Length SEPA Length	1 35 1 35
3.14	01	Customer Payment Status Report V10	ISO Name	Original Instruction Identification
[].14	01	+Original Payment Information And Status	ISO Definition	Unique identification, as assigned by the original
		++Transaction Information And Status		instructing party for the original instructed party,
		+++Original Instruction Identification		to unambiguously identify the original
				instruction.
			XML Tag	OrgnlInstrId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35



#	SEPA Mult	Message Element		Customer Reject Credit Transfer EPA Core Requirements
3.15	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T014 Originator's reference of the SEPA Credit Transfer Instruction. Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 35 1 35
3.16	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	ISO Name ISO Definition  XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.17	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length SEPA Code Restricti RJCT	AT-R001 Type of R-message.  'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT".  Transaction Status Specifies the status of a transaction, in a coded form.  TxSts  ExternalPaymentTransactionStatus1Code  1 4 1 4
3.18	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	SEPA Usage Rule(s)	'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.
			ISO Name ISO Definition  XML Tag  Type	Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.19	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	ISO Definition  XML Tag Type  SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag	Provides detailed information on the status reason.  StsRsnInf StatusReasonInformation12  AT-R002 Identification of the Type of Party that initiated the reject.  Mandatory.  'Name' is limited to 70 characters in length.  Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.  Originator  Party that issues the status.  Orgtr
3.19		+Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	ISO Definition  XML Tag Type  SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition	Provides detailed information on the status reason.  StsRsnInf StatusReasonInformation12  AT-R002 Identification of the Type of Party that initiated the reject.  Mandatory.  'Name' is limited to 70 characters in length.  Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.  Originator  Party that issues the status.  Orgtr  PartyIdentification135  AT-R004 The reason code for non-acceptance of the credit transfer.



#	SEPA Mult	Message Element		-Customer Reject Credit Transfer SEPA Core Requirements
3.21	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	SEPA Rulebook ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	See Message Element specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4
3.22	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 35 1 35
3.23	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information.  AddtlInf Max105Text 1 105 1 105
3.24	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	ISO Name ISO Definition  XML Tag Type	Charges Information Provides information on the charges related to the processing of the rejection of the instruction. Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. ChrgsInf Charges7
3.25	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Tracker Data	ISO Name ISO Definition  XML Tag Type	Tracker Data Provides information on the tracking of the interbank transaction related to the payment. TrckrData TrackerData1
3.26	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	ISO Name ISO Definition  XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AccptncDtTm ISODateTime
3.27	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text 1 35 1 35
3.28	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 35 I 35



#	SEPA	Message Element	PSP-to-C	Customer Reject Credit Transfer	
	Mult	_	SEPA Core Requirements		
3.29	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	An exact copy of all attributes of the received DS-02 or DS-01 which is being rejected. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction.  Original Transaction Reference Key elements used to identify the original transaction that is being referred to.  OrgnlTxRef OriginalTransactionReference28	
3.30	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0	
3.31	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T002 Amount of the credit transfer in Euro. Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice	
3.32	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name ISO Definition  XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate	
3.33	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	ISO Name ISO Definition  XML Tag Type	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate	
3.34	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-T013 Requested execution date of the SEPA Credit Transfer instruction. Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice	
3.35	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	ISO Name ISO Definition XML Tag Type	Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification135	
3.36	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	ISO Name ISO Definition  XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7	



#	SEPA	Message Element	PSP-to-C	Customer Reject Credit Transfer
	Mult		S	EPA Core Requirements
3.37	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	ISO Name ISO Definition XML Tag	AT-T001 Identification code of the Scheme. AT-T008 Category purpose of the Credit Transfer. If the original transaction was sent according to Annex V (Extended Remittance Information) of the SCT Rulebook, then 'Local Instrument/Code' must be populated with "PERI" (Payment with Extended Remittance Information). Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf
3.38	01	Customer Payment Status Report V10	Type ISO Name	Payment TypeInformation27 Payment Method
3.36		+Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Definition  XML Tag Type	Specifies the means of payment that will be used to move the amount of money.  PmtMtd  PaymentMethod4Code
3.39	01	Customer Payment Status Report V10	ISO Name	Mandate Related Information
		+Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	ISO Definition  XML Tag  Type	Provides further details of the mandate signed between the creditor and the debtor.  MndtRltdInf  MandateRelatedInformation14
3.40		Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	ISO Name ISO Definition  XML Tag Type	AT-T009 Remittance information or AT-T010 The unstructured Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction (in case of use of the Extended Remittance Information option in the original SEPA Credit Transfer, refer to section 'Customer-to-PSP Credit Transfer Information with use of the Extended Remittance Information option' below). Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.41	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor		AT-P006 Name of the Originator Reference Party. AT-P007 Identification code of the Originator Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.42	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	SEPA Rulebook	AT-P001 Name of the Originator. AT-P005 Address of the Originator. AT-P004 Originator identification code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice



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



#	SEPA Mult	Message Element	PSP-to	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.51	01	Customer Payment Status Report V10	SEPA Rulebook ISO Name	AT-T007 Purpose of the Credit Transfer.	
		+Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition	Purpose	
		+++Original Transaction Reference	180 Definition	Underlying reason for the payment transaction.	
		++++Purpose		Usage:	
				Purpose is used by the end customers, that is	
				initiating party, (ultimate) debtor, (ultimate)	
				creditor to provide information concerning the	
				nature of the payment. Purpose is a content	
				element, which is not used for processing by any	
				of the agents involved in the payment chain.	
			XML Tag	Purp	
			Туре	Purpose2Choice	
3.52	0n	Customer Payment Status Report V10	ISO Name	Supplementary Data	
		+Original Payment Information And Status	ISO Definition	Additional information that cannot be captured in	
		++Transaction Information And Status		the structured elements and/or any other specific	
		+++Supplementary Data		block.	
			XML Tag	SplmtryData	
			Type	SupplementaryData1	
4.0	0n	Customer Payment Status Report V10	ISO Name	Supplementary Data	
		+Supplementary Data	ISO Definition	Additional information that cannot be captured in	
				the structured elements and/or any other specific	
			**************************************	block.	
			XML Tag	SplmtryData	
			Туре	Supplementary Data1	



## 2.2.2 Message Element Specifications

The reasons for a **reject received from a PSP or CSM which are passed on to the Debtor** present in the Rulebook are mapped to ISO codes in the table below. Other ISO codes may be used when the Debtor PSP has rejected the message.

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebooks
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format
		Usage Rule: To be used for incorrect operation/transaction code.
AM05	Duplication	Duplicate payment
CERI	CheckERI	The credit transfer is not tagged as an Extended Remittance Information (ERI) transaction but contains ERI.
CNOR	Creditor bank is not registered	Creditor PSP is not registered under this BIC in the CSM
DNOR	Debtor bank is not registered	Debtor PSP is not registered under this BIC in the CSM
ERIN	ERIOptionNotSupported	The Extended Remittance Information (ERI) option is not supported
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format
		Usage Rule: To be used for invalid file format.
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NERI	NoERI	The credit transfer is tagged as an Extended Remittance Information (ERI) transaction but does not contain ERI
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingCreditorNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
TM01	CutOffTime	File received after Cut-off Time



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

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

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

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

The message caters for bulk and single payment instructions.

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

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



# SEPA Message Element Transfer Back of Rec		Received SCT without Originator IBAN		
	Mult	_		SEPA Core Requirements
		Document	XML Tag	Document
			Type	Document
	11	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Customer Credit Transfer Initiation V09 Scope
				The CustomerCreditTransferInitiation message is
				sent by the initiating party to the forwarding
				agent or debtor agent. It is used to request
				movement of funds from the debtor account to a creditor.
			XML Tag	CstmrCdtTrfInitn
			Type	CustomerCreditTransferInitiationV09
1.0	11	Customer Credit Transfer Initiation V09	ISO Name	Group Header
		+Group Header	ISO Definition	Set of characteristics shared by all individual
			VMI Too	transactions included in the message.  GrpHdr
			XML Tag Type	GroupHeader85
1.1	11	Customer Credit Transfer Initiation V09	ISO Name	Message Identification
		+Group Header	<b>ISO Definition</b>	Point to point reference, as assigned by the
		++Message Identification		instructing party, and sent to the next party in the
				chain to unambiguously identify the message. Usage: The instructing party has to make sure
				that MessageIdentification is unique per
				instructed party for a pre-agreed period.
			XML Tag	MsgId
			Type	Max35Text
			ISO Length SEPA Length	1 35 1 35
1.2	11	Customer Credit Transfer Initiation V09	ISO Name	Creation Date Time
1.2	12	+Group Header	ISO Definition	Date and time at which the message was created.
		++Creation Date Time	XML Tag	CreDtTm
	-		Type	ISODateTime
1.3	02	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition	Authorisation User identification or any user key to be used to
		++Authorisation	150 Delillition	check whether the initiating party is allowed to
				initiate transactions from the account specified in
				the message.
				Usage: The content is not of a technical nature,
				but reflects the organisational structure at the
				initiating side.
				The authorisation element can typically be used
				in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on
				behalf of a party different from the initiating
				party.
			XML Tag	Authstn
1.4	1 1		Type	Authorisation1Choice
1.4	11	Customer Credit Transfer Initiation V09 +Group Header	SEPA Usage Kule(s)	The validation of this data element depends on pre-agreed customer-to-PSP conditions.
		++Number Of Transactions	ISO Name	Number Of Transactions
		Transactions	ISO Definition	Number of individual transactions contained in
				the message.
			XML Tag	NbOfTxs
			Type Pottorn	Max15NumericText
			Pattern	[0-9]{1,15}



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



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
1.13		Customer Credit Transfer Initiation V09	ISO Name	Contact Details
1.13	01	+Group Header	ISO Name ISO Definition	Set of elements used to indicate how to contact
			180 Delilliuoli	
		++Initiating Party +++Contact Details	VMI Too	the party. CtctDtls
		+++Contact Details	XML Tag	Contact4
1 14	0 1	C . C I'.T C I '.' ' MOO	Type	
1.14	01	Customer Credit Transfer Initiation V09	ISO Name	Forwarding Agent
		+Group Header	ISO Definition	Financial institution that receives the instruction
		++Forwarding Agent		from the initiating party and forwards it to the
			VMI Too	next agent in the payment chain for execution.
			XML Tag	FwdgAgt BranchAndFinancialInstitutionIdentification6
2.0	1	Ct C 1:t Tf I-:t:-t: V00	Type	
2.0	1n	Customer Credit Transfer Initiation V09	ISO Name	Payment Information
		+Payment Information	ISO Definition	Set of characteristics that applies to the debit side
				of the payment transactions included in the credit
			NAME OF A	transfer initiation.
			XML Tag	PmtInf
			Type	PaymentInstruction30
2.1	11	Customer Credit Transfer Initiation V09	ISO Name	Payment Information Identification
		+Payment Information	<b>ISO Definition</b>	Unique identification, as assigned by a sending
		++Payment Information Identification		party, to unambiguously identify the payment
				information group within the message.
			XML Tag	PmtInfId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.2	11	Customer Credit Transfer Initiation V09		Only "TRF" is allowed.
		+Payment Information	ISO Name	Payment Method
		++Payment Method	<b>ISO Definition</b>	Specifies the means of payment that will be used
				to move the amount of money.
			XML Tag	PmtMtd
			Type	PaymentMethod3Code
			SEPA Code Restrict	
			TRF	CreditTransfer
				Transfer of an amount of money in the books of
				the account servicer.
2.3	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	If present and contains "true", batch booking is
		+Payment Information		requested. If present and contains "false",
		++Batch Booking		booking per transaction is requested.
		-		If element is not present, pre-agreed customer-
				to-PSP conditions apply.
			ISO Name	Batch Booking
			<b>ISO Definition</b>	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.
			XML Tag	BtchBookg
			Type	BatchBookingIndicator
2.4	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
2.4	11	+Payment Information	SEI A Usuge Kuie(s)	The validation of this data element depends on
		++Number Of Transactions		pre-agreed customer-to-PSP conditions.
		TTINUITION OF FRANSACTIONS	ISO Name	Number Of Transactions
			ISO Name ISO Definition	Number Of Transactions  Number of individual transactions contained in
			180 Delinition	
			VMI To	the payment information group.
			XML Tag	NbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}



#	SEPA Mult			Received SCT without Originator IBAN SEPA Core Requirements
2.5				<del>_</del>
2.5	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
		+Payment Information		The validation of this data element depends on
		++Control Sum	CEP L E	pre-agreed customer-to-PSP conditions.
			SEPA Format	The fractional part has a maximum of two digits.
			Rule(s)	
			ISO Name	Control Sum
			<b>ISO Definition</b>	Total of all individual amounts included in the
				group, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	2
			TotalDigits	18
2.6	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	'Payment Type Information' must be present
		+Payment Information		either here or under 'Credit Transfer
		++Payment Type Information		Transaction Information'.
			ISO Name	Payment Type Information
			<b>ISO Definition</b>	Set of elements used to further specify the type of
				transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation26
2.7	01	Customer Credit Transfer Initiation V09		If present, pre-agreed customer-to-PSP
		+Payment Information	()	conditions apply.
		++Payment Type Information	ISO Name	Instruction Priority
		+++Instruction Priority	ISO Definition	Indicator of the urgency or order of importance
				that the instructing party would like the instructed
				party to apply to the processing of the instruction.
			XML Tag	InstrPrty
			Type	Priority2Code
2.8	01	Customer Credit Transfer Initiation V09		Usage is recommended.
2.0	01	+Payment Information	DEI II Osuge Ruic(s)	Only one occurrence is allowed.
		++Payment Type Information	ISO Name	Service Level
		+++Service Level	ISO Definition	Agreement under which or rules under which the
		THE SERVICE LEVEL	150 Definition	transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	11		XML Tag	xs:choice
2.0	_	C	SEPA Rulebook	
2.9	11	Customer Credit Transfer Initiation V09		AT-T001 Identification code of the Scheme.
		+Payment Information		Only "SEPA" is allowed.
		++Payment Type Information	ISO Name	Code
		+++Service Level	<b>ISO Definition</b>	Specifies a pre-agreed service or level of service
		++++Code		between the parties, as published in an external
				service level code list.
			XML Tag	Cd
			Туре	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	ions
			SEPA	SingleEuroPaymentsArea
			SEI II	Payment must be executed following the Single
				Euro Payments Area scheme.
2.10	1 1	Customan Cmadit Transfer Initiation VIO	ICO Nows	
2.10	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	ISO Definition	Specifies a pre-agreed service or level of service
		++Payment Type Information	373 AT 75	between the parties, as a proprietary code.
		+++Service Level	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
			ISO Length	1 35
1	1		SEPA Length	1 35



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#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.11		Customer Credit Transfer Initiation V09	ISO Name	Local Instrument
2.11	01	+Payment Information	ISO Definition	User community specific instrument.
		++Payment Type Information		oser community specific instrument.
		+++Local Instrument		Usage: This element is used to specify a local
		T T Local Instrument		instrument, local clearing option and/or further
				qualify the service or service level.
			XML Tag	LelInstrm
			Type	LocalInstrument2Choice
	11		XML Tag	xs:choice
2.12		Customer Credit Transfer Initiation V09	ISO Name	Code
2.12	11	+Payment Information	ISO Definition	Specifies the local instrument, as published in an
		++Payment Type Information	100 Definition	external local instrument code list.
		+++Local Instrument	XML Tag	Cd
		++++Code	Type	ExternalLocalInstrument1Code
		TTTTCOdC	ISO Length	1 35
			SEPA Length	1 35
2.13	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
2.13	11	+Payment Information	ISO Name ISO Definition	Specifies the local instrument, as a proprietary
		++Payment Type Information	180 Definition	code.
		+++Local Instrument	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
		++++F10pHetary	ISO Length	1 35
			SEPA Length	1 35
2.14	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T008 Category purpose of the Credit
2.14	11	+Payment Information	SEI A Kulebook	
		++Payment Type Information	SEPA Usage Rule(s)	Transfer Mandatom
		+++Category Purpose	ISO Name	Category Purpose
		+++Category Purpose	ISO Name ISO Definition	Specifies the high level purpose of the instruction
			180 Definition	based on a set of pre-defined categories.
				Usage: This is used by the initiating party to
				provide information concerning the processing of
				the payment. It is likely to trigger special
				processing by any of the agents involved in the
				payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	11		XML Tag	xs:choice
2.15	11	Customer Credit Transfer Initiation V09		Only "RRCT" is allowed.
2.13	11	+Payment Information	ISO Name	
		++Payment Type Information	ISO Definition	Category purpose, as published in an external
		+++Category Purpose	150 Deminion	category purpose code list.
		++++Code	XML Tag	Cd
		TTTTCOUC	Type	ExternalCategoryPurpose1Code
			ISO Length	1 4
			SEPA Length	1 4 1 4
			SEPA Code Restrict	
			RRCT	ReimbursementReceivedCreditTransfer
				Transaction is related to a reimbursement for
				commercial reasons of a correctly received credit
				transfer.
2.16	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
		+Payment Information	<b>ISO Definition</b>	Category purpose, in a proprietary form.
		++Payment Type Information	XML Tag	Prtry
		+++Category Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35



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



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



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.34		Customer Credit Transfer Initiation V09	ISO Name	Town Name
2.54	01	+Payment Information	ISO Definition	Name of a built-up area, with defined boundaries,
		++Debtor	100 Demitton	and a local government.
		+++Postal Address	XML Tag	TwnNm
		++++Town Name	Type	Max35Text
		++++10wii ivaine	ISO Length	1 35
			SEPA Length	1 35
2.25	0 1	Contain Condit Town for Initiation 1000	ISO Name	Town Location Name
2.35	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Specific location name within the town.
		+Payment Information		•
		++Debtor	XML Tag	TwnLctnNm
		+++Postal Address	Type	Max35Text
		++++Town Location Name	ISO Length	1 35
			SEPA Length	1 35
2.36	01	Customer Credit Transfer Initiation V09	ISO Name	District Name
		+Payment Information	ISO Definition	Identifies a subdivision within a country sub-
		++Debtor		division.
		+++Postal Address	XML Tag	DstrctNm
		++++District Name	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.37	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
2.31	01	+Payment Information	ISO Definition	Identifies a subdivision of a country such as state,
		++Debtor	150 Delilliuoli	region, county.
		+++Postal Address	VMI Too	
			XML Tag	CtrySubDvsn
		++++Country Sub Division	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.38	01	Customer Credit Transfer Initiation V09	ISO Name	Country
		+Payment Information	ISO Definition	Nation with its own government.
		++Debtor	XML Tag	Ctry
		+++Postal Address	Type	CountryCode
		++++Country	Pattern	$[A-Z]{2,2}$
2.39	02	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only two occurrences are allowed.
		+Payment Information		If 'Address Line' is used, then 'Postal Address'
		++Debtor		sub-elements other than 'Country' are forbidden.
		+++Postal Address		A combination of 'Address Line' and 'Country' is
		++++Address Line		allowed; it is recommended when either Debtor
		THE TRACESS EMIC		Agent or Creditor Agent is a non-EEA SEPA
				PSP.
			ISO Name	Address Line
			ISO Definition	Information that locates and identifies a specific
				address, as defined by postal services, presented
				in free format text.
			XML Tag	AdrLine
			Type	Max70Text
			ISO Length	1 70
			SEPA Length	1 70
2.40	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P004 Originator Identification Code
		+Payment Information	ISO Name	Identification
		++Debtor	ISO Definition	Unique and unambiguous identification of a
		+++Identification		party.
			XML Tag	Id
			Type	Party38Choice
	11		XML Tag	xs:choice
2.41		Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of
2.41	11		SEFA Usage Kuie(s)	
		+Payment Information	ICO N	'Other' is allowed.
		++Debtor	ISO Name	Organisation Identification
		+++Identification	ISO Definition	Unique and unambiguous way to identify an
		++++Organisation Identification		organisation.
			XML Tag	OrgId
	1		Type	OrganisationIdentification29



#	SEPA		Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements		
	Mult			•	
2.42	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one occurence	
		+Payment Information	TOO N	of 'Other' is allowed	
		++Debtor	ISO Name	Private Identification	
		+++Identification	ISO Definition	Unique and unambiguous identification of a	
		++++Private Identification		person, for example a passport.	
			XML Tag	PrvtId	
	ļ		Type	PersonIdentification13	
2.43	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence	
		+Payment Information	ISO Definition	Country in which a person resides (the place of a	
		++Debtor		person's home). In the case of a company, it is the	
		+++Country Of Residence		country from which the affairs of that company	
				are directed.	
			XML Tag	CtryOfRes	
			Туре	CountryCode	
			Pattern	$[A-Z]{2,2}$	
2.44	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details	
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact	
		++Debtor		the party.	
		+++Contact Details	XML Tag	CtctDtls	
			Туре	Contact4	
2.45	11	Customer Credit Transfer Initiation V09	ISO Name	Debtor Account	
		+Payment Information	ISO Definition	Unambiguous identification of the account of the	
		++Debtor Account		debtor to which a debit entry will be made as a	
				result of the transaction.	
			XML Tag	DbtrAcct	
			Type	CashAccount38	
2.46	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only IBAN is allowed.	
		+Payment Information	ISO Name	Identification	
		++Debtor Account	<b>ISO Definition</b>	Unique and unambiguous identification for the	
		+++Identification		account between the account owner and the	
				account servicer.	
			XML Tag	Id	
			Type	AccountIdentification4Choice	
	11		XML Tag	xs:choice	
2.47	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-D001 The IBAN of the account of the	
		+Payment Information		Originator	
		++Debtor Account	ISO Name	IBAN	
		+++Identification	<b>ISO Definition</b>	International Bank Account Number (IBAN) -	
		++++IBAN		identifier used internationally by financial	
				institutions to uniquely identify the account of a	
				customer. Further specifications of the format and	
				content of the IBAN can be found in the standard	
				ISO 13616 "Banking and related financial	
				services - International Bank Account Number	
				(IBAN)" version 1997-10-01, or later revisions.	
			XML Tag	IBAN	
			Туре	IBAN2007Identifier	
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
2.48	11	Customer Credit Transfer Initiation V09	ISO Name	Other	
		+Payment Information	ISO Definition	Unique identification of an account, as assigned	
		++Debtor Account		by the account servicer, using an identification	
		+++Identification		scheme.	
		++++Other	XML Tag	Othr	
			Туре	GenericAccountIdentification1	
2.49	01	Customer Credit Transfer Initiation V09	ISO Name	Туре	
		+Payment Information	ISO Definition	Specifies the nature, or use of the account.	
		++Debtor Account	XML Tag	Tp	
		+++Type	Type	CashAccountType2Choice	
	1	· 'Jr -	- J F		



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.50		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition	Currency Identification of the currency in which the account is held.
				Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
			XML Tag Type Pattern	Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.51	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.
			XML Tag	Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.  Nm
			Type ISO Length SEPA Length	Max70Text 1 70 1 70
2.52	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Rulebook	AT-P003 The Proxy/Alias of the account of the Originator. AT-P003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. Proxy Specifies an alternate assumed name for the identification of the account.
2.53	11	Customer Credit Transfer Initiation V09	Type ISO Name	ProxyAccountIdentification1  Debtor Agent
		+Payment Information ++Debtor Agent	ISO Definition  XML Tag  Type	Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6



#	SEPA	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements		
2.71	Mult				
2.54	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'BICFI' or 'Other/Identification' must be	
		+Payment Information ++Debtor Agent	ISO Name	used. Financial Institution Identification	
		+++Financial Institution Identification	ISO Definition	Unique and unambiguous identification of a	
		+++Financial histitution identification	180 Definition	financial institution, as assigned under an	
				internationally recognised or proprietary	
				identification scheme.	
			XML Tag	FinInstnId	
			Type	FinancialInstitutionIdentification18	
2.55	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-D002 The BIC code of the Originator PSP.	
2.33	01	+Payment Information	ISO Name	BICFI	
		++Debtor Agent	ISO Definition	Code allocated to a financial institution by the	
		+++Financial Institution Identification	100 Delimition	ISO 9362 Registration Authority as described in	
		++++BICFI		ISO 9362 "Banking - Banking	
		The Breat		telecommunication messages - Business identifier	
				code (BIC)".	
			XML Tag	BICFI	
			Type	BICFIDec2014Identifier	
			Pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-	
			1 4000111	Z0-9]{3,3}){0,1}	
2.56	01	Customer Credit Transfer Initiation V09	ISO Name	Clearing System Member Identification	
2.00	01	+Payment Information	ISO Definition	Information used to identify a member within a	
		++Debtor Agent		clearing system.	
		+++Financial Institution Identification	XML Tag	ClrSysMmbId	
		++++Clearing System Member Identification		ClearingSystemMemberIdentification2	
2.57	01	Customer Credit Transfer Initiation V09	ISO Name	LEI	
2.07	01	+Payment Information	ISO Definition	Legal entity identifier of the financial institution.	
		++Debtor Agent	XML Tag	LEI	
		+++Financial Institution Identification	Type	LEIIdentifier	
		++++LEI	Pattern	[A-Z0-9]{18,18}[0-9]{2,2}	
2.58	01	Customer Credit Transfer Initiation V09	ISO Name	Name	
		+Payment Information	ISO Definition	Name by which an agent is known and which is	
		++Debtor Agent		usually used to identify that agent.	
		+++Financial Institution Identification	XML Tag	Nm	
		++++Name	Type	Max140Text	
			ISO Length	1 140	
			SEPA Length	1 140	
2.59	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address	
		+Payment Information	ISO Definition	Information that locates and identifies a specific	
		++Debtor Agent		address, as defined by postal services.	
		+++Financial Institution Identification	XML Tag	PstlAdr	
		++++Postal Address	Type	PostalAddress24	
2.60	01	Customer Credit Transfer Initiation V09	ISO Name	Other	
		+Payment Information	<b>ISO Definition</b>	Unique identification of an agent, as assigned by	
		++Debtor Agent		an institution, using an identification scheme.	
		+++Financial Institution Identification	XML Tag	Othr	
		++++Other	Type	GenericFinancialIdentification1	
2.61	11	Customer Credit Transfer Initiation V09		Only "NOTPROVIDED" is allowed.	
		+Payment Information	ISO Name	Identification	
		++Debtor Agent	ISO Definition	Unique and unambiguous identification of a	
		+++Financial Institution Identification		person.	
		++++Other	XML Tag	Id	
		+++++Identification	Type	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
2.62	01	Customer Credit Transfer Initiation V09	ISO Name	Scheme Name	
		+Payment Information	ISO Definition	Name of the identification scheme.	
		++Debtor Agent	XML Tag	SchmeNm	
		+++Financial Institution Identification	Type	FinancialIdentificationSchemeName1Choice	
		++++Other			
		+++++Scheme Name			



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.63		Customer Credit Transfer Initiation V09	ISO Name	Issuer
	J1	+Payment Information	ISO Definition	Entity that assigns the identification.
		++Debtor Agent	XML Tag	Issr
		+++Financial Institution Identification	Туре	Max35Text
		++++Other	ISO Length	1 35
		++++Issuer	SEPA Length	1 35
2.64	01	Customer Credit Transfer Initiation V09	ISO Name	Branch Identification
		+Payment Information	ISO Definition	Identifies a specific branch of a financial
		++Debtor Agent +++Branch Identification		institution.
				Usage: This component should be used in case
				the identification information in the financial
				institution component does not provide
			XML Tag	identification up to branch level. BrnchId
			Type	BranchData3
2.65	01	Customer Credit Transfer Initiation V09	ISO Name	Debtor Agent Account
2.03	01	+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Debtor Agent Account	150 Definition	debtor agent at its servicing agent in the payment
		The second region recount		chain.
			XML Tag	DbtrAgtAcct
			Type	CashAccount38
2.66	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Debtor Agent
		+Payment Information	<b>ISO Definition</b>	Further information related to the processing of
		++Instruction For Debtor Agent		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.
			XML Tag	InstrForDbtrAgt
			Type	Max140Text
			ISO Length	1 140
2.67	0 1	C . C I'.T C I '.' ' VIO	SEPA Length	1 140
2.67	01	Customer Credit Transfer Initiation V09	ISO Name	Ultimate Debtor
		+Payment Information	ISO Definition	Ultimate party that owes an amount of money to
		++Ultimate Debtor	XML Tag	the (ultimate) creditor. UltmtDbtr
			Type	PartyIdentification135
2.68	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P006 Name of the Originator Reference
2.00	01	+Payment Information		Party
		++Ultimate Debtor	SEPA Usage Rule(s)	'Name' is limited to 70 characters in length.
		+++Name	ISO Name	Name
			<b>ISO Definition</b>	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
2 60	0 1	Customer Credit Transfer Initiation V09	SEPA Length ISO Name	1 70 Postal Address
2.69	01	+Payment Information	ISO Name ISO Definition	Postal Address Information that locates and identifies a specific
		++Ultimate Debtor	190 Dellillingli	address, as defined by postal services.
		+++Postal Address	XML Tag	PstlAdr
		2 0000 1 2002 000	Type	PostalAddress24
2.70	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P007 Identification code of the Originator
		+Payment Information		Reference Party
		++Ultimate Debtor	ISO Name	Identification
		+++Identification	<b>ISO Definition</b>	Unique and unambiguous identification of a
			**************************************	party.
			XML Tag	Id
			Type	Party38Choice



#	SEPA Mult	Message Element		f Received SCT without Originator IBAN SEPA Core Requirements
	11		XML Tag	xs:choice
2.71	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of
		+Payment Information		'Other' is allowed.
		++Ultimate Debtor	ISO Name	Organisation Identification
		+++Identification	<b>ISO Definition</b>	Unique and unambiguous way to identify an
		++++Organisation Identification		organisation.
			XML Tag	OrgId
			Туре	OrganisationIdentification29
2.72	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one
		+Payment Information		occurrence of 'Other' is allowed.
		++Ultimate Debtor	ISO Name	Private Identification
		+++Identification	ISO Definition	Unique and unambiguous identification of a
		++++Private Identification	NAME OF THE PERSON OF THE PERS	person, for example a passport.
			XML Tag	PrvtId
	0.1	a a u m a z	Type	PersonIdentification13
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Ultimate Debtor		person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
			VMI Too	are directed.
			XML Tag	CtryOfRes
			Type Pattern	CountryCode [A-Z]{2,2}
2.74	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
2.74	01	+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Ultimate Debtor	150 Definition	
		+++Contact Details	XML Tag	the party. CtctDtls
		+++Contact Details	Type	Contact4
2.75	01	Customer Credit Transfer Initiation V09		Only "SLEV" is allowed.
2.73	01	+Payment Information	SEITI Usuge Ruic(s)	It is recommended that this element be specified
		++Charge Bearer		at 'Payment Information' level.
		Transfer Bearer	ISO Name	Charge Bearer
			ISO Definition	Specifies which party/parties will bear the
				charges associated with the processing of the
				payment transaction.
			XML Tag	ChrgBr
			Type	ChargeBearerType1Code
			SEPA Code Restrict	tions
			SLEV SLEV	FollowingServiceLevel
			SLEV	Charges are to be applied following the rules
				agreed in the service level and/or scheme.
2.76	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account
2.70	01	+Payment Information	ISO Definition	Account used to process charges associated with
		++Charges Account	150 Demintion	a transaction.
		Therefore recount		a transaction.
				Usage: Charges account should be used when
				charges have to be booked to an account different
				from the account identified in debtor's account.
			XML Tag	ChrgsAcct
			Туре	CashAccount38
2.77	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account Agent
		+Payment Information	ISO Definition	Agent that services a charges account.
		++Charges Account Agent		
				Usage: Charges account agent should only be
				used when the charges account agent is different
1	Ī			from the debtor agent.
			XML Tag	ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6



#	SEPA	Message Element		Received SCT without Originator IBAN SEPA Core Requirements
2.70	Mult	G . G P.T. C I W. I IVO		
2.78	1n	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Credit Transfer Transaction Information Provides information on the individual
		+Payment Information ++Credit Transfer Transaction Information	180 Definition	
		++Credit Transfer Transaction Information	NAME OF A	transaction(s) included in the message.
			XML Tag	CdtTrfTxInf
	<b>.</b>		Type	CreditTransferTransaction34
2.79	11	Customer Credit Transfer Initiation V09	ISO Name	Payment Identification
		+Payment Information	ISO Definition	Set of elements used to reference a payment
		++Credit Transfer Transaction Information		instruction.
		+++Payment Identification	XML Tag	PmtId
			Type	PaymentIdentification6
2.80	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Identification
		+Payment Information	ISO Definition	Unique identification as assigned by an
		++Credit Transfer Transaction Information		instructing party for an instructed party to
		+++Payment Identification		unambiguously identify the instruction.
		++++Instruction Identification		
				Usage: The instruction identification is a point to
				point reference that can be used between the
				instructing party and the instructed party to refer
				to the individual instruction. It can be included in
				several messages related to the instruction.
			XML Tag	InstrId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.81	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T014 The Originator's Reference of the SEPA
		+Payment Information		Credit Transfer Instruction.
		++Credit Transfer Transaction Information	ISO Name	End To End Identification
		+++Payment Identification	ISO Definition	Unique identification assigned by the initiating
		++++End To End Identification	100 Deminion	party to unambiguously identify the transaction.
		The To End Identification		This identification is passed on, unchanged,
				throughout the entire end-to-end chain.
				unoughout the entire end to end endin.
				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.
			VMI Tog	EndToEndId
			XML Tag	
			Type	Max35Text
			ISO Length	1 35
2.02	0 1	O to The Control of the Control	SEPA Length	1 35
2.82	01	Customer Credit Transfer Initiation V09	ISO Name	UETR
		+Payment Information	ISO Definition	Universally unique identifier to provide an end-
		++Credit Transfer Transaction Information		to-end reference of a payment transaction.
		+++Payment Identification	XML Tag	UETR
		++++UETR	Type	UUIDv4Identifier
			Pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-
				f0-9]{3}-[a-f0-9]{12}
2.83	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	'Payment Type Information' must be present
		+Payment Information		either here or directly under 'Payment
		++Credit Transfer Transaction Information		Information'.
		+++Payment Type Information	ISO Name	Payment Type Information
			<b>ISO Definition</b>	Set of elements used to further specify the type of
				transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation26
2.84	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Priority
2.04	J 1	+Payment Information	ISO Definition	Indicator of the urgency or order of importance
		++Credit Transfer Transaction Information	150 Dellinuuli	that the instructing party would like the instructed
		+++Payment Type Information		party to apply to the processing of the instruction.
			VMI Tog	
		++++Instruction Priority	XML Tag	InstrPrty Priority 2Code
	1	l	Туре	Priority2Code



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



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.91		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-T008 Category purpose of the Credit Transfer. Mandatory. Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
2.92	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	XML Tag	xs:choice  Only "RRCT" is allowed.  Code  Category purpose, as published in an external category purpose code list.  Cd  ExternalCategoryPurpose1Code  1 4  1 4
			SEPA Code Restricti RRCT	
2.93	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 35 1 35
2.94	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name ISO Definition  XML Tag Type	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
2.95	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount +++Instructed Amount	XML Tag  SEPA Rulebook SEPA Usage Rule(s)  SEPA Format Rule(s) ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	xs:choice  AT-T002 Amount of the Credit Transfer in Euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.  Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.  Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999.99



#	SEPA	Message Element		Received SCT without Originator IBAN
	Mult			EPA Core Requirements
2.96		Customer Credit Transfer Initiation V09	ISO Name	Equivalent Amount
		+Payment Information	ISO Definition	Amount of money to be moved between the
		++Credit Transfer Transaction Information		debtor and creditor, expressed in the currency of
		+++Amount		the debtor's account, and the currency in which
		++++Equivalent Amount	TO ST. IN	the amount is to be moved.
			XML Tag	EqvtAmt
• 0=	0.4	G	Type	EquivalentAmount2
2.97	01	Customer Credit Transfer Initiation V09	ISO Name	Exchange Rate Information
		+Payment Information	ISO Definition	Provides details on the currency exchange rate
		++Credit Transfer Transaction Information		and contract.
		+++Exchange Rate Information	XML Tag	XchgRateInf
			Туре	ExchangeRate1
2.98	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only "SLEV" is allowed.
		+Payment Information		It is recommended that this element be specified
		++Credit Transfer Transaction Information	TGG 37	at 'Payment Information' level.
		+++Charge Bearer	ISO Name	Charge Bearer
			ISO Definition	Specifies which party/parties will bear the
				charges associated with the processing of the
				payment transaction.
			XML Tag	ChrgBr
			Туре	ChargeBearerType1Code
			SEPA Code Restrict	ions
			SLEV	FollowingServiceLevel
				Charges are to be applied following the rules
				agreed in the service level and/or scheme.
2.99	01	Customer Credit Transfer Initiation V09	ISO Name	Cheque Instruction
		+Payment Information	ISO Definition	Set of elements needed to issue a cheque.
		++Credit Transfer Transaction Information	XML Tag	ChqInstr
		+++Cheque Instruction	Type	Cheque11
2.100	01	Customer Credit Transfer Initiation V09	ISO Name	Ultimate Debtor
		+Payment Information	ISO Definition	Ultimate party that owes an amount of money to
		++Credit Transfer Transaction Information		the (ultimate) creditor.
		+++Ultimate Debtor	XML Tag	UltmtDbtr
			Type	PartyIdentification135
2.101	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P006 Name of the Originator Reference
		+Payment Information		Party.
		++Credit Transfer Transaction Information		'Name' is limited to 70 characters in length.
		+++Ultimate Debtor	ISO Name	Name
		++++Name	ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
2.1			SEPA Length	1 70
2.102		Customer Credit Transfer Initiation V09	ISO Name	Postal Address
		+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Credit Transfer Transaction Information	*** ** **	address, as defined by postal services.
		+++Ultimate Debtor	XML Tag	PstlAdr
2.102	0 1	++++Postal Address	Type	Postal Address 24
2.103		Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P007 Identification Code of the Originator
		+Payment Information	ICO N	Reference Party.
		++Credit Transfer Transaction Information	ISO Name	Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification	NAME OF A	party.
			XML Tag	Id
			Type	Party38Choice
ĺ	11		XML Tag	xs:choice



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.104	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.105	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.106	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name ISO Definition  XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.107	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.108	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 1 Agent between the debtor's agent and the creditor's agent.  Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. IntrmyAgt1 BranchAndFinancialInstitutionIdentification6
2.109	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. IntrmyAgt1Acct CashAccount38
2.110	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent.  Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.  IntrmyAgt2 BranchAndFinancialInstitutionIdentification6
2.111	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount38



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



#	SEPA	Message Element		f Received SCT without Originator IBAN
	Mult			SEPA Core Requirements
2.119	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2 120	0 1	+++++Address Type Customer Credit Transfer Initiation V09	ISO Name	Demontrary
2.120	01	+Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 70 I 70
2.121	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 I 70
2.122	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 I 70
2.123	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Preditor ++++Postal Address +++++Building Number	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 16 1 16
2.124	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 35 1 35
2.125	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 70 I 70
2.126	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 16 1 16
2.127	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 70 I 70



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.128		Customer Credit Transfer Initiation V09	ISO Name	Post Code
		+Payment Information	ISO Definition	Identifier consisting of a group of letters and/or
		++Credit Transfer Transaction Information		numbers that is added to a postal address to assist
		+++Creditor		the sorting of mail.
		++++Postal Address	XML Tag	PstCd
		+++++Post Code	Туре	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.129	01	Customer Credit Transfer Initiation V09	ISO Name	Town Name
		+Payment Information	<b>ISO Definition</b>	Name of a built-up area, with defined boundaries,
		++Credit Transfer Transaction Information		and a local government.
		+++Creditor	XML Tag	TwnNm
		++++Postal Address	Туре	Max35Text
		+++++Town Name	ISO Length	1 35
2.120			SEPA Length	1 35
2.130	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name
		+Payment Information	ISO Definition	Specific location name within the town.
		++Credit Transfer Transaction Information	XML Tag	TwnLctnNm
		+++Creditor	Type	Max35Text
		++++Postal Address	ISO Length	1 35
2 121	0 1	+++++Town Location Name	SEPA Length ISO Name	1 35
2.131	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	District Name
		+Payment Information	180 Definition	Identifies a subdivision within a country sub-
		++Credit Transfer Transaction Information +++Creditor	VMI Too	division.
			XML Tag	DstrctNm Mov25Tout
		++++Postal Address +++++District Name	Type	Max35Text 1 35
		+++++District Name	ISO Length SEPA Length	1 35 1 35
2.132	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
2.132	01	+Payment Information	ISO Definition	Identifies a subdivision of a country such as state,
		++Credit Transfer Transaction Information	180 Definition	region, county.
		+++Creditor	XML Tag	CtrySubDvsn
		++++Postal Address	Type	Max35Text
		+++++Country Sub Division	ISO Length	1 35
		The second of th	SEPA Length	1 35
2.133	01	Customer Credit Transfer Initiation V09	ISO Name	Country
		+Payment Information	ISO Definition	Nation with its own government.
		++Credit Transfer Transaction Information	XML Tag	Ctry
		+++Creditor	Туре	CountryCode
		++++Postal Address	Pattern	[A-Z]{2,2}
		+++++Country		
2.134	02	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only two occurrences are allowed.
		+Payment Information		If 'Address Line' is used, then 'Postal Address'
		++Credit Transfer Transaction Information		sub-elements other than 'Country' are forbidden.
		+++Creditor		A combination of 'Address Line' and 'Country' is
		++++Postal Address		allowed.
		++++Address Line	ISO Name	Address Line
			<b>ISO Definition</b>	Information that locates and identifies a specific
				address, as defined by postal services, presented
				in free format text.
			XML Tag	AdrLine
			Туре	Max70Text
			ISO Length	1 70
			SEPA Length	1 70
2.135	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E005 Beneficiary Identification Code.
		+Payment Information	ISO Name	Identification
		++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification of a
		+++Creditor		party.
		++++Identification	XML Tag	Id
			Type	Party38Choice
	11		XML Tag	xs:choice



#	SEPA Mult	Message Element		Received SCT without Originator IBAN EPA Core Requirements
2.136	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of
2.120		+Payment Information	SELTI COMSCIENCE	'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification
		+++Creditor	ISO Definition	Unique and unambiguous way to identify an
		++++Identification		organisation.
		+++++Organisation Identification	XML Tag	OrgId
			Type	OrganisationIdentification29
2.137	11	Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one
		+Payment Information	0 ()	occurrence of 'Other' is allowed.
			ISO Name	Private Identification
		+++Creditor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		person, for example a passport.
		+++++Private Identification	XML Tag	PrvtId
			Type	PersonIdentification13
2.138	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the
		+++Creditor		country from which the affairs of that company
		++++Country Of Residence		are directed.
		-	XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	$[A-Z]{2,2}$
2.139	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Credit Transfer Transaction Information		the party.
		+++Creditor	XML Tag	CtctDtls
		++++Contact Details	Type	Contact4
2.140	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	An alternative identifier to attribute AT-C001
		+Payment Information		The IBAN of the account of the Beneficiary.
		++Credit Transfer Transaction Information	SEPA Usage Rule(s)	
		+++Creditor Account	ISO Name	Creditor Account
			ISO Definition	Unambiguous identification of the account of the
				creditor to which a credit entry will be posted as a
				result of the payment transaction.
			XML Tag	CdtrAcct
			Type	CashAccount38
2.141	11	Customer Credit Transfer Initiation V09	ISO Name	Identification
		+Payment Information	ISO Definition	Unique and unambiguous identification for the
		++Credit Transfer Transaction Information		account between the account owner and the
		+++Creditor Account		account servicer.
		++++Identification	XML Tag	Id
			Type	AccountIdentification4Choice
2.1.1	11	0 10 7 10 7 10 7 10 7 10 7 10 7 10 7 10	XML Tag	xs:choice
2.142	11	Customer Credit Transfer Initiation V09	ISO Name	IBAN
		+Payment Information	ISO Definition	International Bank Account Number (IBAN) -
		++Credit Transfer Transaction Information		identifier used internationally by financial
		+++Creditor Account		institutions to uniquely identify the account of a
1		++++Identification		customer. Further specifications of the format and
1		++++HBAN		content of the IBAN can be found in the standard
1				ISO 13616 "Banking and related financial
1				services - International Bank Account Number
			VMI Too	(IBAN)" version 1997-10-01, or later revisions.
1			XML Tag	IBAN IBAN 10007 Identifier
1			Type Pottorn	IBAN2007Identifier
2 1/2	1 1	Customer Credit Transfer Initiation VOC	Pattern ISO Name	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.143	11	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Other
		+Payment Information	150 Delimition	Unique identification of an account, as assigned
		++Credit Transfer Transaction Information +++Creditor Account		by the account servicer, using an identification
1		++++Creditor Account ++++Identification	VMI Tog	scheme. Othr
1		+++++Other	XML Tag Type	GenericAccountIdentification1
	<u> </u>	TTTTTOUICI	Type	GenericAccountidentinication



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



#	SEPA	Message Element	Transfer Back of Received SCT without Originator IBAN		
	Mult		SEPA Core Requirements		
2.150	01	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Rulebook	AT-E003 The Proxy/Alias of the account of the Beneficiary.	
		++Credit Transfer Transaction Information	SEPA Usage Rule(s)	AT-E003 can only be provided here under the	
		+++Creditor Account		condition that the Originator is given the	
		++++Proxy		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/	
			TOO N	or the Beneficiary concerned	
			ISO Name ISO Definition	Proxy Specifies an alternate assumed name for the	
			180 Definition	Specifies an alternate assumed name for the identification of the account.	
			XML Tag	Prxy	
			Type	ProxyAccountIdentification1	
2.151	01	Customer Credit Transfer Initiation V09	ISO Name	Ultimate Creditor	
		+Payment Information	ISO Definition	Ultimate party to which an amount of money is	
		++Credit Transfer Transaction Information	NAME OF A	due.	
		+++Ultimate Creditor	XML Tag Type	UltmtCdtr PartyIdentification135	
2.152	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E007 Name of the Beneficiary Reference	
2.102	02	+Payment Information		Party.	
		++Credit Transfer Transaction Information	SEPA Usage Rule(s)	'Name' is limited to 70 characters in length.	
		+++Ultimate Creditor	ISO Name	Name	
		++++Name	ISO Definition	Name by which a party is known and which is	
			VMI Tog	usually used to identify that party. Nm	
			XML Tag Type	Max140Text	
			ISO Length	1 140	
			SEPA Length	1 70	
2.153	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address	
		+Payment Information	ISO Definition	Information that locates and identifies a specific	
		++Credit Transfer Transaction Information +++Ultimate Creditor	NAME OF A	address, as defined by postal services.	
		++++Postal Address	XML Tag Type	PstlAdr PostalAddress24	
2.154	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E010 Identification Code of the Beneficiary	
		+Payment Information		Reference Party.	
		++Credit Transfer Transaction Information	ISO Name	Identification	
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous identification of a	
		++++Identification	VMI Too	party.	
			XML Tag Type	Id Party38Choice	
	11		XML Tag	xs:choice	
2.155		Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of	
		+Payment Information	(0)	'Other' is allowed.	
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification	
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous way to identify an	
		++++Identification	VMI Too	organisation.	
		+++++Organisation Identification	XML Tag	OrgId Organization Identification 20	
	1		Type	OrganisationIdentification29	



#	SEPA Mult	Message Element		Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements		
2.156		Customer Credit Transfer Initiation V09		Either 'Date and Place of Birth' or one		
2.130	11	+Payment Information	SEIT CSuge Ruic(s)	occurrence of 'Other' is allowed.		
		++Credit Transfer Transaction Information	ISO Name	Private Identification		
		+++Ultimate Creditor	ISO Definition	Unique and unambiguous identification of a		
		++++Identification		person, for example a passport.		
		+++++Private Identification	XML Tag	PrvtId		
			Type	PersonIdentification13		
2.157	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence		
		+Payment Information	ISO Definition	Country in which a person resides (the place of a		
		++Credit Transfer Transaction Information		person's home). In the case of a company, it is the		
		+++Ultimate Creditor		country from which the affairs of that company		
		++++Country Of Residence		are directed.		
			XML Tag	CtryOfRes		
			Type	CountryCode		
			Pattern	$[A-Z]{2,2}$		
2.158	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details		
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact		
		++Credit Transfer Transaction Information		the party.		
		+++Ultimate Creditor	XML Tag	CtctDtls		
		++++Contact Details	Type	Contact4		
2.159	0n	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Creditor Agent		
		+Payment Information	ISO Definition	Further information related to the processing of		
		++Credit Transfer Transaction Information		the payment instruction, provided by the		
		+++Instruction For Creditor Agent		initiating party, and intended for the creditor		
				agent.		
			XML Tag	InstrForCdtrAgt		
			Type	InstructionForCreditorAgent1		
2.160	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Debtor Agent		
		+Payment Information	ISO Definition	Further information related to the processing of		
		++Credit Transfer Transaction Information		the payment instruction, that may need to be		
		+++Instruction For Debtor Agent		acted upon by the debtor agent, depending on		
				agreement between debtor and the debtor agent.		
			XML Tag	InstrForDbtrAgt		
			Type	Max140Text		
			ISO Length	1 140		
			SEPA Length	1 140		
2.161	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T007 Purpose of the Credit Transfer.		
		+Payment Information	SEPA Usage Rule(s)			
				Purpose		
		+++Purpose	ISO Definition	Underlying reason for the payment transaction.		
				Usage: Purpose is used by the end-customers,		
				that is initiating party, (ultimate) debtor,		
				(ultimate) creditor to provide information		
				concerning the nature of the payment. Purpose is		
				a content element, which is not used for		
				processing by any of the agents involved in the		
			SZNAT ID.	payment chain.		
			XML Tag	Purp		
-	1 1		Type	Purpose2Choice		
2.1.5	11	G	XML Tag	xs:choice		
2.162	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	"RRCT" or another code meaningful for		
		+Payment Information	ICO N.	identifying the SCT as a transfer back.		
		++Credit Transfer Transaction Information	ISO Name	Code		
		+++Purpose	ISO Definition	Underlying reason for the payment transaction, as		
		++++Code	VMI Too	published in an external purpose code list.		
			XML Tag	Cd External Promosal Code		
			Type	ExternalPurpose1Code		
			ISO Length	1 4 1 4		
			SEPA Length			
			SEPA Code Restrict			
			RRCT	ReimbursementReceivedCreditTransfer		
				Transaction is related to a reimbursement for		



#	SEPA Mult	Message Element		Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
			SEPA Code Restrict	ions	
				commercial reasons of a correctly received credit transfer.	
2.163	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 35 1 35	
2.164	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition  XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3	
2.165	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8	
2.166	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition  XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7	
2.167	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	SEPA Rulebook	AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction.  Either 'Structured' or 'Unstructured' may be present  Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.  RmtInf  RemittanceInformation16	



#	SEPA	Message Element	Transfer Back of Received SCT without Originator IBAN		
	Mult		SEPA Core Requirements		
2.168	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured  Customer Credit Transfer Initiation V09	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Only one occurrence of 'Unstructured' is allowed.  'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary.  If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".  Unstructured Information of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.  Ustrd  Max140Text  1 140  1 140	
2.170		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured  Customer Credit Transfer Initiation V09	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition  XML Tag Type ISO Name	Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element (i.e. excluding <strd> and </strd> ) do not exceed 140 characters in length.  Structured  Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.  Strd  StructuredRemittanceInformation16  Referred Document Information	
2.170	U1	+++++Referred Document Information	ISO Name ISO Definition  XML Tag Type	Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7	
2.171	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name ISO Definition XML Tag Type	Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2	



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



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



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



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

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

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

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

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

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

The message caters for bulk and single payment instructions.

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

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

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



#	# SEPA Message Element Custom		Customer-to-PS	stomer-to-PSP Credit Transfer Information with ERI	
"	Mult	_		SEPA Core Requirements	
		Document	XML Tag	Document	
			Туре	Document	
	11	Customer Credit Transfer Initiation V09	ISO Name	Customer Credit Transfer Initiation V09	
			ISO Definition	Scope C. Little C. Little	
				The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding	
				agent or debtor agent. It is used to request	
				movement of funds from the debtor account to a	
				creditor.	
			XML Tag	CstmrCdtTrfInitn	
1.0	1 1		Type	CustomerCreditTransferInitiationV09	
1.0	11	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition	Group Header Set of characteristics shared by all individual	
		+Group Header	150 Definition	transactions included in the message.	
			XML Tag	GrpHdr	
			Туре	GroupHeader85	
1.1	11	Customer Credit Transfer Initiation V09	ISO Name	Message Identification	
		+Group Header	ISO Definition	Point to point reference, as assigned by the	
		++Message Identification		instructing party, and sent to the next party in the chain to unambiguously identify the message.	
				Usage: The instructing party has to make sure	
				that MessageIdentification is unique per	
				instructed party for a pre-agreed period.	
			XML Tag	MsgId	
			Type	Max35Text	
			ISO Length SEPA Length	1 35 1 35	
1.2	11	Customer Credit Transfer Initiation V09	ISO Name	Creation Date Time	
1.2	11	+Group Header	ISO Definition	Date and time at which the message was created.	
		++Creation Date Time	XML Tag	CreDtTm	
			Type	ISODateTime	
1.3	02	Customer Credit Transfer Initiation V09	ISO Name	Authorisation	
		+Group Header ++Authorisation	ISO Definition	User identification or any user key to be used to check whether the initiating party is allowed to	
		++Authorisation		initiate transactions from the account specified in	
				the message.	
				Usage: The content is not of a technical nature,	
				but reflects the organisational structure at the	
				initiating side.	
				The authorisation element can typically be used	
				in relay scenarios, payment initiations, payment	
				returns or payment reversals that are initiated on	
				behalf of a party different from the initiating party.	
			XML Tag	Authstn	
			Туре	Authorisation1Choice	
1.4	11	Customer Credit Transfer Initiation V09		The validation of this data element depends on	
		+Group Header		pre-agreed customer-to-PSP conditions.	
		++Number Of Transactions	ISO Name	Number Of Transactions	
			ISO Definition	Number of individual transactions contained in	
			XML Tag	the message. NbOfTxs	
			Type	Max15NumericText	
			Pattern	[0-9]{1,15}	



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



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



#	SEPA Mult			P Credit Transfer Information with ERI SEPA Core Requirements
2.5				<del>_</del>
2.5	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
		+Payment Information		The validation of this data element depends on
		++Control Sum	CER L E	pre-agreed customer-to-PSP conditions.
			SEPA Format	The fractional part has a maximum of two digits.
			Rule(s)	
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the
				group, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	2
			TotalDigits	18
2.6	01	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	'Payment Type Information' must be present
		+Payment Information		either here or under 'Credit Transfer
		++Payment Type Information		Transaction Information'.
			ISO Name	Payment Type Information
			<b>ISO Definition</b>	Set of elements used to further specify the type of
				transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation26
2.7	01	Customer Credit Transfer Initiation V09		If present, pre-agreed customer-to-PSP
		+Payment Information		conditions apply.
		++Payment Type Information	ISO Name	Instruction Priority
		+++Instruction Priority	ISO Definition	Indicator of the urgency or order of importance
		The state of the s		that the instructing party would like the instructed
				party to apply to the processing of the instruction.
			XML Tag	InstrPrty
			Type	Priority2Code
2.8	01	Customer Credit Transfer Initiation V09		Usage is recommended.
2.0	01	+Payment Information	SEI A Usuge Rule(s)	Only one occurrence is allowed.
		++Payment Type Information	ISO Name	Service Level
		+++Service Level	ISO Definition	Agreement under which or rules under which the
		+++Service Lever	130 Definition	transaction should be processed.
			XML Tag	SvcLvl
				ServiceLevel8Choice
-	1 1		Type VMI To a	
• 0	11	G G H T A T I I T T T T T T T T T T T T T T T	XML Tag	xs:choice
2.9	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T001 Identification code of the Scheme.
		+Payment Information		Only "SEPA" is allowed.
		++Payment Type Information	ISO Name	Code
		+++Service Level	<b>ISO Definition</b>	Specifies a pre-agreed service or level of service
		++++Code		between the parties, as published in an external
				service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	ions
			SEPA	
			SEI A	SingleEuroPaymentsArea
				Payment must be executed following the Single Euro Payments Area scheme.
2.10	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary
2.10	11	+Payment Information	ISO Name ISO Definition	Specifies a pre-agreed service or level of service
			120 Dellilling	
		++Payment Type Information	VMI Too	between the parties, as a proprietary code.
		+++Service Level	XML Tag	Prtry May 25 Tout
		++++Proprietary	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information with ERI		
	Mult	-	SEPA Core Requirements		
2.11	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Mandatory.	
		+Payment Information	ISO Name	Local Instrument	
		++Payment Type Information +++Local Instrument	ISO Definition	User community specific instrument.	
				Usage: This element is used to specify a local	
				instrument, local clearing option and/or further	
				qualify the service or service level.	
			XML Tag	LclInstrm	
			Туре	LocalInstrument2Choice	
	11		XML Tag	xs:choice	
2.12	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Only "PERI" is allowed.	
		+Payment Information		The mixing of "PERI" with other Local	
		++Payment Type Information		Instrument values or with no Local Instrument	
		+++Local Instrument		value at all in the same message is not allowed,	
		++++Code		unless bilaterally agreed between Originator and Originator PSP.	
			ISO Name	Code	
			ISO Definition	Specifies the local instrument, as published in an	
			150 Deminion	external local instrument code list.	
			XML Tag	Cd	
			Type	ExternalLocalInstrument1Code	
			ISO Length	1 35	
			SEPA Length	1 35	
			SEPA Code Restrict	ions	
			PERI	PaymentWithERI	
			I EKI	Credit transfer contains Extended Remittance	
				Information (ERI) as defined within the	
				applicable scheme.	
2.13	11	Customer Credit Transfer Initiation V09	ISO Name	Proprietary	
		+Payment Information	<b>ISO Definition</b>	Specifies the local instrument, as a proprietary	
		++Payment Type Information		code.	
		+++Local Instrument	XML Tag	Prtry	
		++++Proprietary	Type	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
2.14	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T008 Category purpose of the Credit	
		+Payment Information		Transfer	
		++Payment Type Information	SEPA Usage Rule(s)	Depending on the agreement between the	
		+++Category Purpose		Originator and the Originator PSP, 'Category	
				Purpose' may be forwarded to the Beneficiary	
			ICO Nome	PSP Cotogory Promoces	
			ISO Name ISO Definition	Category Purpose Specifies the high level purpose of the instruction	
			180 Delinition	based on a set of pre-defined categories.	
				Usage: This is used by the initiating party to	
				provide information concerning the processing of	
				the payment. It is likely to trigger special	
				processing by any of the agents involved in the	
				payment chain.	
			XML Tag	CtgyPurp	
			Type	CategoryPurpose1Choice	
	11		XML Tag	xs:choice	
2.15		Customer Credit Transfer Initiation V09	ISO Name	Code	
		+Payment Information	<b>ISO Definition</b>	Category purpose, as published in an external	
		++Payment Type Information		category purpose code list.	
		+++Category Purpose	XML Tag	Cd	
		++++Code	Type	ExternalCategoryPurpose1Code	
			ISO Length	1 4	
			SEPA Length	1 4	



#	SEPA Mult	Message Element		P Credit Transfer Information with ERI EPA Core Requirements
2.16		Customer Credit Transfer Initiation V09	ISO Name	Proprietary
2.10	11	+Payment Information	ISO Definition	Category purpose, in a proprietary form.
		++Payment Type Information	XML Tag	Prtry
		+++Category Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
		- · · · · · · · · · · · · · · · · · · ·	SEPA Length	1 35
2.17	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T013 The Requested Execution Date of the
		+Payment Information		SEPA Credit Transfer instruction.
		++Requested Execution Date	ISO Name	Requested Execution Date
		•	<b>ISO Definition</b>	Date at which the initiating party requests the
				clearing agent to process the payment.
				Usage: This is the date on which the debtor's
				account is to be debited. If payment by cheque,
				the date when the cheque must be generated by
				the bank.
			XML Tag	ReqdExctnDt
			Type	DateAndDateTime2Choice
	11		XML Tag	xs:choice
2.18	11	Customer Credit Transfer Initiation V09	ISO Name	Date
		+Payment Information	ISO Definition	Specified date.
		++Requested Execution Date	XML Tag	Dt
		+++Date	Type	ISODate
2.19	11	Customer Credit Transfer Initiation V09	ISO Name	Date Time
		+Payment Information	ISO Definition	Specified date and time.
		++Requested Execution Date	XML Tag	DtTm
2.20	0.4	+++Date Time	Type	ISODateTime
2.20	01	Customer Credit Transfer Initiation V09	ISO Name	Pooling Adjustment Date
		+Payment Information	ISO Definition	Date used for the correction of the value date of a
		++Pooling Adjustment Date		cash pool movement that has been posted with a
			SZNAT (T)	different value date.
			XML Tag Type	PoolgAdjstmntDt ISODate
2.21	11	Customer Credit Transfer Initiation V09	ISO Name	Debtor
2.21	11	+Payment Information	ISO Name ISO Definition	Party that owes an amount of money to the
		++Debtor	150 Definition	(ultimate) creditor.
		Destor	XML Tag	Dbtr
			Type	PartyIdentification135
2.22	11	Customer Credit Transfer Initiation V09	V A	AT-P001 Name of the Originator
2.22	11	+Payment Information	SEPA Usage Rule(s)	<i>3</i>
		++Debtor	DELTI CSUSC HUIC(S)	'Name' is limited to 70 characters in length.
		+++Name	ISO Name	Name
			ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Туре	Max140Text
			ISO Length	1 140
			SEPA Length	1 70
2.23	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P005 The address of the Originator
		+Payment Information	SEPA Usage Rule(s)	If 'Address Line' is used, then 'Postal Address'
		++Debtor		sub-elements other than 'Country' are forbidden.
		+++Postal Address		A combination of 'Address Line' and 'Country' is
				allowed; it is recommended when either the
				Debtor Agent or Creditor Agent is a non-EEA
				SEPA PSP.
				If 'Address Line' is not used, then at least 'Town
				Name' and 'Country' must be used.
			ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific
				address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24



#	SEPA	Message Element	Customer-to-PSP Credit Transfer Information with ERI		
	Mult	_	SEPA Core Requirements		
2.24	01	Customer Credit Transfer Initiation V09	ISO Name	Address Type	
		+Payment Information	<b>ISO Definition</b>	Identifies the nature of the postal address.	
		++Debtor	XML Tag	AdrTp	
		+++Postal Address	Type	AddressType3Choice	
	0.4	++++Address Type	TG 0 N		
2.25	01	Customer Credit Transfer Initiation V09	ISO Name ISO Definition	Department	
		+Payment Information ++Debtor	180 Definition	Identification of a division of a large organisation	
		+++Postal Address	XML Tag	or building. Dept	
		++++Department	Type	Max70Text	
		++++Department	ISO Length	1 70	
			SEPA Length	1 70	
2.26	01	Customer Credit Transfer Initiation V09	ISO Name	Sub Department	
0	0.11	+Payment Information	ISO Definition	Identification of a sub-division of a large	
		++Debtor		organisation or building.	
		+++Postal Address	XML Tag	SubDept	
		++++Sub Department	Type	Max70Text	
			<b>ISO Length</b>	1 70	
			SEPA Length	1 70	
2.27	01	Customer Credit Transfer Initiation V09	ISO Name	Street Name	
		+Payment Information	<b>ISO Definition</b>	Name of a street or thoroughfare.	
		++Debtor	XML Tag	StrtNm	
		+++Postal Address	Type	Max70Text	
		++++Street Name	ISO Length	1 70	
2.20	0 1	G . G . II. M . C . I . I . I I I I I I I I I I I I I	SEPA Length	170	
2.28	01	Customer Credit Transfer Initiation V09	ISO Name	Building Number	
		+Payment Information ++Debtor	ISO Definition	Number that identifies the position of a building on a street.	
		+++Postal Address	XML Tag	BldgNb	
		++++Building Number	Type	Max16Text	
		The Founding Number	ISO Length	1 16	
			SEPA Length	1 16	
2.29	01	Customer Credit Transfer Initiation V09	ISO Name	Building Name	
		+Payment Information	<b>ISO Definition</b>	Name of the building or house.	
		++Debtor	XML Tag	BldgNm	
		+++Postal Address	Type	Max35Text	
		++++Building Name	ISO Length	1 35	
			SEPA Length	1 35	
2.30	01	Customer Credit Transfer Initiation V09	ISO Name	Floor	
		+Payment Information	ISO Definition	Floor or storey within a building.	
		++Debtor	XML Tag	Flr	
		+++Postal Address	Type	Max70Text	
		++++Floor	ISO Length	1 70	
2.21	0 1	G . G I's Th. C I it's at 1000	SEPA Length	1 70	
2.31	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Post Box Numbered box in a post office, assigned to a	
		++Debtor	180 Definition	person or organisation, where letters are kept	
		+++Postal Address		until called for.	
		++++Posta Address ++++Post Box	XML Tag	PstBx	
		Zoot Box	Type	Max16Text	
			ISO Length	1 16	
			SEPA Length	1 16	
2.32	01	Customer Credit Transfer Initiation V09	ISO Name	Room	
		+Payment Information	<b>ISO Definition</b>	Building room number.	
		++Debtor	XML Tag	Room	
		+++Postal Address	Type	Max70Text	
		++++Room	ISO Length	1 70	
			SEPA Length	1 70	



#	SEPA Mult	Message Element		P Credit Transfer Information with ERI SEPA Core Requirements
2.33	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.  PstCd Max16Text 1 16 1 16
2.34		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 35 1 35
2.35	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 35 1 35
2.36	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country subdivision. DstrctNm Max35Text 1 35 1 35
2.37		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition  XML Tag Type ISO Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 35 1 35
2.38		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	SEPA Length ISO Name ISO Definition XML Tag Type	Country Nation with its own government. Ctry CountryCode
2.39	02	++++Country Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	Pattern  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	[A-Z]{2,2}  Only two occurrences are allowed.  If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.  A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.  Address Line  Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  AdrLine  Max70Text  1 70  1 70
2.40	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag	AT-P004 Originator Identification Code Identification Unique and unambiguous identification of a party. Id
	11		Type XML Tag	Party38Choice xs:choice



#	SEPA Mult	Message Element	0 0000000000000000000000000000000000000	P Credit Transfer Information with ERI EPA Core Requirements
2.41	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	ISO Name ISO Definition	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation.
2.42		G G . Livi	XML Tag Type	OrgId OrganisationIdentification29
2.42		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	ISO Name ISO Definition  XML Tag Type	Either 'Date and Place of Birth' or one occurence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification 13
2.43	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	ISO Name ISO Definition  XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.44	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.45	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name ISO Definition  XML Tag Type	Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
2.46		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.47	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	XML Tag SEPA Rulebook  ISO Name ISO Definition  XML Tag Type Pattern	xs:choice  AT-D001 The IBAN of the account of the Originator IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.48	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	ISO Name ISO Definition  XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1



#	SEPA	Message Element		P Credit Transfer Information with ERI SEPA Core Requirements
2.49	<b>Mult</b> 01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.50	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition	Currency Identification of the currency in which the account is held.
			XML Tag	Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.  Ccy ActiveOrHistoricCurrencyCode
			Pattern	[A-Z]{3,3}
2.51	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.
			XML Tag Type ISO Length SEPA Length	Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.  Nm  Max70Text  1 70  1 70
2.52	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	ISO Name ISO Definition XML Tag	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.
2.53	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	Type ISO Name ISO Definition XML Tag	ProxyAccountIdentification1  Debtor Agent Financial institution servicing an account for the debtor.  DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element		Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.54	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Either 'BICFI' or 'Other/Identification' must be used.  Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.  FinInstnId FinancialInstitutionIdentification18	
2.55	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	SEPA Rulebook ISO Name ISO Definition  XML Tag Type Pattern	AT-D002 The BIC code of the Originator PSP. BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	
2.56	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ISO Name ISO Definition  XML Tag Type	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2	
2.57	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI	ISO Name ISO Definition XML Tag Type Pattern	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}	
2.58	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 140 1 140	
2.59		Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	ISO Name ISO Definition  XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr Postal Address24	
2.60	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	ISO Name ISO Definition  XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1	
2.61	11	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other ++++Identification	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Only "NOTPROVIDED" is allowed.  Identification Unique and unambiguous identification of a person.  Id  Max35Text  1 35  1 35	
2.62	01	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice	



#	SEPA Mult	Message Element		P Credit Transfer Information with ERI SEPA Core Requirements
2.63		Customer Credit Transfer Initiation V09	ISO Name	Issuer
2.03	01	+Payment Information	ISO Definition	Entity that assigns the identification.
		++Debtor Agent	XML Tag	Issr
		+++Financial Institution Identification	Type	Max35Text
		++++Other	ISO Length	1 35
		++++Issuer	SEPA Length	1 35
2.64	01	Customer Credit Transfer Initiation V09	ISO Name	Branch Identification
		+Payment Information	ISO Definition	Identifies a specific branch of a financial
		++Debtor Agent +++Branch Identification		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.
			XML Tag	BrnchId
2.55	0.1	G C T T C T T T T T T T T T T T T T T T	Type	BranchData3
2.65	01	Customer Credit Transfer Initiation V09	ISO Name	Debtor Agent Account
		+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Debtor Agent Account		debtor agent at its servicing agent in the payment chain.
			XML Tag	DbtrAgtAcct
			Type	CashAccount38
2.66	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction For Debtor Agent
2.00	01	+Payment Information	ISO Definition	Further information related to the processing of
		++Instruction For Debtor Agent	150 Definition	the payment instruction, that may need to be
		I I I I I I I I I I I I I I I I I I I		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.
			XML Tag	InstrForDbtrAgt
			Type	Max140Text
			ISO Length SEPA Length	1 140 1 140
2.67	01	Customer Credit Transfer Initiation V09	ISO Name	Ultimate Debtor
2.07	01	+Payment Information	ISO Definition	Ultimate party that owes an amount of money to
		++Ultimate Debtor	150 Definition	the (ultimate) creditor.
		++Ottimate Debioi	XML Tag	UltmtDbtr
			Type	PartyIdentification135
2.68	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P006 Name of the Originator Reference
2.00	01	+Payment Information		Party
		++Ultimate Debtor	SEPA Usage Rule(s)	'Name' is limited to 70 characters in length.
		+++Name	ISO Name	Name
			<b>ISO Definition</b>	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 70
2.69	01	Customer Credit Transfer Initiation V09	ISO Name	Postal Address
		+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Ultimate Debtor	NAME OF	address, as defined by postal services.
		+++Postal Address	XML Tag	PstlAdr Postal Address 24
2.70	0 1	Customer Credit Transfer Initiation VIO	Type SEPA Rulebook	Postal Address 24
2.70	01	Customer Credit Transfer Initiation V09	SEFA KULEDOOK	AT-P007 Identification code of the Originator
		+Payment Information ++Ultimate Debtor	ISO Name	Reference Party Identification
		+++Identification	ISO Name ISO Definition	Unique and unambiguous identification of a
		TTTICHUIICAUOII	190 Demilition	party.
			XML Tag	Id
			Type	Party38Choice
	1	<u> </u>	-JPC	Turij 30 Choice



#	SEPA			P Credit Transfer Information with ERI SEPA Core Requirements
	Mult			<u> </u>
2.71	11	Customer Credit Transfer Initiation V09	XML Tag SEPA Usage Rule(s)	xs:choice  Dither 'AnyBIC', 'LEI' or one occurrence of
		+Payment Information	TOO N	'Other' is allowed.
		++Ultimate Debtor	ISO Name	Organisation Identification
		+++Identification	ISO Definition	Unique and unambiguous way to identify an
		++++Organisation Identification		organisation.
			XML Tag	OrgId
			Туре	OrganisationIdentification29
2.72	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one
		+Payment Information		occurrence of 'Other' is allowed.
		++Ultimate Debtor	ISO Name	Private Identification
		+++Identification	ISO Definition	Unique and unambiguous identification of a
		++++Private Identification		person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.73	01	Customer Credit Transfer Initiation V09	ISO Name	Country Of Residence
		+Payment Information	<b>ISO Definition</b>	Country in which a person resides (the place of a
		++Ultimate Debtor		person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
				are directed.
			XML Tag	CtryOfRes
			Туре	CountryCode
			Pattern	$[A-Z]\{2,2\}$
2.74	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Ultimate Debtor		the party.
		+++Contact Details	XML Tag	CtctDtls
		The Contact Details	Type	Contact4
2.75	01	Customer Credit Transfer Initiation V09		Only "SLEV" is allowed.
2.73	01	+Payment Information	DLI II Usuge Ruie(s)	It is recommended that this element be specified
		++Charge Bearer		at 'Payment Information' level.
		++Charge Bearer	ISO Name	Charge Bearer
			ISO Definition	Specifies which party/parties will bear the
			150 Delilliuoli	charges associated with the processing of the
				payment transaction.
			VMI Tog	ChrgBr
			XML Tag Type	ChargeBearerType1Code
			V 1	
			SEPA Code Restrict	
			SLEV	FollowingServiceLevel
				Charges are to be applied following the rules
				agreed in the service level and/or scheme.
2.76	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account
		+Payment Information	ISO Definition	Account used to process charges associated with
		++Charges Account		a transaction.
				Usage: Charges account should be used when
				charges have to be booked to an account different
				from the account identified in debtor's account.
			XML Tag	ChrgsAcct
L	1		Туре	CashAccount38
2.77	01	Customer Credit Transfer Initiation V09	ISO Name	Charges Account Agent
		+Payment Information	<b>ISO Definition</b>	Agent that services a charges account.
		++Charges Account Agent		- 0
				Usage: Charges account agent should only be
				used when the charges account agent is different
				from the debtor agent.
			XML Tag	ChrgsAcctAgt
			Туре	BranchAndFinancialInstitutionIdentification6
		1	V.E.:	



#	SEPA Mult	The sound of the s		P Credit Transfer Information with ERI EPA Core Requirements
2.78	1n	Customer Credit Transfer Initiation V09	ISO Name	Credit Transfer Transaction Information
2.70	111	+Payment Information	ISO Definition	Provides information on the individual
		++Credit Transfer Transaction Information	150 Definition	transaction(s) included in the message.
		++Credit Transfer Transaction Information	XML Tag	CdtTrfTxInf
				CreditTransferTransaction34
2.79	11	Customer Credit Transfer Initiation V09	Type ISO Name	Payment Identification
2.19	11	+Payment Information	ISO Name ISO Definition	Set of elements used to reference a payment
		++Credit Transfer Transaction Information	180 Definition	instruction.
		+++Payment Identification	XML Tag	PmtId
		+++1 ayment identification	Type	PaymentIdentification6
2.80	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Identification
2.00	01	+Payment Information	ISO Definition	Unique identification as assigned by an
		++Credit Transfer Transaction Information	180 Definition	instructing party for an instructed party to
		+++Payment Identification		unambiguously identify the instruction.
		++++Instruction Identification		unamorguousty identity the instruction.
		++++mstruction identification		Usage: The instruction identification is a point to
				point reference that can be used between the
				instructing party and the instructed party to refer
				to the individual instruction. It can be included in
				several messages related to the instruction.
			XML Tag	InstrId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.81	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-T014 Originator's Reference of the SEPA
2.01	11	+Payment Information	SEI A Ruiebook	Credit Transfer Instruction.
		++Credit Transfer Transaction Information	ISO Name	End To End Identification
		+++Payment Identification	ISO Definition	Unique identification assigned by the initiating
		++++End To End Identification	100 Deminion	party to unambiguously identify the transaction.
		The To End Identification		This identification is passed on, unchanged,
				throughout the entire end-to-end chain.
				I The and the and identification are be seen
				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
			NAME OF	messages related to the transaction.
			XML Tag	EndToEndId
			Type	Max35Text
			ISO Length	1 35
2.02	0 1	G . G IV. T. C IV. V. NOO	SEPA Length	1 35
2.82	01	Customer Credit Transfer Initiation V09	ISO Name	UETR
		+Payment Information	ISO Definition	Universally unique identifier to provide an end-
		++Credit Transfer Transaction Information	VMI Too	to-end reference of a payment transaction.
		+++Payment Identification	XML Tag	UETR
		++++UETR	Type	UUIDv4Identifier
			Pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-
2.00	0 1	G . G . I'. W . G . T . '.' . T . T . T . T . T . T . T .	CEDA EL DITA	f0-9]{3}-[a-f0-9]{12}
2.83	01	Customer Credit Transfer Initiation V09	SEPA Usage Kule(s)	'Payment Type Information' must be present
		+Payment Information		either here or directly under 'Payment
		++Credit Transfer Transaction Information	ICO No.	Information'.
		+++Payment Type Information	ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of
			NAME OF	transaction.
			XML Tag	PmtTpInf
2.07	0 1	G	Type	PaymentTypeInformation26
2.84	01	Customer Credit Transfer Initiation V09	ISO Name	Instruction Priority
		+Payment Information	ISO Definition	Indicator of the urgency or order of importance
		++Credit Transfer Transaction Information		that the instructing party would like the instructed
		+++Payment Type Information	3/3 #F /F	party to apply to the processing of the instruction.
		++++Instruction Priority	XML Tag	InstrPrty
L			Type	Priority2Code



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



# SEPA Mult  2.90 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++++++Cocal Instrument +++++Proprietary  2.91 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Initiation V09 +Payment Information +++Category Purpose  ISO Name  SEPA Length 1 35  SEPA L	etary egory ciary struction to essing of
2.90 11 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Payment Type Information +++Local Instrument +++++Porprietary  2.91 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information ++Credit Transfer Transaction Information +++Payment Type Information +++Category Purpose  ISO Name ISO Name ISO Definition  SEPA Usage Rule(s) SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  ISO Name ISO Definition  SEPA Usage Rule(s) Usage: This is used by the initiating party provide information concerning the proceasing by any of the agents involved payment chain.  XML Tag CtgyPurp Type Category Purpose IChoice XML Tag SISO Name ISO Name Category purpose IChoice XML Tag CtgyPurp Category Purpose IChoice XML Tag CtgyPurp Category Purpose Category purpose, as published in an external category purpose.	egory ciary struction to essing of
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+++Payment Type Information ++++Local Instrument +++++Proprietary  2.91  01 Customer Credit Transfer Initiation V09 +Payment Information +++Credit Transfer Transaction Information +++Payment Type Information +++Category Purpose  ISO Name ISO Definition  SEPA Usage Rule(s)  SEPA Usage Rule(s)  Depending on the agreement between the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  ISO Name ISO Definition  Specifies the high level purpose of the interpretation based on a set of pre-defined categories. Usage: This is used by the initiating party provide information concerning the processing by any of the agents involved payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag  CtgyPurp  Type  CategoryPurpose IChoice  11  Customer Credit Transfer Initiation V09 +Payment Information  ISO Name Code Category purpose, as published in an external category purpose and the Credit Transfer Initiation V09	egory ciary struction v to essing of
++++Local Instrument +++++Proprietary  2.91  01  Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++++Category Purpose  ISO Name ISO Definition  SEPA Usage Rule(s)  Locategory purpose  SEPA Usage Rule(s)  Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Benefit PSP.  ISO Name ISO Definition  Category Purpose  Specifies the high level purpose of the initiating party provide information concerning the processing by any of the agents involved payment. It is likely to trigger special processing by any of the agents involved payment chain.  CtgyPurp  Type  CategoryPurpose IChoice  XML Tag  CtgyPurp  CategoryPurpose IChoice  XML Tag  Code  Locategory purpose, as published in an external category purpose as published in an external cat	egory ciary struction v to essing of
2.91 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++++Category Purpose  ISO Name ISO Definition  SEPA Rulebook AT-T008 Category purpose of the Credit Transfer.  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  ISO Name ISO Definition  Specifies the high level purpose of the interpretation of the agreement between the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp Type CategoryPurpose 1Choice  11 Customer Credit Transfer Initiation V09 +Payment Information  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP.  SEPA Usag	egory ciary struction v to essing of
2.91 01 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose  ISO Name ISO Definition  SEPA Length  AT-T008 Category purpose of the Credit Transfer.  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  ISO Name ISO Definition  Specifies the high level purpose of the into based on a set of pre-defined categories. Usage: This is used by the initiating party provide information concerning the proce the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag  CtgyPurp  Type  Category Purpose IChoice  XML Tag  SS:choice  11  Customer Credit Transfer Initiation V09 +Payment Information  SEPA Rulebook AT-T008 Category purpose of the Credit Transfer.  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose of the interest in the payment in the interest in the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag  SEPA Rulebook AT-T008 Category purpose of the Credit Transfer.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP, 'Category Purpose of the interest in the payment in the interest in the payment in the originator and the Originator PSP, 'Category Purpose of the interest in the payment in the interest in the payment in the originator PSP, 'Category purpose of the interest in the payment in the originator PSP, 'Category purpose of the interest in the payment in the originator PSP, 'Category purpose of the interest in the payment in the originator PSP, 'Category purpose of the interest in the payment in the originator PSP, 'Category Purpose of the interest in the payment in the originator PSP, 'Category Purpose of the interest in the payment in the originator PSP, 'Category Purpose of the interest in the payment in the originator PSP, 'Categor	egory ciary struction v to essing of
2.91 O1 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Payment Type Information +++++Category Purpose  SEPA Rulebook  AT-T008 Category purpose of the Credit Transfer.  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  ISO Name ISO Definition  Specifies the high level purpose of the instance on a set of pre-defined categories. Usage: This is used by the initiating party provide information concerning the proce the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp Type CategoryPurpose I Choice  XML Tag XS::choice  11 Customer Credit Transfer Initiation V09 +Payment Information  SEPA Rulebook AT-T008 Category purpose of the Credit Transfer.  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  ISO Name Specifies the high level purpose of the instance of the instance of the instance of the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp CategoryPurpose I Choice  XML Tag SSO Name Food Code Category purpose, as published in an extension	egory ciary struction v to essing of
+Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose  ISO Name ISO Definition  Sepa Usage Rule(s) Depending on the agreement between the Originator and the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  ISO Name ISO Definition  Specifies the high level purpose of the instance based on a set of pre-defined categories. Usage: This is used by the initiating party provide information concerning the proceed the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp Type Category Purpose 1choice  XML Tag CtgyPurp Category Purpose 1Choice  I1  Customer Credit Transfer Initiation V09 +Payment Information  Transfer.  SEPA Usage Rule(s) Depending on the agreement between the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.  ISO Name Category Purpose  Type Category Purpose 1choice  XML Tag CtgyPurp Category Purpose 1Choice  XML Tag Code  11  Customer Credit Transfer Initiation V09 +Payment Information  Code Category purpose, as published in an external category purpose and category purpose are category purpose.	egory ciary struction v to essing of
++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose    SEPA Usage Rule(s)   Depending on the agreement between the Originator PSP, 'Cate Purpose' may be forwarded to the Benefit PSP.   ISO Name   Category Purpose	egory ciary struction to essing of
+++Payment Type Information ++++Category Purpose  ISO Name ISO Definition  Specifies the high level purpose of the instance of the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag  Category Purpose  Usage: This is used by the initiating party provide information concerning the procest the payment. It is likely to trigger special processing by any of the agents involved payment chain.  CtgyPurp  CategoryPurpose1Choice  XML Tag  xs:choice  2.92  11  Customer Credit Transfer Initiation V09 +Payment Information  ISO Name ISO Name Category purpose, as published in an external category purpose.	egory ciary struction to essing of
++++Category Purpose    Furpose	struction to essing of
ISO Name ISO Definition    PSP.   Category Purpose   Specifies the high level purpose of the instance of the payment. It is likely to trigger special processing by any of the agents involved payment chain.   XML Tag	struction to essing of
ISO Name ISO Definition  Category Purpose Specifies the high level purpose of the instance on a set of pre-defined categories. Usage: This is used by the initiating party provide information concerning the proceeding the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp CategoryPurpose1Choice  XML Tag xs:choice  11 Customer Credit Transfer Initiation V09 +Payment Information  ISO Name ISO Name Category purpose, as published in an external category purpose.	to to to
ISO Definition  Specifies the high level purpose of the instance based on a set of pre-defined categories.  Usage: This is used by the initiating party provide information concerning the proceed the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag  CtgyPurp  Type  CategoryPurpose1Choice  XML Tag  xs:choice  11  Customer Credit Transfer Initiation V09  +Payment Information  ISO Name  ISO Name  Code  Category purpose, as published in an external category purpose.	to to to
based on a set of pre-defined categories. Usage: This is used by the initiating party provide information concerning the processing the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp  Type CategoryPurpose1Choice  11	to to to
Usage: This is used by the initiating party provide information concerning the procest the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp  Type CategoryPurpose1Choice  XML Tag xs:choice  11 Customer Credit Transfer Initiation V09  +Payment Information ISO Name Category purpose, as published in an external content of the payment into the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp  CategoryPurpose1Choice  XML Tag xs:choice  Code  Category purpose, as published in an external content of the payment. It is likely to trigger special processing by any of the agents involved payment chain.  CtgyPurp  CategoryPurpose1Choice  XML Tag xs:choice  Code  Category purpose, as published in an external content of the payment. It is likely to trigger special processing by any of the agents involved payment chain.  CtgyPurp  Category purpose Choice	essing of
provide information concerning the processing by any of the agents involved payment chain.  XML Tag CtgyPurp  Type CategoryPurpose1Choice  11	essing of
the payment. It is likely to trigger special processing by any of the agents involved payment chain.  XML Tag CtgyPurp  Type CategoryPurpose1Choice  XML Tag xs:choice  11 Customer Credit Transfer Initiation V09  +Payment Information ISO Definition Category purpose, as published in an external processing by any of the agents involved payment chain.  CtgyPurp  CategoryPurpose1Choice  XML Tag xs:choice  Code  Category purpose, as published in an external processing by any of the agents involved payment chain.  CtgyPurp  CategoryPurpose1Choice  XML Tag xs:choice	
processing by any of the agents involved payment chain.  XML Tag CtgyPurp  Type CategoryPurpose1Choice  XML Tag xs:choice  11 Customer Credit Transfer Initiation V09  +Payment Information ISO Definition Category purpose, as published in an external exte	
payment chain.  XML Tag CtgyPurp  CategoryPurpose1Choice  11	in the
XML Tag CtgyPurp CategoryPurpose1Choice  11	
Type CategoryPurpose1Choice  11	
11 XML Tag xs:choice 2.92 11 Customer Credit Transfer Initiation V09 HPayment Information ISO Definition Category purpose, as published in an external content of the c	
2.92 11 Customer Credit Transfer Initiation V09 ISO Name Code Category purpose, as published in an external Code Category purpose Category purpose Code Category purpose C	
+Payment Information ISO Definition Category purpose, as published in an external extension and the second	
	1
	rnai
++Credit Transfer Transaction Information +++Payment Type Information  **XML Tag**  **Cd**  **	
++++Category Purpose +++++Code  Type ExternalCategoryPurpose1Code 1 4	
SEPA Length 1 4	
2.93 11 Customer Credit Transfer Initiation V09 ISO Name Proprietary	
+Payment Information ISO Definition Category purpose, in a proprietary form.	
++Credit Transfer Transaction Information  **XML Tag** Prtry**	
+++Payment Type Information  Type Max35Text	
++++Category Purpose ISO Length 1 35	
++++++Proprietary  SEPA Length 1 35	
2.94 11 Customer Credit Transfer Initiation V09 ISO Name Amount	
+Payment Information ISO Definition Amount of money to be moved between the state of the state o	he
++Credit Transfer Transaction Information debtor and creditor, before deduction of c	
+++Amount expressed in the currency as ordered by the	
initiating party.	IC
XML Tag Amt	ile
Type AmountType4Choice	IIC



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



"	CED 4	N. 70	G , PG	
#	SEPA	Message Element		P Credit Transfer Information with ERI EPA Core Requirements
2.102	Mult	G . G I'm C I '' I NO		-
2.102	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Postal Address
		1 -	180 Definition	Information that locates and identifies a specific
		++Credit Transfer Transaction Information +++Ultimate Debtor	VMI Too	address, as defined by postal services. PstlAdr
		++++Postal Address	XML Tag Type	PostalAddress24
2.103	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-P007 Identification Code of the Originator
2.103	01	+Payment Information	SEI A Kulebook	Reference Party.
		++Credit Transfer Transaction Information	ISO Name	Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		party.
			XML Tag	Id
			Туре	Party38Choice
	11		XML Tag	xs:choice
2.104	11	Customer Credit Transfer Initiation V09		Either 'AnyBIC', 'LEI' or one occurrence of
		+Payment Information	0	'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Organisation Identification
		+++Ultimate Debtor	<b>ISO Definition</b>	Unique and unambiguous way to identify an
		++++Identification		organisation.
		+++++Organisation Identification	XML Tag	OrgId
			Type	OrganisationIdentification29
2.105	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one
		+Payment Information		occurrence of 'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Private Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		person, for example a passport.
		++++Private Identification	XML Tag	PrvtId
2.106	0 1	Ct C 1:4 Tf L-:4:t: V/00	Type ISO Name	PersonIdentification13
2.106	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Country Of Residence Country in which a person resides (the place of a
		++Credit Transfer Transaction Information	150 Definition	person's home). In the case of a company, it is the
		+++Ultimate Debtor		country from which the affairs of that company
		++++Country Of Residence		are directed.
		The state of the s	XML Tag	CtryOfRes
			Туре	CountryCode
			Pattern	$[A-Z]{2,2}$
2.107	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Credit Transfer Transaction Information		the party.
		+++Ultimate Debtor	XML Tag	CtctDtls
		++++Contact Details	Type	Contact4
2.108	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 1
		+Payment Information	ISO Definition	Agent between the debtor's agent and the
		++Credit Transfer Transaction Information		creditor's agent.
		+++Intermediary Agent 1		
				Usage: If more than one intermediary agent is
				present, then IntermediaryAgent1 identifies the
				agent between the DebtorAgent and the
			VMI Too	Intermediary Agent 2.
			XML Tag	IntrmyAgt1  Branch And Financial Institution I dentification 6
2 100	0 1	Customer Credit Transfer In:4:-4: V00	Type ISO Nome	BranchAndFinancialInstitutionIdentification6
2.109	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Intermediary Agent 1 Account Unambiguous identification of the account of the
		++Credit Transfer Transaction Information	130 Delillillon	Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the
		+++Intermediary Agent 1Account		payment chain.
		The intermediary Agent TACCOUNT	XML Tag	IntrmyAgt1Acct
			Type	CashAccount38
L	<u> </u>		-JPC	Cuom iccountor



#	SEPA Mult	Message Element		P Credit Transfer Information with ERI EPA Core Requirements
2.110		Contain an Contitute of This is the		<u>-                                      </u>
2.110	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent.
		+++Intermediary Agent 2		Usage: If more than two intermediary agents are present, then Intermediary Agent2 identifies the agent between the Intermediary Agent1 and the
			XML Tag	IntermediaryAgent3. IntrmyAgt2
			Туре	BranchAndFinancialInstitutionIdentification6
2.111	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the
		+++Intermediary Agent 2Account	XML Tag	payment chain. IntrmyAgt2Acct
			Type	CashAccount38
2.112	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent.
		+++Internieurary Agent 3		Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.
			XML Tag Type	IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	01	Customer Credit Transfer Initiation V09	ISO Name	Intermediary Agent 3Account
		+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Credit Transfer Transaction Information		intermediary agent 3 at its servicing agent in the
		+++Intermediary Agent 3Account		payment chain.
		, ,	XML Tag	IntrmyAgt3Acct
			Type	CashAccount38
2.114	01	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-C002 The BIC code of the Beneficiary PSP.
		+Payment Information	SEPA Usage Rule(s)	Only 'BICFI' is allowed
		++Credit Transfer Transaction Information		If the BIC is not indicated 'Creditor Agent'
		+++Creditor Agent		structure is not to be used.
			ISO Name	Creditor Agent
			ISO Definition	Financial institution servicing an account for the
				creditor.
			XML Tag	CdtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.115	01	Customer Credit Transfer Initiation V09	ISO Name	Creditor Agent Account
		+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Credit Transfer Transaction Information		creditor agent at its servicing agent to which a
		+++Creditor Agent Account		credit entry will be made as a result of the
			XML Tag	payment transaction. CdtrAgtAcct
			Type	CashAccount38
2.116	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	
2.110	11	+Payment Information	ISO Name	Creditor
		++Credit Transfer Transaction Information	ISO Definition	Party to which an amount of money is due.
		+++Creditor	XML Tag	Cdtr
			Type	PartyIdentification135
2.117	11	Customer Credit Transfer Initiation V09	SEPA Rulebook	AT-E001 Name of the Beneficiary.
		+Payment Information	SEPA Usage Rule(s)	
		++Credit Transfer Transaction Information		'Name' is limited to 70 characters in length.
		+++Creditor	ISO Name	Name
		++++Name	ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
1			SEPA Length	1 70



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



	CED 4	N. 71	G	
#	SEPA Mult	Message Element		SP Credit Transfer Information with ERI SEPA Core Requirements
2.126		Customer Credit Transfer Initiation V09	ISO Name	Post Box
2.120	01	+Payment Information	ISO Name ISO Definition	Numbered box in a post office, assigned to a
		++Credit Transfer Transaction Information	150 Definition	person or organisation, where letters are kept
		+++Creditor		until called for.
		++++Postal Address	XML Tag	PstBx
		+++++Post Box	Type	Max16Text
		THE TOST BOX	ISO Length	1 16
			SEPA Length	1 16
2.127	01	Customer Credit Transfer Initiation V09	ISO Name	Room
		+Payment Information	ISO Definition	Building room number.
		++Credit Transfer Transaction Information	XML Tag	Room
		+++Creditor	Type	Max70Text
		++++Postal Address	ISO Length	1 70
		++++Room	SEPA Length	<i>1</i> 70
2.128	01	Customer Credit Transfer Initiation V09	ISO Name	Post Code
		+Payment Information	ISO Definition	Identifier consisting of a group of letters and/or
		++Credit Transfer Transaction Information		numbers that is added to a postal address to assist
		+++Creditor		the sorting of mail.
		++++Postal Address	XML Tag	PstCd
		+++++Post Code	Type	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.129	01	Customer Credit Transfer Initiation V09	ISO Name	Town Name
		+Payment Information	ISO Definition	Name of a built-up area, with defined boundaries,
		++Credit Transfer Transaction Information	*/ *	and a local government.
		+++Creditor	XML Tag	TwnNm
		++++Postal Address +++++Town Name	Type ISO Length	Max35Text 1 35
		THE TOWN Name	SEPA Length	1 35
2.130	01	Customer Credit Transfer Initiation V09	ISO Name	Town Location Name
2.100	01	+Payment Information	ISO Definition	Specific location name within the town.
		++Credit Transfer Transaction Information	XML Tag	TwnLctnNm
		+++Creditor	Type	Max35Text
		++++Postal Address	ISO Length	1 35
		+++++Town Location Name	SEPA Length	<i>1</i> 35
2.131	01	Customer Credit Transfer Initiation V09	ISO Name	District Name
		+Payment Information	ISO Definition	Identifies a subdivision within a country sub-
		++Credit Transfer Transaction Information		division.
		+++Creditor	XML Tag	DstrctNm
		++++Postal Address	Type	Max35Text
		++++District Name	ISO Length	1 35
			SEPA Length	1 35
2.132	01	Customer Credit Transfer Initiation V09	ISO Name	Country Sub Division
		+Payment Information	ISO Definition	Identifies a subdivision of a country such as state,
		++Credit Transfer Transaction Information	SZNIT (P.	region, county.
		+++Creditor	XML Tag	CtrySubDvsn
		++++Postal Address +++++Country Sub Division	Type ISO Length	Max35Text
		+++++Country Sub Division	SEPA Length	1 35 1 35
2.133	01	Customer Credit Transfer Initiation V09	ISO Name	Country
2.133	01	+Payment Information	ISO Definition	Nation with its own government.
		++Credit Transfer Transaction Information	XML Tag	Ctry
		+++Creditor	Type	CountryCode
		++++Postal Address	Pattern	[A-Z]{2,2}
		+++++Country		
	<u> </u>	_ <del></del> j		



#	SEPA	Message Element		P Credit Transfer Information with ERI
	Mult		S	EPA Core Requirements
2.134	02	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	SEPA Usage Rule(s)	Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.
		+++++Address Line	ISO Name	Address Line
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
			XML Tag	AdrLine
			Type	Max70Text
			ISO Length	1 70
			SEPA Length	1 70
2.135	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name	AT-E005 Beneficiary Identification Code.  Identification
		++Credit Transfer Transaction Information +++Creditor		Unique and unambiguous identification of a party.
		++++Identification	XML Tag	Id
			Type	Party38Choice
2.126	11			xs:choice
2.136	11	Customer Credit Transfer Initiation V09 +Payment Information		Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
		++Credit Transfer Transaction Information +++Creditor	ISO Name ISO Definition	Organisation Identification Unique and unambiguous way to identify an
		++++Identification		organisation.
		+++++Organisation Identification	XML Tag	OrgId
2 127	1 1	Cystoman Chadit Transfer Initiation V00	Type	OrganisationIdentification29
2.137	11	Customer Credit Transfer Initiation V09 +Payment Information	SEPA Usage Kuie(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
		++Credit Transfer Transaction Information	ISO Name	Private Identification
		+++Creditor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		person, for example a passport.
		++++Private Identification	XML Tag	PrvtId
2.120	0 1		Type	PersonIdentification13
2.138	01	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition	Country Of Residence Country in which a person resides (the place of a
		++Credit Transfer Transaction Information	150 Definition	person's home). In the case of a company, it is the
		+++Creditor		country from which the affairs of that company
		++++Country Of Residence		are directed.
		•	XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.139	01	Customer Credit Transfer Initiation V09	ISO Name	Contact Details
		+Payment Information ++Credit Transfer Transaction Information	ISO Definition	Set of elements used to indicate how to contact the party.
		+++Creditor	XML Tag	CtctDtls
		++++Contact Details	Type	Contact4
2.140	11	Customer Credit Transfer Initiation V09	SEPA Usage Rule(s)	Mandatory.
		+Payment Information		Creditor Account
		++Credit Transfer Transaction Information	ISO Definition	Unambiguous identification of the account of the
		+++Creditor Account		creditor to which a credit entry will be posted as a
			VMI Too	result of the payment transaction.
			XML Tag	CdtrAcct CashAccount38
2.141	11	Customer Credit Transfer Initiation V09	Type  SEPA Usage Rule(s)	Only IBAN is allowed.
2.141	11	+Payment Information		Identification
		++Credit Transfer Transaction Information	ISO Definition	Unique and unambiguous identification for the
		+++Creditor Account		account between the account owner and the
		++++Identification		account servicer.
			XML Tag	Id
			Type	AccountIdentification4Choice
	11		XML Tag	xs:choice



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



#	SEPA	Message Element	Customer-to-PSI	P Credit Transfer Information with ERI
"	Mult	Wessage Dement		EPA Core Requirements
2.147	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Preditor Account ++++Proxy	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition	AT-E003 The Proxy/Alias of the account of the Beneficiary. AT-E003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned Proxy Specifies an alternate assumed name for the
			XML Tag	identification of the account. Prxy
2.148	01	Customer Credit Transfer Initiation V09	Type ISO Name	ProxyAccountIdentification1 Ultimate Creditor
2.140	01	+Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Definition  XML Tag  Type	Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification135
2.149	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook	AT-E007 Name of the Beneficiary Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.150	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name ISO Definition  XML Tag  Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.151	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E010 Identification Code of the Beneficiary Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
2.152	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	ISO Name ISO Definition XML Tag	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId
<u> </u>			Type	OrganisationIdentification29



#	SEPA Mult	Message Element		SP Credit Transfer Information with ERI SEPA Core Requirements
2.153	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.  Private Identification Unique and unambiguous identification of a person, for example a passport.  PrvtId PersonIdentification13
2.154	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name ISO Definition  XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.155	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.156	0n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition  XML Tag Type	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. InstrForCdtrAgt InstructionForCreditorAgent1
2.157	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. InstrForDbtrAgt Max140Text 1 140 1 140
2.158	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	SEPA Rulebook ISO Name ISO Definition  XML Tag 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
2.159	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	xs:choice  Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 4 1 4
2.160	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 35 I 35



#	SEPA Mult		Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.161		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg
2.162	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	Type ISO Name ISO Definition XML Tag Type	RegulatoryReporting3 Tax Provides details on the tax. Tax TaxInformation8
2.163	0 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition  XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7
2.164	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	
2.165	01	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	SEPA Rulebook	AT-T010 The unstructured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction. Only one occurrence of 'Unstructured' is allowed. If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users". Unstructured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Ustrd Max140Text 1 140 1 140



#	SEPA Mult		Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.166	1 999	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	SEPA Rulebook  SEPA Usage Rule(s) SEPA Format Rule(s)  ISO Name ISO Definition	AT-T011 The structured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction.  Mandatory.  Up to 999 occurences of 'Structured' are allowed. In each occurence of 'Structured' the tags and the data within the 'Structured' element (i.e. excluding <strd> and </strd> ) must not exceed 280 characters in length.  Structured  Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.  Strd
			Туре	StructuredRemittanceInformation16
2.167	0n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name ISO Definition  XML Tag Type	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7
2.168	01	Customer Credit Transfer Initiation V09	ISO Name	Referred Document Amount
		+Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Definition  XML Tag  Type	Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2
2.169		Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	ISO Name ISO Definition  XML Tag Type	When present, the Debtor PSP is not obliged to validate the reference information.  When used both 'Type' and 'Reference' must be present.  Creditor Reference Information  Reference information provided by the creditor to allow the identification of the underlying documents.  CdtrRefInf  CreditorReferenceInformation2
2.170	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory if 'Creditor Reference Information' is used.  Type Specifies the type of creditor reference.  Tp CreditorReferenceType2
2.171	11	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type ++++++Code Or Proprietary	ISO Name ISO Definition  XML Tag  Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice  xs:choice



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



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



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



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

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

#### 1. General

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

# 2. Section 0.3 'Purpose of Document'

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

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

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

# 4. ISO 20022 Messages:

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



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

