SEPA Credit Transfer Scheme
Customer-to-PSP Implementation Guidelines

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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.

TABLE OF CONTENTS

0   DOCUMENT INFORMATION

0.1   References

This section lists relevant documents of interest.

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

0.2   Change History

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

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

V6.0	20111117	Approval by the September 2011 Plenary
V7.0	20121130	Approval by the September 2012 Plenary
V8.0	20141125	Approval by the October 2014 Plenary
2017 V1.0	20161103	Approval by the November 2016 Scheme Management Board
2019 V1.0	20181031	Approval by the October Scheme Management Board
2021 v1.0	20201029	Approval by the October Scheme Management Board
2023 v1.0	20220428	Approval by the April 2022 Scheme Management Board
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:

SEPA Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 *Customer-to-PSP Credit Transfer Information*	Customer Credit Transfer Initiation (pain.001.001.09)
DS-04 *PSP-to-Customer Credit Transfer Information*	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.

Global ISO 20022 XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	**Message elements that are mandatory in the ISO messages or needed for Processing**	**Message elements from the ISO messages available for use by AOS within an EPC Governance framework**	**Message elements from ISO messages not applicable to SEPA**
EPC Implementation Guidelines for SEPA Core subset, identifying elements - **to be used as defined in ISO** - **to be used with SEPA usage rules (from or completing the Rulebook)** **Note: yellow fields can be used in a specific way for an AOS.**		**To be developed and documented by AOS Communities**	**Not available for use in SEPA payments**
SEPA Payments			

Figure 1

These Guidelines define the SEPA Core Mandatory Subset[2] of the Global ISO 20022 XML standard that consists of message elements:

- required in the Rulebook as business requirements
- needed for processing by PSPs, clearing and settlement mechanisms and PSP customers

Elements needed for specific national regulatory requirements are not considered in these guidelines. They have to be dealt with at national level without being regarded as an AOS.

These message elements define the **SEPA core service** and are denoted by yellow shading in the message structures given in the following chapters. Only these elements are further detailed with relevant SEPA core requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

These Guidelines also recognise message elements and the usage rules in the ISO 20022 XML standard that may be available for use in an AOS, subject to a governance framework to be defined by the EPC. The definition and documentation of these message elements are a matter for the AOS communities involved. These message elements are denoted by white shading.

Where there are message elements that do not apply to SEPA payments, these are denoted with red shading in the right-most column of the message structures. To date, few such message elements have been identified.

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

1.2 Use of these Guidelines by the instructing and instructed parties[3]

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Subset (shaded yellow in Figure 2).

- Payments that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as SEPA payments, but not as SEPA core payments.

- It is the responsibility of the instructing customer and instructed PSP of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.

- The instructed PSP receiving a message containing AOS message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed PSP, however, may reject the message for this reason.

1.3 Notation Conventions

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

#	SEPA Mul	Message Element	SEPA Core Requirements
1.00	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2	*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)
	1..1		**XML Tag** xs:choice
1.01	1..1	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	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	**ISO Name** **ISO Definition** **XML Tag** **Type** (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)

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[3] Instructing and instructed parties include CSMs.

1.0n	0..1	Message root +Group Header ++Sublevel 1	**ISO Name** **ISO Definition** **XML Tag** **Type** (Red: Message Element that is not to be used in SEPA Payments)

Figure 2

Where:

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

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

- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:

  - 0..1 element is optional and may only be present once
  - 0..n element is optional with unlimited repetition
  - 1..1 element is mandatory and must be present exactly once
  - 1..n element is mandatory with unlimited repetition

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

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.

- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.

  - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.
  - When the message element relates to inter-PSP processing requirements, it is shaded yellow.
  - When the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.
  - When the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core requirements, this is specified as 'Mandatory' and is shaded yellow.
  - When the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.
  - The SEPA length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.

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

1.4   Character Set

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

- While PSPs and their customers must be allowed to use the character set currently in use at national level,

- PSPs and their customers throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8).

- PSPs and their customers must be able to support the Latin character set commonly used in international communication, as follows:

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

- References, identifications and identifiers must respect the following [9]:

  o Content is restricted to the Latin character set as defined above

  o Content must not start or end with a '/'

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

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

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.5	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	*SEPA Usage Rule(s)*	*Mandatory.* *The validation of this data element depends on pre-agreed customer-to-PSP conditions.*
			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 group, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*2*
			TotalDigits	18
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	*SEPA Usage Rule(s)*	*'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.*
			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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	*SEPA Usage Rule(s)*	*If present, pre-agreed customer-to-PSP conditions apply.*
			ISO Name	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	*SEPA Usage Rule(s)*	*Usage is recommended.* *Only one occurrence is allowed.*
			ISO Name	Service Level
			ISO Definition	Agreement under which or rules under which the transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	*SEPA Rulebook*	*AT-T001 Identification code of the Scheme.*
			SEPA Usage Rule(s)	*Only "SEPA" is allowed.*
			ISO Name	Code
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			SEPA	*SingleEuroPaymentsArea* *Payment must be executed following the Single Euro Payments Area scheme.*
2.10	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	ISO Name	Local Instrument
			ISO Definition	User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
			XML Tag	LclInstrm
			Type	LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.12	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	ISO Name	Code
			ISO Definition	Specifies the local instrument, as published in an external local instrument code list.
			XML Tag	Cd
			Type	ExternalLocalInstrument1Code
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.13	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Specifies the local instrument, as a proprietary code.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.14	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	*SEPA Rulebook*	*AT-T008 Category purpose of the Credit Transfer*
			SEPA Usage Rule(s)	*Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary PSP.*
			ISO Name	Category Purpose
			ISO Definition	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	1..1		XML Tag	xs:choice
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	ISO Name	Code
			ISO Definition	Category purpose, as published in an external category purpose code list.
			XML Tag	Cd
			Type	ExternalCategoryPurpose1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Category purpose, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	*SEPA Rulebook*	*AT-T013 The Requested Execution Date of the SEPA Credit Transfer instruction.*
			ISO Name	Requested Execution Date
			ISO Definition	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
	1..1		XML Tag	xs:choice
2.18	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	ISO Name	Date
			ISO Definition	Specified date.
			XML Tag	Dt
			Type	ISODate
2.19	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	ISO Name	Date Time
			ISO Definition	Specified date and time.
			XML Tag	DtTm
			Type	ISODateTime
2.20	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	ISO Name	Pooling Adjustment Date
			ISO Definition	Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.
			XML Tag	PoolgAdjstmntDt
			Type	ISODate
2.21	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	ISO Name	Debtor
			ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
			XML Tag	Dbtr
			Type	PartyIdentification135
2.22	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	*SEPA Rulebook*	*AT-P001 Name of the Originator*
			SEPA Usage Rule(s)	*Mandatory.* *'Name' is limited to 70 characters in length.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
2.23	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	*SEPA Rulebook*	*AT-P005 Address of the Originator*
			SEPA Usage Rule(s)	*If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; 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
2.24	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	ISO Name	Address Type
			ISO Definition	Identifies the nature of the postal address.
			XML Tag	AdrTp
			Type	AddressType3Choice

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.34	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 *1 .. 35*
2.35	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 *1 .. 35*
2.36	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 *1 .. 35*
2.37	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 *1 .. 35*
2.38	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.39	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-P004 Originator Identification Code* Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.50	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	ISO Name	Currency
			ISO Definition	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
			XML Tag	Ccy
			Type	ActiveOrHistoricCurrencyCode
			Pattern	[A-Z]{3,3}
2.51	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	ISO Name	Name
			ISO Definition	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.
			XML Tag	Nm
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	1 .. 70
2.52	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	SEPA Rulebook	AT-P003 The Proxy/alias of the account of the Originator.
			SEPA Usage Rule(s)	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.
			ISO Name	Proxy
			ISO Definition	Specifies an alternate assumed name for the identification of the account.
			XML Tag	Prxy
			Type	ProxyAccountIdentification1
2.53	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	SEPA Usage Rule(s)	AT-D002 The BIC code of the Originator PSP.
			ISO Name	Debtor Agent
			ISO Definition	Financial institution servicing an account for the debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6

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

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

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.78	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34
2.79	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name ISO Definition XML Tag Type	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification6
2.80	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 .. 35 1 .. 35
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T014 The Originator's Reference of the Credit Transfer Instruction. End To End Identification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. EndToEndId Max35Text 1 .. 35 1 .. 35
2.82	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	ISO Name ISO Definition XML Tag Type Pattern	UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
2.83	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26
2.84	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.91	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	*SEPA Rulebook*	*AT-T008 Category purpose of the Credit Transfer.*
			SEPA Usage Rule(s)	*Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary PSP.*
			ISO Name	Category Purpose
			ISO Definition	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	1..1		XML Tag	xs:choice
2.92	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	ISO Name	Code
			ISO Definition	Category purpose, as published in an external category purpose code list.
			XML Tag	Cd
			Type	ExternalCategoryPurpose1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
2.93	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name	Proprietary
			ISO Definition	Category purpose, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.94	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name	Amount
			ISO Definition	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			XML Tag	Amt
			Type	AmountType4Choice
	1..1		XML Tag	xs:choice
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	*SEPA Rulebook*	*AT-T002 Amount of the Credit Transfer in Euro.*
			SEPA Usage Rule(s)	*Only 'EUR' is allowed.*
				Amount must be 0.01 or more and 999999999.99 or less.
			SEPA Format Rule(s)	*The fractional part has a maximum of two digits.*
			ISO Name	Instructed Amount
			ISO Definition	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain.
			XML Tag	InstdAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	*2*
			TotalDigits	18
			SEPA Inclusive	*0.01 .. 999999999.99*

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.104	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
2.105	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.106	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.107	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.108	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	ISO Name	Intermediary Agent 1
			ISO Definition	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.
			XML Tag	IntrmyAgt1
			Type	BranchAndFinancialInstitutionIdentification6
2.109	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name	Intermediary Agent 1Account
			ISO Definition	Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.
			XML Tag	IntrmyAgt1Acct
			Type	CashAccount38
2.110	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name	Intermediary Agent 2
			ISO Definition	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.
			XML Tag	IntrmyAgt2
			Type	BranchAndFinancialInstitutionIdentification6
2.111	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name	Intermediary Agent 2Account
			ISO Definition	Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.
			XML Tag	IntrmyAgt2Acct
			Type	CashAccount38

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

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

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

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

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.149	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*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	0..1	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	0..1	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
	1..1		XML Tag	xs:choice
2.152	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.153	1..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.155	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.156	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag Type	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. InstrForCdtrAgt InstructionForCreditorAgent1

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.157	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name	Instruction For Debtor Agent
			ISO Definition	Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.
			XML Tag	InstrForDbtrAgt
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 140*
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	*SEPA Rulebook*	*AT-T007 Purpose of the Credit Transfer.*
			ISO Name	Purpose
			ISO Definition	Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
			XML Tag	Purp
			Type	Purpose2Choice
	1..1		XML Tag	xs:choice
2.159	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	*SEPA Usage Rule(s)*	*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.*
			ISO Name	Code
			ISO Definition	Underlying reason for the payment transaction, as published in an external purpose code list.
			XML Tag	Cd
			Type	ExternalPurpose1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			RRCT	*ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.*
			RRTP	*RelatedRequestToPay Transaction is related to a Request to Pay.*
2.160	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Purpose, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.161	0..10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name	Regulatory Reporting
			ISO Definition	Information needed due to regulatory and statutory requirements.
			XML Tag	RgltryRptg
			Type	RegulatoryReporting3
2.162	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name	Tax
			ISO Definition	Provides details on the tax.
			XML Tag	Tax
			Type	TaxInformation8

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.166	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	*SEPA Usage Rule(s)* *SEPA Format Rule(s)*	*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.*
			ISO Name	Structured
			ISO Definition	Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
			XML Tag	Strd
			Type	StructuredRemittanceInformation16
2.167	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name	Referred Document Information
			ISO Definition	Provides the identification and the content of the referred document.
			XML Tag	RfrdDocInf
			Type	ReferredDocumentInformation7
2.168	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name	Referred Document Amount
			ISO Definition	Provides details on the amounts of the referred document.
			XML Tag	RfrdDocAmt
			Type	RemittanceAmount2
2.169	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	*SEPA Usage Rule(s)*	*When present, the Debtor PSP is not obliged to validate the reference information.* *When used both 'Type' and 'Reference' must be present.*
			ISO Name	Creditor Reference Information
			ISO Definition	Reference information provided by the creditor to allow the identification of the underlying documents.
			XML Tag	CdtrRefInf
			Type	CreditorReferenceInformation2
2.170	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	*SEPA Usage Rule(s)*	*Mandatory if 'Creditor Reference Information' is used.*
			ISO Name	Type
			ISO Definition	Specifies the type of creditor reference.
			XML Tag	Tp
			Type	CreditorReferenceType2
2.171	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary	ISO Name	Code Or Proprietary
			ISO Definition	Coded or proprietary format creditor reference type.
			XML Tag	CdOrPrtry
			Type	CreditorReferenceType1Choice
	1..1		XML Tag	xs:choice
2.172	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Code	*SEPA Usage Rule(s)*	*Only "SCOR" is allowed.*
			ISO Name	Code
			ISO Definition	Type of creditor reference, in a coded form.
			XML Tag	Cd
			Type	DocumentType3Code
			SEPA Code Restrictions	
			SCOR	*StructuredCommunicationReference*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
			SEPA Code Restrictions	
				Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.173	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.174	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	*SEPA Usage Rule(s)* 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	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*Mandatory if 'Creditor Reference Information' is used.* *If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain.* *RF Creditor Reference must be used (ISO 11649) in case "ISO" is 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	0..1	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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information SEPA Core Requirements	
2.177	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	ISO Name ISO Definition

XML Tag Type | Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee PartyIdentification135 |
| 2.178 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance | ISO Name ISO Definition

XML Tag Type | Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7 |
| 2.179 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance | ISO Name ISO Definition

XML Tag Type | Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3 |
| 2.180 | 0..3 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information | ISO Name ISO Definition

XML Tag Type ISO Length *SEPA Length* | Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 .. 140 *1 .. 140* |
| 2.181 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Supplementary Data | ISO Name ISO Definition

XML Tag Type | Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1 |
| 3.0 | 0..n | Customer Credit Transfer Initiation V09 +Supplementary Data | ISO Name ISO Definition

XML Tag Type | Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1 |

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

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

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

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

The message caters for bulk and single reject instructions.

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

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

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

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

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

#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
2.1	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Identification	*ISO Name*	Original Message Identification
			ISO Definition	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
			XML Tag	OrgnlMsgId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	1 .. 35
2.2	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	*SEPA Usage Rule(s)*	*Only pain.001.001.09 is allowed.*
			ISO Name	Original Message Name Identification
			ISO Definition	Specifies the original message name identifier to which the message refers.
			XML Tag	OrgnlMsgNmId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	1 .. 35
2.3	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	*ISO Name*	Original Creation Date Time
			ISO Definition	Date and time at which the original message was created.
			XML Tag	OrgnlCreDtTm
			Type	ISODateTime
2.4	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	*ISO Name*	Original Number Of Transactions
			ISO Definition	Number of individual transactions contained in the original message.
			XML Tag	OrgnlNbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}
2.5	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Control Sum	*ISO Name*	Original Control Sum
			ISO Definition	Total of all individual amounts included in the original message, irrespective of currencies.
			XML Tag	OrgnlCtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*17*
			TotalDigits	18
2.6	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Group Status	*SEPA Rulebook*	*AT-R001 Type of R-message.*
			SEPA Usage Rule(s)	*'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT".*
			ISO Name	Group Status
			ISO Definition	Specifies the status of a group of transactions.
			XML Tag	GrpSts
			Type	ExternalPaymentGroupStatus1Code
			ISO Length	1 .. 4
			SEPA Length	1 .. 4
			SEPA Code Restrictions	
			RJCT	*Rejected*
				Payment initiation or individual transaction included in the payment initiation has been rejected.
2.7	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information	*SEPA Usage Rule(s)*	*'Status Reason Information' must be present in 'Original Group Information And Status', '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

#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
2.8	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	*SEPA Rulebook*	*AT-R002 Identification of the Type of Party that initiated the reject.*
			SEPA Usage Rule(s)	*Mandatory.*
				Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.
				'Name' is limited to 70 characters in length.
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr
			Type	PartyIdentification135
2.9	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	*SEPA Rulebook*	*AT-R004 The reason code for non-acceptance of the credit transfer.*
			SEPA Usage Rule(s)	*Mandatory*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Type	StatusReason6Choice
	1..1		XML Tag	xs:choice
2.10	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	*SEPA Rulebook*	*See Message Element Specifications below.*
			ISO Name	Code
			ISO Definition	Reason for the status, as published in an external reason code list.
			XML Tag	Cd
			Type	ExternalStatusReason1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
2.11	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Reason for the status, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.12	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Name	Additional Information
			ISO Definition	Further details on the status reason.
				Usage: Additional information can be used for several purposes such as the reporting of repaired information.
			XML Tag	AddtlInf
			Type	Max105Text
			ISO Length	1 .. 105
			SEPA Length	*1 .. 105*
2.13	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name	Number Of Transactions Per Status
			ISO Definition	Detailed information on the number of transactions for each identical transaction status.
			XML Tag	NbOfTxsPerSts
			Type	NumberOfTransactionsPerStatus5
3.0	0..n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name	Original Payment Information And Status
			ISO Definition	Information concerning the original payment information, to which the status report message refers.
			XML Tag	OrgnlPmtInfAndSts
			Type	OriginalPaymentInstruction32
3.1	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name	Original Payment Information Identification
			ISO Definition	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
			XML Tag	OrgnlPmtInfId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.2	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxs Max15NumericText [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type *SEPA FractDigits* TotalDigits	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber *17* 18
3.4	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information Status	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-R001 Type of R-message.* *'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT".* Payment Information Status Specifies the status of the payment information group. PmtInfSts ExternalPaymentGroupStatus1Code 1 .. 4 *1 .. 4*
			SEPA Code Restrictions	
			RJCT	*Rejected* *Payment initiation or individual transaction included in the payment initiation has been rejected.*
3.5	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.* Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.6	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Originator	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-R002 Identification of the Type of Party that initiated the "R" message.* *Mandatory.* *Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.* *'Name' is limited to 70 characters in length.* Originator Party that issues the status. Orgtr PartyIdentification135
3.7	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-R004 The reason code for non-acceptance of the credit transfer.* *Mandatory.* Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice

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

#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.15	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	*SEPA Rulebook*	*AT-T014 Originator's reference of the SEPA Credit Transfer Instruction.*
			ISO Name	Original End To End Identification
			ISO Definition	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
			XML Tag	OrgnlEndToEndId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
3.16	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	ISO Name	Original UETR
			ISO Definition	Universally unique identifier to provide the original end-to-end reference of a payment transaction.
			XML Tag	OrgnlUETR
			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}
3.17	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	*SEPA Rulebook*	*AT-R001 Type of R-message.*
			SEPA Usage Rule(s)	*'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT".*
			ISO Name	Transaction Status
			ISO Definition	Specifies the status of a transaction, in a coded form.
			XML Tag	TxSts
			Type	ExternalPaymentTransactionStatus1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			RJCT	*Rejected* *Payment instruction has been rejected.*
3.18	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	*SEPA Usage Rule(s)*	*'Status Reason Information' must be present in 'Original Group Information and Status', '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
3.19	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	*SEPA Rulebook*	*AT-R002 Identification of the Type of Party that initiated the reject.*
			SEPA Usage Rule(s)	*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.*
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr
			Type	PartyIdentification135
3.20	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	*SEPA Rulebook*	*AT-R004 The reason code for non-acceptance of the credit transfer.*
			SEPA Usage Rule(s)	*Mandatory.*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Type	StatusReason6Choice
	1..1		XML Tag	xs:choice

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

#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.29	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	*SEPA Rulebook*	*An exact copy of all attributes of the received DS-02 or DS-01 which is being rejected.*
			SEPA Usage Rule(s)	*The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction.*
			ISO Name	Original Transaction Reference
			ISO Definition	Key elements used to identify the original transaction that is being referred to.
			XML Tag	OrgnlTxRef
			Type	OriginalTransactionReference28
3.30	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name	Interbank Settlement Amount
			ISO Definition	Amount of money moved between the instructing agent and the instructed agent.
			XML Tag	IntrBkSttlmAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	*5*
			TotalDigits	18
			SEPA Inclusive	*0* ..
3.31	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	*SEPA Rulebook*	*AT-T002 Amount of the credit transfer in Euro.*
			ISO Name	Amount
			ISO Definition	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			XML Tag	Amt
			Type	AmountType4Choice
3.32	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name	Interbank Settlement Date
			ISO Definition	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.
			XML Tag	IntrBkSttlmDt
			Type	ISODate
3.33	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	ISO Name	Requested Collection Date
			ISO Definition	Date and time at which the creditor requests that the amount of money is to be collected from the debtor.
			XML Tag	ReqdColltnDt
			Type	ISODate
3.34	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	*SEPA Rulebook*	*AT-T013 Requested execution date of the SEPA Credit Transfer instruction.*
			ISO Name	Requested Execution Date
			ISO Definition	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
3.35	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	ISO Name	Creditor Scheme Identification
			ISO Definition	Credit party that signs the mandate.
			XML Tag	CdtrSchmeId
			Type	PartyIdentification135
3.36	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	ISO Name	Settlement Information
			ISO Definition	Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.
			XML Tag	SttlmInf
			Type	SettlementInstruction7

#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.37	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	*SEPA Rulebook*	*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).
			ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation27
3.38	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Name	Payment Method
			ISO Definition	Specifies the means of payment that will be used to move the amount of money.
			XML Tag	PmtMtd
			Type	PaymentMethod4Code
3.39	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	ISO Name	Mandate Related Information
			ISO Definition	Provides further details of the mandate signed between the creditor and the debtor.
			XML Tag	MndtRltdInf
			Type	MandateRelatedInformation14
3.40	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	*SEPA Rulebook*	*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).*
			ISO Name	Remittance Information
			ISO Definition	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
			XML Tag	RmtInf
			Type	RemittanceInformation16
3.41	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	*SEPA Rulebook*	*AT-P006 Name of the Originator Reference Party. AT-P007 Identification code of the Originator Reference Party.*
			SEPA Usage Rule(s)	*Only 'Party' is allowed.*
			ISO Name	Ultimate Debtor
			ISO Definition	Ultimate party that owes an amount of money to the (ultimate) creditor.
			XML Tag	UltmtDbtr
			Type	Party40Choice
3.42	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	*SEPA Rulebook*	*AT-P001 Name of the Originator. AT-P005 Address of the Originator. AT-P004 Originator identification code.*
			SEPA Usage Rule(s)	*Only 'Party' is allowed.*
			ISO Name	Debtor
			ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
			XML Tag	Dbtr
			Type	Party40Choice

#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.43	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	*SEPA Rulebook*	*AT-D001 IBAN of the Originator.* *AT-P003 The Proxy/Alias of the account of the Originator*
			ISO Name	Debtor Account
			ISO Definition	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount38
3.44	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	*SEPA Rulebook*	*AT-D002 BIC code of the Originator PSP (if present in DS-01)*
			ISO Name	Debtor Agent
			ISO Definition	Financial institution servicing an account for the debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.45	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	**ISO Name**	Debtor Agent Account
			ISO Definition	Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.
			XML Tag	DbtrAgtAcct
			Type	CashAccount38
3.46	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	*SEPA Rulebook*	*AT-C002 BIC code of the Beneficiary PSP (if present in DS-01).*
			ISO Name	Creditor Agent
			ISO Definition	Financial institution servicing an account for the creditor.
			XML Tag	CdtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.47	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	**ISO Name**	Creditor Agent Account
			ISO Definition	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.
			XML Tag	CdtrAgtAcct
			Type	CashAccount38
3.48	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	*SEPA Rulebook*	*AT-E001 Name of the Beneficiary.* *AT-E004 Address of the Beneficiary.* *AT-E005 Beneficiary identification code.*
			SEPA Usage Rule(s)	*Only 'Party' is allowed.*
			ISO Name	Creditor
			ISO Definition	Party to which an amount of money is due.
			XML Tag	Cdtr
			Type	Party40Choice
3.49	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	*SEPA Rulebook*	*AT-C001 IBAN of the Beneficiary.* *AT-E003 The Proxy/Alias of the account of the Beneficiary.*
			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
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	*SEPA Rulebook*	*AT-E007 Name of the Beneficiary Reference Party.* *AT-E010 Identification code of the Beneficiary Reference Party.*
			SEPA Usage Rule(s)	*Only 'Party' is allowed.*
			ISO Name	Ultimate Creditor
			ISO Definition	Ultimate party to which an amount of money is due.
			XML Tag	UltmtCdtr
			Type	Party40Choice

#	SEPA Mult	Message Element	PSP-to-Customer Reject Credit Transfer SEPA Core Requirements	
3.51	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	*SEPA Rulebook*	*AT-T007 Purpose of the Credit Transfer.*
			ISO Name	Purpose
			ISO Definition	Underlying reason for the payment transaction. Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
			XML Tag	Purp
			Type	Purpose2Choice
3.52	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data	ISO Name	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
4.0	0..n	Customer Payment Status Report V10 +Supplementary Data	ISO Name	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

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

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

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

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.5	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	*SEPA Usage Rule(s)*	*Mandatory.* *The validation of this data element depends on pre-agreed customer-to-PSP conditions.*
			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 group, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	2
			TotalDigits	18
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	*SEPA Usage Rule(s)*	*'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.*
			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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	*SEPA Usage Rule(s)*	*If present, pre-agreed customer-to-PSP conditions apply.*
			ISO Name	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	*SEPA Usage Rule(s)*	*Usage is recommended.* *Only one occurrence is allowed.*
			ISO Name	Service Level
			ISO Definition	Agreement under which or rules under which the transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	*SEPA Rulebook*	*AT-T001 Identification code of the Scheme.*
			SEPA Usage Rule(s)	*Only "SEPA" is allowed.*
			ISO Name	Code
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	*1 .. 4*
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			SEPA	*SingleEuroPaymentsArea* *Payment must be executed following the Single Euro Payments Area scheme.*
2.10	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	*1 .. 35*
			SEPA Length	*1 .. 35*

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

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	*SEPA Rulebook*	*AT-T013 The Requested Execution Date of the SEPA Credit Transfer instruction.*
			ISO Name	Requested Execution Date
			ISO Definition	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
	1..1		**XML Tag**	xs:choice
2.18	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	**ISO Name**	Date
			ISO Definition	Specified date.
			XML Tag	Dt
			Type	ISODate
2.19	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	**ISO Name**	Date Time
			ISO Definition	Specified date and time.
			XML Tag	DtTm
			Type	ISODateTime
2.20	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	**ISO Name**	Pooling Adjustment Date
			ISO Definition	Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.
			XML Tag	PoolgAdjstmntDt
			Type	ISODate
2.21	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	**ISO Name**	Debtor
			ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
			XML Tag	Dbtr
			Type	PartyIdentification135
2.22	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	*SEPA Rulebook*	*AT-P001 Name of the Originator*
			SEPA Usage Rule(s)	*Mandatory.*
				'Name' is limited to 70 characters in length.
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
2.23	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	*SEPA Rulebook*	*AT-P005 The address of the Originator*
			SEPA Usage Rule(s)	*If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; 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
2.24	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	**ISO Name**	Address Type
			ISO Definition	Identifies the nature of the postal address.
			XML Tag	AdrTp
			Type	AddressType3Choice

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.25	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name	Department
			ISO Definition	Identification of a division of a large organisation or building.
			XML Tag	Dept
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	*1 .. 70*
2.26	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name	Sub Department
			ISO Definition	Identification of a sub-division of a large organisation or building.
			XML Tag	SubDept
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	*1 .. 70*
2.27	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name	Street Name
			ISO Definition	Name of a street or thoroughfare.
			XML Tag	StrtNm
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	*1 .. 70*
2.28	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name	Building Number
			ISO Definition	Number that identifies the position of a building on a street.
			XML Tag	BldgNb
			Type	Max16Text
			ISO Length	1 .. 16
			SEPA Length	*1 .. 16*
2.29	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	ISO Name	Building Name
			ISO Definition	Name of the building or house.
			XML Tag	BldgNm
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.30	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	ISO Name	Floor
			ISO Definition	Floor or storey within a building.
			XML Tag	Flr
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	*1 .. 70*
2.31	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	ISO Name	Post Box
			ISO Definition	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.
			XML Tag	PstBx
			Type	Max16Text
			ISO Length	1 .. 16
			SEPA Length	*1 .. 16*
2.32	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	ISO Name	Room
			ISO Definition	Building room number.
			XML Tag	Room
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	*1 .. 70*
2.33	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name	Post Code
			ISO Definition	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
			XML Tag	PstCd
			Type	Max16Text
			ISO Length	1 .. 16
			SEPA Length	*1 .. 16*

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.34	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35
2.35	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35
2.36	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.37	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35
2.38	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.39	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P004 Originator Identification Code Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29

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

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

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements		
2.54	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	*SEPA Usage Rule(s)* **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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	**ISO Name** **ISO Definition** **XML Tag** **Type**	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24	
2.60	0..1	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	1..1	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	0..1	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	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.63	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 *1 .. 35*
2.64	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
2.65	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
2.66	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Instruction For Debtor Agent	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 .. 140 *1 .. 140*
2.67	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.68	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-P006 Name of the Originator Reference Party* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 70*
2.69	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.70	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-P007 Identification code of the Originator Reference Party* Identification Unique and unambiguous identification of a party. Id Party38Choice

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

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.78	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name	Credit Transfer Transaction Information
			ISO Definition	Provides information on the individual transaction(s) included in the message.
			XML Tag	CdtTrfTxInf
			Type	CreditTransferTransaction34
2.79	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name	Payment Identification
			ISO Definition	Set of elements used to reference a payment instruction.
			XML Tag	PmtId
			Type	PaymentIdentification6
2.80	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name	Instruction Identification
			ISO Definition	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. |
			XML Tag	InstrId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	*SEPA Rulebook*	*AT-T014 The Originator's Reference of the SEPA Credit Transfer Instruction.*
			ISO Name	End To End Identification
			ISO Definition	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. |
			XML Tag	EndToEndId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.82	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	ISO Name	UETR
			ISO Definition	Universally unique identifier to provide an end-to-end reference of a payment transaction.
			XML Tag	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	*SEPA Usage Rule(s)*	*'Payment Type Information' must be present either here or directly under 'Payment Information'.*
			ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation26
2.84	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name	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

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

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.91	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	*SEPA Rulebook*	*AT-T008 Category purpose of the Credit Transfer.*
			SEPA Usage Rule(s)	*Mandatory.*
			ISO Name	Category Purpose
			ISO Definition	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	1..1		XML Tag	xs:choice
2.92	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	*SEPA Usage Rule(s)*	*Only "RRCT" is allowed.*
			ISO Name	Code
			ISO Definition	Category purpose, as published in an external category purpose code list.
			XML Tag	Cd
			Type	ExternalCategoryPurpose1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			RRCT	*ReimbursementReceivedCreditTransfer Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.*
2.93	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name	Proprietary
			ISO Definition	Category purpose, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.94	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name	Amount
			ISO Definition	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
			XML Tag	Amt
			Type	AmountType4Choice
	1..1		XML Tag	xs:choice
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	*SEPA Rulebook*	*AT-T002 Amount of the Credit Transfer in Euro.*
			SEPA Usage Rule(s)	*Only 'EUR' is allowed.*
				Amount must be 0.01 or more and 999999999.99 or less.
			SEPA Format Rule(s)	*The fractional part has a maximum of two digits.*
			ISO Name	Instructed Amount
			ISO Definition	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain.
			XML Tag	InstdAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	*2*
			TotalDigits	18
			SEPA Inclusive	*0.01 .. 999999999.99*

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.96	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	ISO Name ISO Definition XML Tag Type	Equivalent Amount Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. EqvtAmt EquivalentAmount2
2.97	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	ISO Name ISO Definition XML Tag Type	Exchange Rate Information Provides details on the currency exchange rate and contract. XchgRateInf ExchangeRate1
2.98	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only "SLEV" is allowed.* *It is recommended that this element be specified at 'Payment Information' level.* Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	*FollowingServiceLevel* *Charges are to be applied following the rules agreed in the service level and/or scheme.*
2.99	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name ISO Definition XML Tag Type	Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11
2.100	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.101	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-P006 Name of the Originator Reference Party.* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 70*
2.102	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.103	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-P007 Identification Code of the Originator Reference Party.* Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.104	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
2.105	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.106	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.107	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.108	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	ISO Name	Intermediary Agent 1
			ISO Definition	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.
			XML Tag	IntrmyAgt1
			Type	BranchAndFinancialInstitutionIdentification6
2.109	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name	Intermediary Agent 1Account
			ISO Definition	Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.
			XML Tag	IntrmyAgt1Acct
			Type	CashAccount38
2.110	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name	Intermediary Agent 2
			ISO Definition	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.
			XML Tag	IntrmyAgt2
			Type	BranchAndFinancialInstitutionIdentification6
2.111	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name	Intermediary Agent 2Account
			ISO Definition	Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.
			XML Tag	IntrmyAgt2Acct
			Type	CashAccount38

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name	Intermediary Agent 3
			ISO Definition	Agent between the debtor's agent and the creditor's agent.
				Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.
			XML Tag	IntrmyAgt3
			Type	BranchAndFinancialInstitutionIdentification6
2.113	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name	Intermediary Agent 3Account
			ISO Definition	Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.
			XML Tag	IntrmyAgt3Acct
			Type	CashAccount38
2.114	0..1	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.*
			SEPA Usage Rule(s)	*If the BIC is not indicated '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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name	Creditor Agent Account
			ISO Definition	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.
			XML Tag	CdtrAgtAcct
			Type	CashAccount38
2.116	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	*SEPA Usage Rule(s)*	*Mandatory.*
			ISO Name	Creditor
			ISO Definition	Party to which an amount of money is due.
			XML Tag	Cdtr
			Type	PartyIdentification135
2.117	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	*SEPA Rulebook*	*AT-E001 Name of the Beneficiary.*
			SEPA Usage Rule(s)	*Mandatory*
				'Name' is limited to 70 characters in length.
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
2.118	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	*SEPA Rulebook*	*AT-E004 The address of the Beneficiary.*
			SEPA Usage Rule(s)	*If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.*
				If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.
			ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24

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

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

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

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.144	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other ++++++Identification	*SEPA Usage Rule(s)*	*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).*
			ISO Name	Identification
			ISO Definition	Identification assigned by an institution.
			XML Tag	Id
			Type	Max34Text
			ISO Length	1 .. 34
			SEPA Length	*1 .. 34*
2.145	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other ++++++Scheme Name	ISO Name	Scheme Name
			ISO Definition	Name of the identification scheme.
			XML Tag	SchmeNm
			Type	AccountSchemeName1Choice
2.146	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other ++++++Issuer	ISO Name	Issuer
			ISO Definition	Entity that assigns the identification.
			XML Tag	Issr
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.147	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Name	Type
			ISO Definition	Specifies the nature, or use of the account.
			XML Tag	Tp
			Type	CashAccountType2Choice
2.148	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name	Currency
			ISO Definition	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
			XML Tag	Ccy
			Type	ActiveOrHistoricCurrencyCode
			Pattern	[A-Z]{3,3}
2.149	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name	Name
			ISO Definition	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.
			XML Tag	Nm
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	*1 .. 70*

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.150	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	*SEPA Rulebook*	*AT-E003 The Proxy/Alias of the account of the Beneficiary.*
			SEPA Usage Rule(s)	*AT-E003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned*
			ISO Name	Proxy
			ISO Definition	Specifies an alternate assumed name for the identification of the account.
			XML Tag	Prxy
			Type	ProxyAccountIdentification1
2.151	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name	Ultimate Creditor
			ISO Definition	Ultimate party to which an amount of money is due.
			XML Tag	UltmtCdtr
			Type	PartyIdentification135
2.152	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	*SEPA Rulebook*	*AT-E007 Name of the Beneficiary Reference Party.*
			SEPA Usage Rule(s)	*'Name' is limited to 70 characters in length.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
2.153	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
2.154	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	*SEPA Rulebook*	*AT-E010 Identification Code of the Beneficiary Reference Party.*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		XML Tag	xs:choice
2.155	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29

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

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

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.168	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	*SEPA Usage Rule(s)*	*Only one occurrence of 'Unstructured' is allowed.* *'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary.* *If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".*
			ISO Name	Unstructured
			ISO Definition	Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			XML Tag	Ustrd
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	1 .. 140
2.169	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	*SEPA Usage Rule(s)* *SEPA Format Rule(s)*	*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.*
			ISO Name	Structured
			ISO Definition	Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
			XML Tag	Strd
			Type	StructuredRemittanceInformation16
2.170	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	**ISO Name**	Referred Document Information
			ISO Definition	Provides the identification and the content of the referred document.
			XML Tag	RfrdDocInf
			Type	ReferredDocumentInformation7
2.171	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	**ISO Name**	Referred Document Amount
			ISO Definition	Provides details on the amounts of the referred document.
			XML Tag	RfrdDocAmt
			Type	RemittanceAmount2

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.172	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	*SEPA Usage Rule(s)*	*When present, the Debtor PSP is not obliged to validate the reference information.* *When used both 'Type' and 'Reference' must be present.*
			ISO Name	Creditor Reference Information
			ISO Definition	Reference information provided by the creditor to allow the identification of the underlying documents.
			XML Tag	CdtrRefInf
			Type	CreditorReferenceInformation2
2.173	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	*SEPA Usage Rule(s)*	*Mandatory if 'Creditor Reference Information' is used.*
			ISO Name	Type
			ISO Definition	Specifies the type of creditor reference.
			XML Tag	Tp
			Type	CreditorReferenceType2
2.174	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary	ISO Name	Code Or Proprietary
			ISO Definition	Coded or proprietary format creditor reference type.
			XML Tag	CdOrPrtry
			Type	CreditorReferenceType1Choice
	1..1		XML Tag	xs:choice
2.175	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Code	*SEPA Usage Rule(s)*	*Only "SCOR" is allowed.*
			ISO Name	Code
			ISO Definition	Type of creditor reference, in a coded form.
			XML Tag	Cd
			Type	DocumentType3Code
			SEPA Code Restrictions	
			SCOR	*StructuredCommunicationReference* *Document is a structured communication reference provided by the creditor to identify the referred transaction.*
2.176	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Proprietary	ISO Name	Proprietary
			ISO Definition	Creditor reference type, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.177	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	*SEPA Usage Rule(s)*	*Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649).*
			ISO Name	Issuer
			ISO Definition	Entity that assigns the credit reference type.
			XML Tag	Issr
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

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

#	SEPA Mult	Message Element	Transfer Back of Received SCT without Originator IBAN SEPA Core Requirements	
2.184	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Supplementary Data	ISO Name	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
3.0	0..n	Customer Credit Transfer Initiation V09 +Supplementary Data	ISO Name	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

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

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

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

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

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

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

The message caters for bulk and single payment instructions.

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

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

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

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

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

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.5	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	*SEPA Usage Rule(s)*	*Mandatory.* *The validation of this data element depends on pre-agreed customer-to-PSP conditions.*
			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 group, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	2
			TotalDigits	18
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	*SEPA Usage Rule(s)*	*'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.*
			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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	*SEPA Usage Rule(s)*	*If present, pre-agreed customer-to-PSP conditions apply.*
			ISO Name	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	*SEPA Usage Rule(s)*	*Usage is recommended.* *Only one occurrence is allowed.*
			ISO Name	Service Level
			ISO Definition	Agreement under which or rules under which the transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	*SEPA Rulebook*	*AT-T001 Identification code of the Scheme.*
			SEPA Usage Rule(s)	*Only "SEPA" is allowed.*
			ISO Name	Code
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			SEPA	*SingleEuroPaymentsArea* *Payment must be executed following the Single Euro Payments Area scheme.*
2.10	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	*AT-T013 The Requested Execution Date of the SEPA Credit Transfer instruction.* Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
	1..1		XML Tag	xs:choice
2.18	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	ISO Name ISO Definition XML Tag Type	Date Specified date. Dt ISODate
2.19	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	ISO Name ISO Definition XML Tag Type	Date Time Specified date and time. DtTm ISODateTime
2.20	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	ISO Name ISO Definition XML Tag Type	Pooling Adjustment Date Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. PoolgAdjstmntDt ISODate
2.21	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification135
2.22	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	*AT-P001 Name of the Originator* *Mandatory.* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 70*
2.23	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	*AT-P005 The address of the Originator* *If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.* Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.24	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.25	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 *1 .. 70*
2.26	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 *1 .. 70*
2.27	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 *1 .. 70*
2.28	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 *1 .. 16*
2.29	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 *1 .. 35*
2.30	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Floor Floor or storey within a building. Flr Max70Text 1 .. 70 *1 .. 70*
2.31	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 *1 .. 16*
2.32	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Room Building room number. Room Max70Text 1 .. 70 *1 .. 70*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.33	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name	Post Code
			ISO Definition	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
			XML Tag	PstCd
			Type	Max16Text
			ISO Length	1 .. 16
			SEPA Length	*1 .. 16*
2.34	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name	Town Name
			ISO Definition	Name of a built-up area, with defined boundaries, and a local government.
			XML Tag	TwnNm
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.35	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	ISO Name	Town Location Name
			ISO Definition	Specific location name within the town.
			XML Tag	TwnLctnNm
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.36	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	ISO Name	District Name
			ISO Definition	Identifies a subdivision within a country sub-division.
			XML Tag	DstrctNm
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.37	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name	Country Sub Division
			ISO Definition	Identifies a subdivision of a country such as state, region, county.
			XML Tag	CtrySubDvsn
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.38	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	ISO Name	Country
			ISO Definition	Nation with its own government.
			XML Tag	Ctry
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.39	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	*SEPA Usage Rule(s)*	*Only two occurrences are allowed.*
				If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.
			ISO Name	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	*SEPA Rulebook*	*AT-P004 Originator Identification Code*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
2.42	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurence of 'Other' is allowed*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.43	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	**ISO Name**	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.44	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	**ISO Name**	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.45	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	**ISO Name**	Debtor Account
			ISO Definition	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount38
2.46	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	*SEPA Usage Rule(s)*	*Only IBAN is allowed.*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
			XML Tag	Id
			Type	AccountIdentification4Choice
	1..1		**XML Tag**	xs:choice
2.47	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	*SEPA Rulebook*	*AT-D001 The IBAN of the account of the Originator*
			ISO Name	IBAN
			ISO Definition	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
			XML Tag	IBAN
			Type	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.48	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	**ISO Name**	Other
			ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
			XML Tag	Othr
			Type	GenericAccountIdentification1

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.49	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	**ISO Name**	Type
			ISO Definition	Specifies the nature, or use of the account.
			XML Tag	Tp
			Type	CashAccountType2Choice
2.50	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	**ISO Name**	Currency
			ISO Definition	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
			XML Tag	Ccy
			Type	ActiveOrHistoricCurrencyCode
			Pattern	[A-Z]{3,3}
2.51	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	**ISO Name**	Name
			ISO Definition	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.
			XML Tag	Nm
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	*1 .. 70*
2.52	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	*SEPA Rulebook*	*AT-P003 The Proxy/Alias of the account of the Originator.*
			SEPA Usage Rule(s)	*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.*
			ISO Name	Proxy
			ISO Definition	Specifies an alternate assumed name for the identification of the account.
			XML Tag	Prxy
			Type	ProxyAccountIdentification1
2.53	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	**ISO Name**	Debtor Agent
			ISO Definition	Financial institution servicing an account for the debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.54	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	*SEPA Usage Rule(s)* **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	0..1	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	0..1	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	0..1	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	0..1	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	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	**ISO Name** **ISO Definition** **XML Tag** **Type**	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.60	0..1	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	1..1	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	0..1	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	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.63	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 *1 .. 35*
2.64	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
2.65	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
2.66	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Instruction For Debtor Agent	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 .. 140 *1 .. 140*
2.67	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.68	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-P006 Name of the Originator Reference Party* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 70*
2.69	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.70	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-P007 Identification code of the Originator Reference Party* Identification Unique and unambiguous identification of a party. Id Party38Choice

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.78	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34
2.79	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name ISO Definition XML Tag Type	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification6
2.80	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 .. 35 1 .. 35
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T014 Originator's Reference of the SEPA Credit Transfer Instruction. End To End Identification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. EndToEndId Max35Text 1 .. 35 1 .. 35
2.82	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	ISO Name ISO Definition XML Tag Type Pattern	UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
2.83	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26
2.84	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.85	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	*SEPA Usage Rule(s)*	*Usage is recommended.* *Only one occurrence is allowed.*
			ISO Name	Service Level
			ISO Definition	Agreement under which or rules under which the transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.86	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	*SEPA Rulebook*	*AT-T001 Identification code of the Scheme.*
			SEPA Usage Rule(s)	*Only "SEPA" is allowed.*
			ISO Name	Code
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			SEPA	*SingleEuroPaymentsArea* *Payment must be executed following the Single Euro Payments Area scheme.*
2.87	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name	Proprietary
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.88	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	*SEPA Usage Rule(s)*	*Mandatory.*
			ISO Name	Local Instrument
			ISO Definition	User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
			XML Tag	LclInstrm
			Type	LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.89	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	*SEPA Usage Rule(s)*	*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.*
			ISO Name	Code
			ISO Definition	Specifies the local instrument, as published in an external local instrument code list.
			XML Tag	Cd
			Type	ExternalLocalInstrument1Code
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
			SEPA Code Restrictions	
			PERI	*PaymentWithERI* *Credit transfer contains Extended Remittance Information (ERI) as defined within the applicable scheme.*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.90	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 *1 .. 35*
2.91	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition	*AT-T008 Category purpose of the Credit Transfer.* *Depending on the agreement between the Originator and the Originator PSP, 'Category Purpose' may be forwarded to the Beneficiary PSP.* Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
			XML Tag Type	CtgyPurp CategoryPurpose1Choice
	1..1		XML Tag	xs:choice
2.92	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 .. 4 *1 .. 4*
2.93	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.94	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	*SEPA Rulebook* *SEPA Usage Rule(s)* *SEPA Format Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** *SEPA FractDigits* **TotalDigits** *SEPA Inclusive*	*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*
2.96	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	**ISO Name** **ISO Definition** **XML Tag** **Type**	Equivalent Amount Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. EqvtAmt EquivalentAmount2
2.97	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	**ISO Name** **ISO Definition** **XML Tag** **Type**	Exchange Rate Information Provides details on the currency exchange rate and contract. XchgRateInf ExchangeRate1
2.98	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	*SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*Only "SLEV" is allowed.* *It is recommended that this element be specified at 'Payment Information' level.* Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	*FollowingServiceLevel* *Charges are to be applied following the rules agreed in the service level and/or scheme.*
2.99	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	**ISO Name** **ISO Definition** **XML Tag** **Type**	Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11
2.100	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	**ISO Name** **ISO Definition** **XML Tag** **Type**	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.101	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	*AT-P006 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*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.102	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
2.103	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	*SEPA Rulebook*	*AT-P007 Identification Code of the Originator Reference Party.*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		XML Tag	xs:choice
2.104	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
2.105	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.106	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.107	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.108	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	ISO Name	Intermediary Agent 1
			ISO Definition	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.
			XML Tag	IntrmyAgt1
			Type	BranchAndFinancialInstitutionIdentification6
2.109	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name	Intermediary Agent 1Account
			ISO Definition	Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.
			XML Tag	IntrmyAgt1Acct
			Type	CashAccount38

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.110	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name ISO Definition	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.
			XML Tag Type	IntrmyAgt2 BranchAndFinancialInstitutionIdentification6
2.111	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name ISO Definition	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.
			XML Tag Type	IntrmyAgt2Acct CashAccount38
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.
			XML Tag Type	IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.113	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.
			XML Tag Type	IntrmyAgt3Acct CashAccount38
2.114	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	*SEPA Rulebook* *SEPA Usage Rule(s)*	*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.*
			ISO Name ISO Definition	Creditor Agent Financial institution servicing an account for the creditor.
			XML Tag Type	CdtrAgt BranchAndFinancialInstitutionIdentification6
2.115	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition	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.
			XML Tag Type	CdtrAgtAcct CashAccount38
2.116	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Mandatory.* Creditor Party to which an amount of money is due. Cdtr PartyIdentification135
2.117	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	*SEPA Rulebook* *SEPA Usage Rule(s)*	*AT-E001 Name of the Beneficiary.* *Mandatory.* *'Name' is limited to 70 characters in length.*
			ISO Name ISO Definition	Name Name by which a party is known and which is usually used to identify that party.
			XML Tag Type ISO Length *SEPA Length*	Nm Max140Text 1 .. 140 *1 .. 70*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.118	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	*SEPA Rulebook*	*AT-E004 The address of the Beneficiary.*
			SEPA Usage Rule(s)	*If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.*
				If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.
			ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
2.119	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	ISO Name	Address Type
			ISO Definition	Identifies the nature of the postal address.
			XML Tag	AdrTp
			Type	AddressType3Choice
2.120	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Name	Department
			ISO Definition	Identification of a division of a large organisation or building.
			XML Tag	Dept
			Type	Max70Text
			ISO Length	1 **..** 70
			SEPA Length	*1 .. 70*
2.121	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	ISO Name	Sub Department
			ISO Definition	Identification of a sub-division of a large organisation or building.
			XML Tag	SubDept
			Type	Max70Text
			ISO Length	1 **..** 70
			SEPA Length	*1 .. 70*
2.122	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Name	Street Name
			ISO Definition	Name of a street or thoroughfare.
			XML Tag	StrtNm
			Type	Max70Text
			ISO Length	1 **..** 70
			SEPA Length	*1 .. 70*
2.123	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	ISO Name	Building Number
			ISO Definition	Number that identifies the position of a building on a street.
			XML Tag	BldgNb
			Type	Max16Text
			ISO Length	1 **..** 16
			SEPA Length	*1 .. 16*
2.124	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	ISO Name	Building Name
			ISO Definition	Name of the building or house.
			XML Tag	BldgNm
			Type	Max35Text
			ISO Length	1 **..** 35
			SEPA Length	*1 .. 35*
2.125	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	ISO Name	Floor
			ISO Definition	Floor or storey within a building.
			XML Tag	Flr
			Type	Max70Text
			ISO Length	1 **..** 70
			SEPA Length	*1 .. 70*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.126	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 *1 .. 16*
2.127	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Room	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Room Building room number. Room Max70Text 1 .. 70 *1 .. 70*
2.128	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 *1 .. 16*
2.129	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 *1 .. 35*
2.130	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 *1 .. 35*
2.131	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++District Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 *1 .. 35*
2.132	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 *1 .. 35*
2.133	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.142	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN	*SEPA Rulebook*	*AT-C001 The IBAN of the account of the Beneficiary.*
			ISO Name	IBAN
			ISO Definition	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
			XML Tag	IBAN
			Type	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.143	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other	ISO Name	Other
			ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
			XML Tag	Othr
			Type	GenericAccountIdentification1
2.144	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	ISO Name	Type
			ISO Definition	Specifies the nature, or use of the account.
			XML Tag	Tp
			Type	CashAccountType2Choice
2.145	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Currency	ISO Name	Currency
			ISO Definition	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
			XML Tag	Ccy
			Type	ActiveOrHistoricCurrencyCode
			Pattern	[A-Z]{3,3}
2.146	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Name	ISO Name	Name
			ISO Definition	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.
			XML Tag	Nm
			Type	Max70Text
			ISO Length	1 .. 70
			SEPA Length	*1 .. 70*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.147	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	*SEPA Rulebook*	*AT-E003 The Proxy/Alias of the account of the Beneficiary.*
			SEPA Usage Rule(s)	*AT-E003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/ or the Beneficiary concerned*
			ISO Name	Proxy
			ISO Definition	Specifies an alternate assumed name for the identification of the account.
			XML Tag	Prxy
			Type	ProxyAccountIdentification1
2.148	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	*ISO Name*	Ultimate Creditor
			ISO Definition	Ultimate party to which an amount of money is due.
			XML Tag	UltmtCdtr
			Type	PartyIdentification135
2.149	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	*SEPA Rulebook*	*AT-E007 Name of the Beneficiary Reference Party.*
			SEPA Usage Rule(s)	*'Name' is limited to 70 characters in length.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
2.150	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	*ISO Name*	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
2.151	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	*SEPA Rulebook*	*AT-E010 Identification Code of the Beneficiary Reference Party.*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		*XML Tag*	xs:choice
2.152	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.153	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.154	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.155	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.156	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name	Instruction For Creditor Agent
			ISO Definition	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
			XML Tag	InstrForCdtrAgt
			Type	InstructionForCreditorAgent1
2.157	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name	Instruction For Debtor Agent
			ISO Definition	Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.
			XML Tag	InstrForDbtrAgt
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 140*
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	*SEPA Rulebook*	*AT-T007 Purpose of the Credit Transfer.*
			ISO Name	Purpose
			ISO Definition	Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
			XML Tag	Purp
			Type	Purpose2Choice
	1..1		XML Tag	xs:choice
2.159	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	ISO Name	Code
			ISO Definition	Underlying reason for the payment transaction, as published in an external purpose code list.
			XML Tag	Cd
			Type	ExternalPurpose1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
2.160	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Purpose, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.161	0..10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.162	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8
2.163	0..10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7
2.164	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Mandatory.* Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
2.165	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-T010 The unstructured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction.* *Only one occurrence of 'Unstructured' is allowed.* *If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".* Unstructured Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Ustrd Max140Text 1 .. 140 *1 .. 140*

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

#	SEPA Mult	Message Element	Customer-to-PSP Credit Transfer Information with ERI SEPA Core Requirements	
2.172	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Code	*SEPA Usage Rule(s)* Only "SCOR" is allowed. **ISO Name** Code **ISO Definition** Type of creditor reference, in a coded form. **XML Tag** Cd **Type** DocumentType3Code	
			SEPA Code Restrictions	
			SCOR	*StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.*
2.173	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Proprietary	**ISO Name** Proprietary **ISO Definition** Creditor reference type, in a proprietary form. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 *SEPA Length* *1 .. 35*	
2.174	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	*SEPA Usage Rule(s)* Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649). **ISO Name** Issuer **ISO Definition** Entity that assigns the credit reference type. **XML Tag** Issr **Type** Max35Text **ISO Length** 1 .. 35 *SEPA Length* *1 .. 35*	

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

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

3 LIST OF MAIN CHANGES IN THE SCT CUSTOMER-TO-PSP IMPLEMENTATION GUIDELINES RELATIVE TO VERSION 2021 V1.0

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

1. General

- Migration to the 2019 message version of the ISO 20022 standard.

- Changes resulting from errata document EPC080-21 (https://www.europeanpaymentscouncil.eu/document-library/implementation-guidelines/sepa-credit-transfer-scheme-customer-psp-implementation).

- Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.

2. Section 0.3 'Purpose of Document'

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

3. Section 1.4 'Character Set'

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

4. ISO 20022 Messages:

- 'Identification/Organisation Identification': SEPA Usage Rule was updated as follows (see bold text): "Either **'Any**BIC ~~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.

- o '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.

- o '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":

    - o "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:

    - o 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):

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