2.2 DK/EPC Specification for the SEPA Payment Transactions

This section describes the SEPA data formats for credit transfers, return messages and debits.

2.2.1 Credit Transfer Initiation – pain.001.003.03

The message is used to transport the Customer to Bank Credit Transfer Information sent by the Originator to the Originator Bank.

Order Type

The CCT order type is used to transmit the SEPA message Credit Transfer Initiation.

The following sections describe individual XML elements of the message, starting with the top level element.
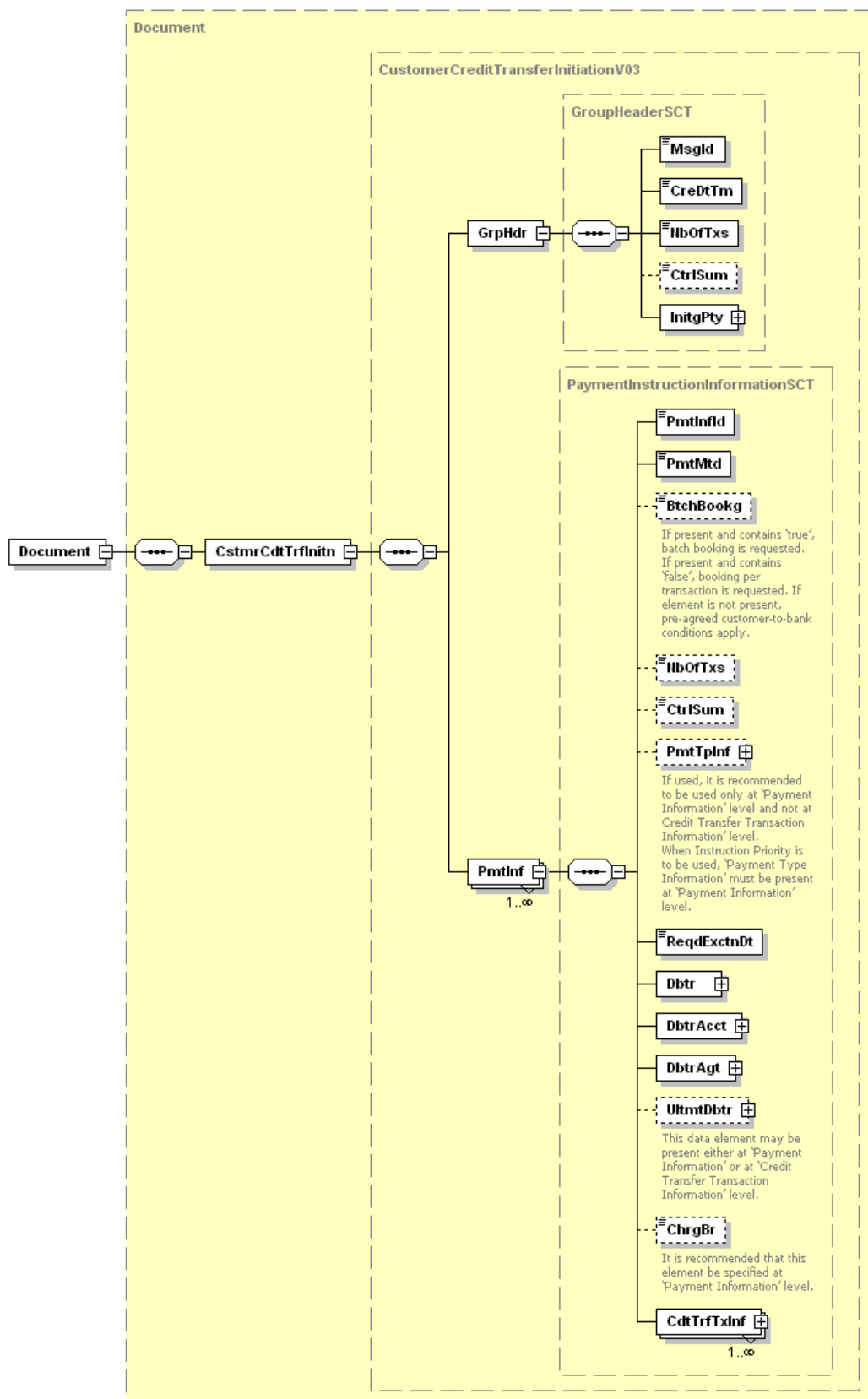
Overview

Diagram 7: Overview pain.001.003.03
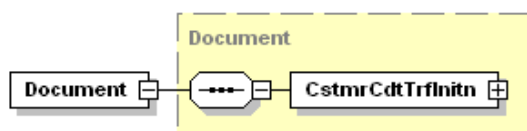
2.2.1.1 Document

Diagram 8: pain.001.003.03, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Schema. This is the top level element of a pain.001.003.03 message.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK- Rules
Customer Credit Transfer Initiation	<Cst-mrCdtTrfI-nitn>	[1..1]	Refer to 2.2.1.2		

Example

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.003.03 "
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn: iso:std:iso:20022:tech:pain.001.003.03
pain.001.003.03.xsd">
 <CstmrCdtTrfInitn>
   <GrpHdr>
     <MsgId>Message-ID-4711</MsgId>
     <CreDtTm>2010-11-11T09:30:47.000Z</CreDtTm>
     <NbOfTxs>2</NbOfTxs>
        <Grpg>MIXD</Grpg>
     <InitgPty>
       <Nm>Initiator Name</Nm>
     </InitgPty>
   </GrpHdr>
   <PmtInf>
     <PmtInfId>Payment-Information-ID-4711</PmtInfId>
     <PmtMtd>TRF</PmtMtd>
     <BtchBookg>true</BtchBookg>
     <NbOfTxs>2</NbOfTxs>
     <CtrlSum>6655.86</CtrlSum>
     <PmtTpInf>
       <SvcLvl>
         <Cd>SEPA</Cd>
       </SvcLvl>
     </PmtTpInf>
     <ReqdExctnDt>2010-11-25</ReqdExctnDt>
     <Dbtr>
```

```
          <Nm>Debtor Name</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>DE87200500001234567890</IBAN>
          </Id>
        </DbtrAcct>
        <DbtrAgt>
          <FinInstnId>
            <BIC>BANKDEFFXXX</BIC>
          </FinInstnId>
        </DbtrAgt>
        <ChrgBr>SLEV</ChrgBr>
        <CdtTrfTxInf>
          <PmtId>
            <EndToEndId>OriginatorID1234</EndToEndId>
          </PmtId>
          <Amt>
            <InstdAmt Ccy="EUR">6543.14</InstdAmt>
          </Amt>
          <CdtrAgt>
            <FinInstnId>
              <BIC>SPUEDE2UXXX</BIC>
            </FinInstnId>
          </CdtrAgt>
          <Cdtr>
            <Nm>Creditor Name</Nm>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <IBAN>DE21500500009876543210</IBAN>
            </Id>
          </CdtrAcct>
          <RmtInf>
            <Ustrd>Unstructured Remittance Information</Ustrd>
          </RmtInf>
        </CdtTrfTxInf>
        <CdtTrfTxInf>
          <PmtId>
            <EndToEndId>OriginatorID1235</EndToEndId>
          </PmtId>
          <Amt>
            <InstdAmt Ccy="EUR">112.72</InstdAmt>
          </Amt>
          <CdtrAgt>
            <FinInstnId>
              <BIC>SPUEDE2UXXX</BIC>
            </FinInstnId>
          </CdtrAgt>
          <Cdtr>
            <Nm>Other Creditor Name</Nm>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <IBAN>DE21500500001234567897</IBAN>
            </Id>
          </CdtrAcct>
          <RmtInf>
            <Ustrd>Unstructured Remittance Information</Ustrd>
          </RmtInf>
        </CdtTrfTxInf>
      </PmtInf>
   </CstmrCdtTrfInitn>
 </Document>
```
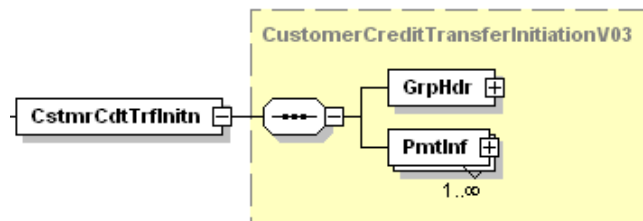
2.2.1.2 Customer Credit Transfer Initiation

Diagram 9: pain.001.003.03

Definition

Customer Credit Transfer Initiation

XML Tag

<CstmrCdtTrfInitn>

Occurrences

 [1..1]

Rules

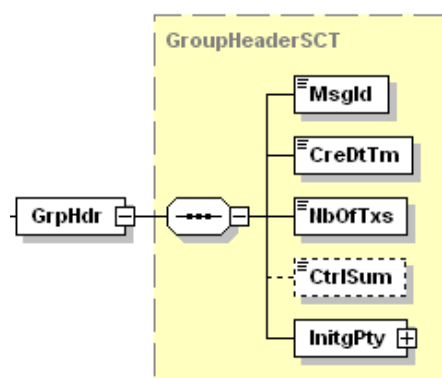| Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.1.3		-
PaymentInstruc-tionInformation	<PmtInf>	[1..unbounded]	Refer to 2.2.1.6		-

2.2.1.3 Group Header

Diagram 10: pain.001.003.03, Group Header

Definition

Set of characteristics shared by all individual transactions included in the message.

XML Tag

<GrpHdr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
MessageIdentifi-cation	<MsgId>	[1..1]	Point to point refer-ence assigned by the instructing party and sent to the next party in the chain to un-ambiguously identify the message. The instructing party has to make sure that 'MessageIdenti-fication' is unique per instructed party for a pre-agreed period.	Restricted-Identifica-tionSEPA1	If a file is submit-ted twice by mis-take, a double processing can be avoided by verifying the tag <MsgID> in com-bination with the custormer ID or the ordering par-ty's IBAN. There-fore, the tag <MsgID> must contain a new value for every new pain mes-sage.
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruc-tion(s) was created by the instructing party.	ISODa-teTime	-
Number-OfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions con-tained in the mes-sage.	Max15Num ericText	-
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the message, irre-spective of curren-cies.	Decimal-Number	2 is the maximum number of deci-mal digits al-lowed.

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
InitiatingParty	\<InitgPty\>	[1..1]	Refer to 2.2.1.4		Allocation may differ from `Debtor`. Recommendation: only the subfield `Name` should be used

Example

```
<GrpHdr>
  <MsgId>Message-ID-4711</MsgId>
  <CreDtTm>2010-11-11T09:30:47.000Z</CreDtTm>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>6655.86</CtrlSum>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>
```
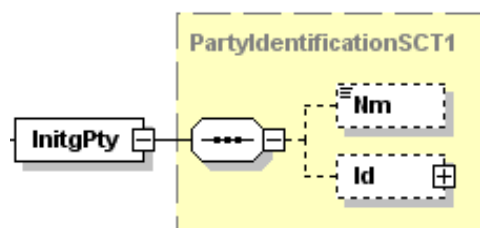
2.2.1.4   Initiating Party

Diagram 11: pain.001.003.03, Initiating Party

Definition

Party initiating the payment. In the payment context, this can either be the debtor or the party that initiates the payment on behalf of the debtor.

XML Tag

<InitgPty>

Occurrences

[1..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
Name	<Nm>	[0..1]	Name	Max70Text	name is restricted to 70 characters.
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend leaving this element group without allocation.

Example

```
<InitgPty>
  <Nm>Initiator Name</Nm>
</InitgPty>
```
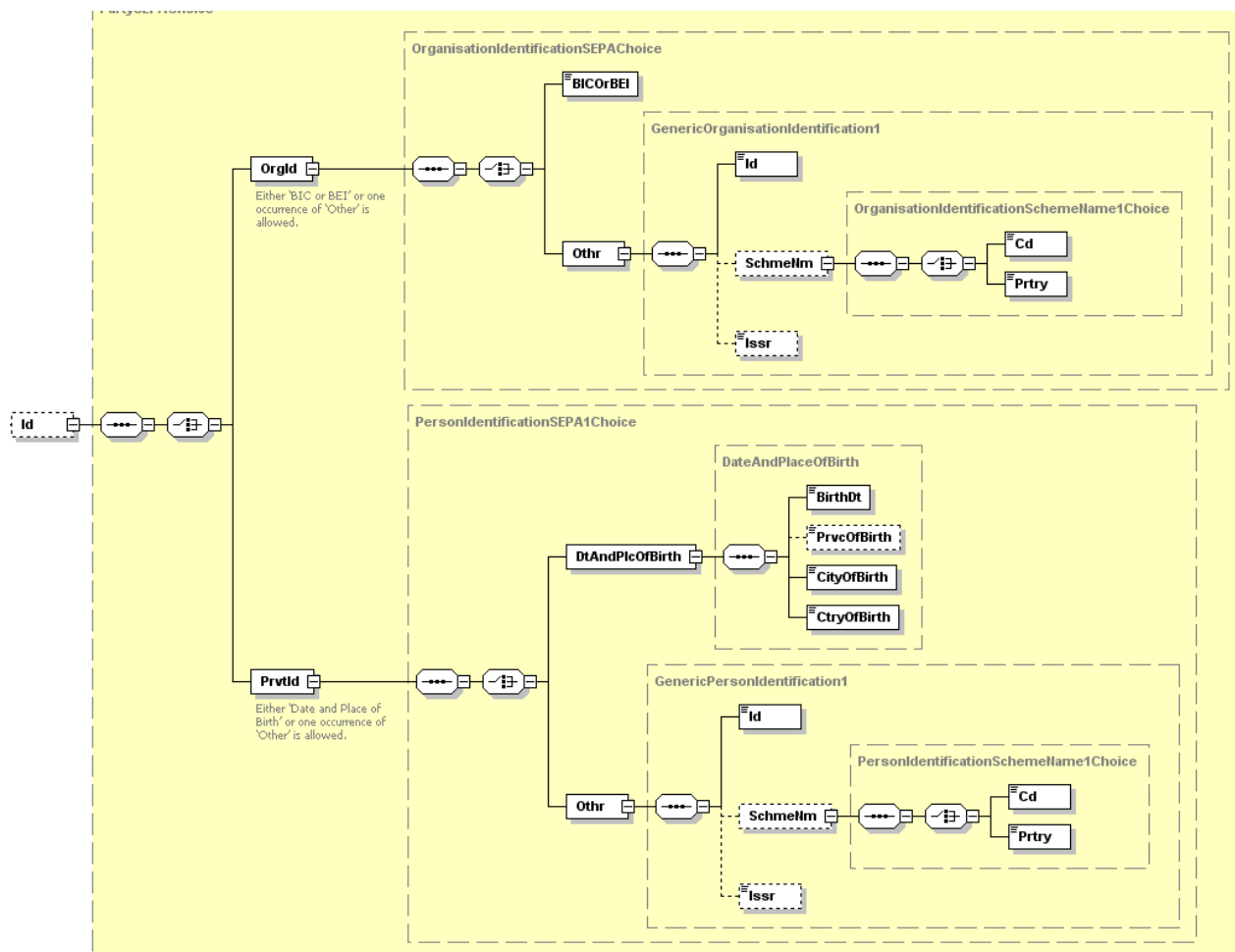
2.2.1.5 Identification

Diagram 12: pain.001.003.03, Identification

Definition

Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex data types (see table below).

XML Tag

<Id>

Occurrences

[0..1]

Rules

It is recommended not to use this data element group.

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
OrganisationIdentification	<OrgId>	[1..1]	Unique and unambiguous way of identifying an organisation.	OrganisationIdentification-SEPAChoice	Either „BICOrBEI" or „Other" must be allocated
BICOrBEI	< BICOrBEI>	[1..1]	Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI)	AnyBI-CIdentifier	Must be allocated using valid BIC. This can be either 8 or 11 characters long.
Other	< Othr >	[1..1]	Unique identification of an organisation, as assigned by an institution, using an identification scheme	GenericOrganisationIdentification1	
Identification	<Id>	[1..1]	Identification Name or Number for recognition of a identification party (e.g. account number)	Max35Text	
SchemeName	<SchmeNm>	[0..1]	Name of the identification scheme	OrganisationIdentification-on-SchemeName1Choice	
Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list	External-OrganisationIdentification1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	Max35Text	
Issuer	<Issr>	[0..1]	Entity that assigns the identification.	Max35Text	
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person	Person-IdentificationSEPA1	
DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[1..1]	Date and place of birth of a person	DateAndPlaceOfBirth	
BirthDate	<BirthDt>	[1..1]	Date of birth	ISODate	To be allocated in the format YYYY-MM-DD (ISO 8601)
ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Province where a person was born	Max35Text	

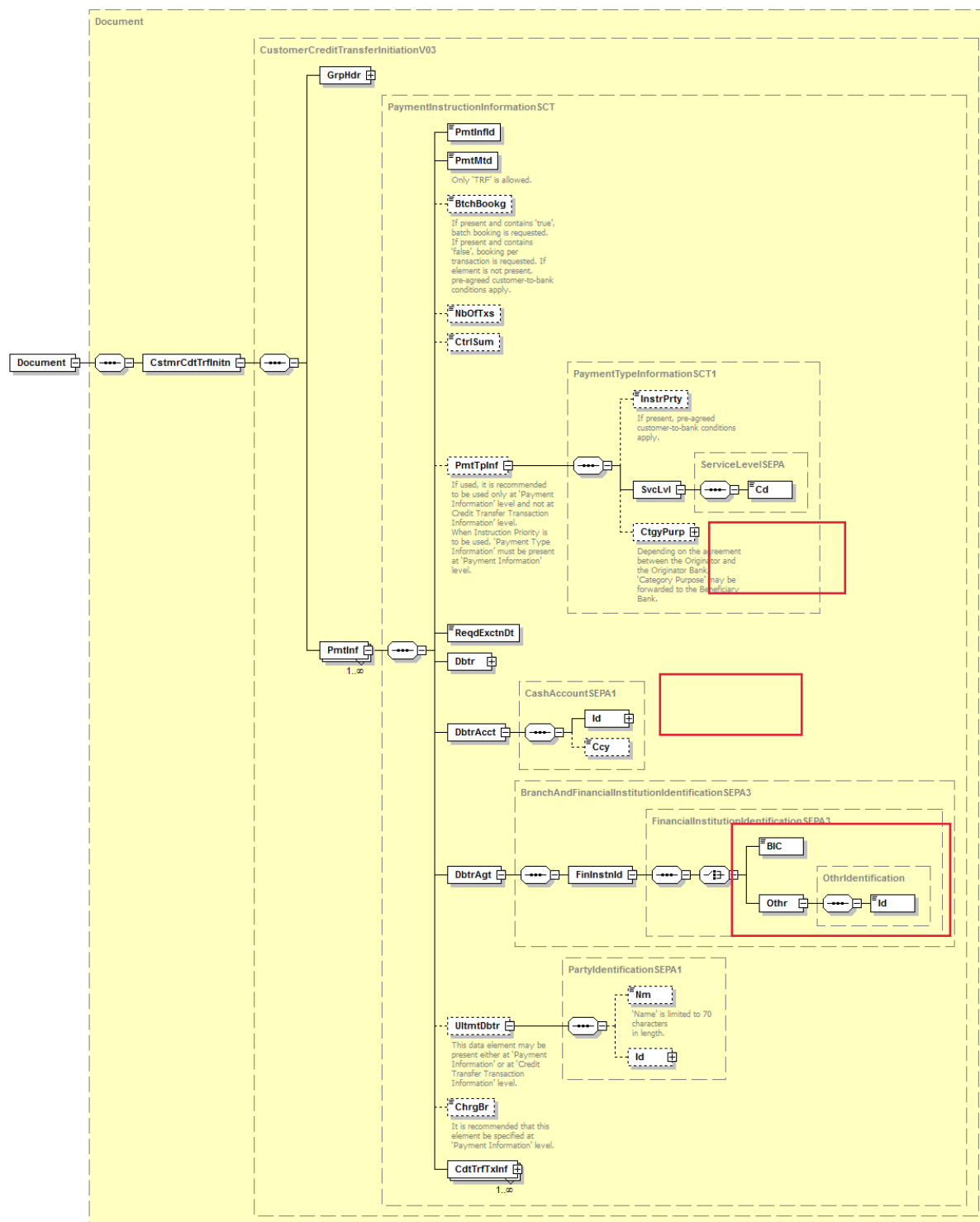| Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
CityOfBirth	<Ci-tyOfBirth>	[1..1]	City where a person was born	Max35Text	
CountryOfBirth	<CtryO-fBirth>	[1..1]	Country where a person was born	Count-ryCode	Code ISO 3166
OtherIdentification	<Othr>	[1..1]	Proprietary identifica-tion of a person	GenericPer-ricPer-sonIdentifi-cation1	
Identification	<Id>	[1..1]	Unique and unam-biguous identification of a person	Max35Text	
SchemeName	<Sch-meNm>	[0..1]	Name of the identifi-cation scheme	Per-sonIdentifi-cationS-chemeNa-me1Choice	
Code	<Cd>	[1..1]	Name of the identifi-cation scheme, in a coded form as pub-lished in an external list	External-Organisati-onIdentifi-cati-on1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2
Proprietary	<Prtry>	[1..1]	Name of the identifi-cation scheme, in a free text form.	Max35Text	
Issuer	<Issr>	[0..1]	Entity that assigns the identification	Max35Text	

2.2.1.6 Payment Information

Diagram 13: pain.001.003.03, Payment Information

Definition

Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

XML Tag

<PmtInf>

Occurrences

[1..unbounded]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
PaymentInfor-mationIdentifica-tion	<PmtInfId>	[1..1]	Reference assigned by a sending party to unambiguously iden-tify the payment in-formation block with-in the message.	Restric-tedIdentifi-cationSE-PA1	It is strongly rec-ommended to use this reference as an identifica-tion.
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	Payment-Metho-dSCTCode	Only `TRF` ist allo-wed.
BatchBooking	<Btch-Bookg>	[0..1]	Identifies whether a single entry (`false`) per individ-ual transaction or a batch entry (`true`) for the sum of the amounts of all trans-actions within the group of a message is requested.	BatchBook-ingIndicator	Only if a corre-sponding agree-ment with the customer for sin-gle entries is on hand and in case of an allocation with `false`, eve-ry transaction will be displayed as a single item on the bank statement of the debtor (order-ing party). Otherwise, a batched booking is always dis-played (default/ pre-agreed: true)
Number-OfTransactions	<NbOfTxs>	[0..1]	Number of individual transactions con-tained in the pay-ment information group.	Max15Num-ericText	It is recommend-ed to allocate this field
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in in the payment in-formation group, irrespective of cur-rencies.	Decimal-Number	It is recommend-ed to allocate this field 2 is the maximum number of deci-mal digits al-lowed.

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
PaymentTypeIn-formation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	Pay-mentTyp-eInformati-onSCT1	It is recommend-ed to allocate this element on this level rather than on the level of the transaction details. Furthermore a concomitance of this element group in both levels is not allowed.
InstructionPriority	<InstrPrty>	[0..1]	Indicator of the ur-gency or order of importance to apply to the processing of the instruction.	Priori-ty2Code	If <InstrPrty> is to be aplied, it is only permitted at the payment in-formation level and not on the level of the trans-action details. Permitted codes: `HIGH` and `NORM`. If not otherwise agreed upon with the financial insti-tution, `NORM` is always assumed on this level (i.e. `HIGH` is ignored).
ServiceLevel	<SvcLvl>	[1..1]	Agreement or rules according to which the transaction is to be processed.	ServiceLe-velSEPA	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ExternalSer-nalSer-viceLe-vel1Code	For SEPA pay-ments, the solely permitted value from the external ISO 20022 code list is `SEPA`
CategoryPurpose	<Ctgy-Purp>	[0..1]	Specifies the pur-pose of the instruc-tion based on a set of pre-defined cate-gories	Category-Purpose-SEPA	

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
Code	<Cd>	[1..1]	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	External-Cate-goryPur-pose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 Note: These codes are not represented in the account statement.
RequestedExe-cutionDate	<Re-qdExctnDt>	[1..1]	Date at which the initiating party re-quests the clearing agent to process the payment.	ISODate	Date of execution requested by the customer. In case a date is no TARGET busi-ness day the bank is authorised to indicate the sub-sequent TARGET busi-ness day as exe-cution date. When the order reaches the bank after the declared cut-off time it is regarded as de-livered at the subsequent busi-ness day.
Debtor	<Dbtr>	[1..1]	Refer to 2.2.1.7		-
DebtorAccount	<DbtrAcct>	[1..1]	Account of the payer (debtor) to which a debit entry will be made as a result of the transaction.	CashAc-countSE-PA1	-
Identification	<Id>	[1..1]	Identification of the account between the account owner and the account servicer.	AccountI-dentifica-tionSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) – identifier.	IBAN2007I dentifier	To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters.

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
Currency	<Ccy>	[0..1]	Currency of the account	ActiveOr-HistoricCur-rencyCode	-
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	BranchAnd Financia-lInstitutio-nIdentifica-tion SEPA1	-
FinancialInstituti-onIdentification	<FinInst-nId>	[1..1]	Unique and unam-biguous identifier of a financial institution, as assigned under an internationally recognised or propri-etary identification scheme.	Financia-lInstitutio-nIdentifica-tion SEPA1	-
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362)	BICIdentifi-er	If the field is used it has to be allo-cated with a valid `BIC`. This can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other Identification of Financial Institution	OthrIdenti-fication	
Identification	<Id>	[1..1]	Identification	OthrIdenti-fication-Code	If the BIC field is not used, the constant `NOTPROVIDED` has to be speci-fied
UltimateDebtor	<UltmtDbtr>	[0..1]	Debtor reference party. For information only.	PartyIdenti-fication SEPA1	If a value is allo-cated to this ele-ment group, then the correspond-ing element group on the level of the transaction details must not be used.
Name	<Nm>	[0..1]	Name of the debtor reference party.	Max70Text	Name is restrict-ed to 70 charac-ters
Identification	<Id>	[0..1]	Refer to 2.2.1.5		It is recommend-ed not to allocate any value to this element group.

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
ChargeBearer	<ChrgBr>	[0..1]	Specifies which par-ty/parties will bear the charges associ-ated with the pro-cessing of the pay-ment transaction.	ChargeBe-arerType-SEPACode	It is recommend-ed to use this element on this level rather than on the level of the transaction de-tails.If used then only SLEV is allowed. Furthermore a concomitance of this element group in both levels is not allowed.
CreditTransfer-TransactionInfor-mation	<Cdt-TrfTxInf>	[1..unbo unded]	Refer to 2.2.1.8		Refer to annotati-on in 2.1

Example

```
<PmtInf>
  <PmtInfId>Payment-Information-ID-4711</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <BtchBookg>true</BtchBookg>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>6655.86</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>2010-11-25</ReqdExctnDt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>OriginatorID1234</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>SPUEDE2UXXX</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Creditor Name</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
```

```
            <IBAN>DE21500500009876543210</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Unstructured Remittance Information</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>OriginatorID1235</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">112.72</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>SPUEDE2UXXX</BIC>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Other Creditor Name</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>DE21500500001234567897</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Unstructured Remittance Information</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
```
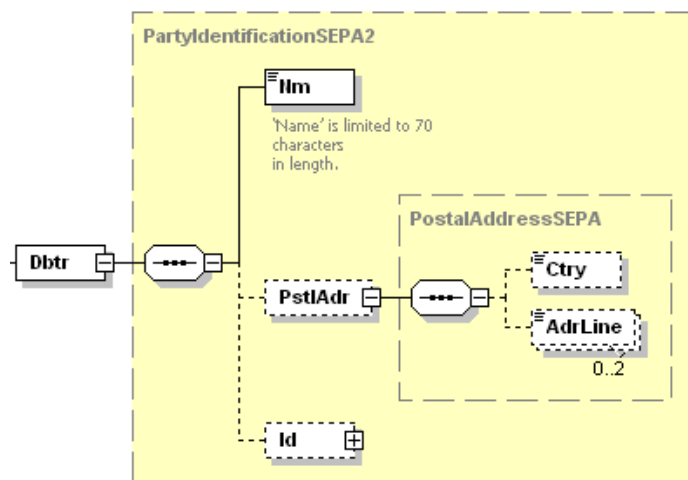
2.2.1.7 Debtor

Diagram 14: pain.001.003.03, Debtor

Definition

Payer / Debtor: Party that owes an amount of money to the (ultimate) creditor.

XML Tag

<Dbtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
Name	<Nm>	[1..1]	Name	Max70Text	The name of debtor (the order-ing party) or the account holder has to be allocat-ed to this field. Name ist auf 70 Zeichen be-grenzt.
PostalAddress	<PstlAdr>	[0..1]	Information that lo-cates and identifies a specific address, as defined by postal services.	Posta-lAddress-SEPA	It is recommend-ed to leave ele-ment group with-out allocation.
Country	<Ctry>	[1..1]	Nation with its own government.	Count-ryCode	Country code (acc. to ISO 3166) consisting of 2 capital char-acters, e.g. DE for Deutschland (Germany).
AddressLine	<AdrLine>	[0..2]	Address information is presented in free format text.	Max70Text	-
Identification	<Id>	[0..1]	Refer to 2.2.1.5		In case of alloca-tion it is the Id of the debtor/payer. It is recommend-ed leaving this field without allo-cation.

Example

```
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
```

2.2.1.8 Credit Transfer Transaction Information
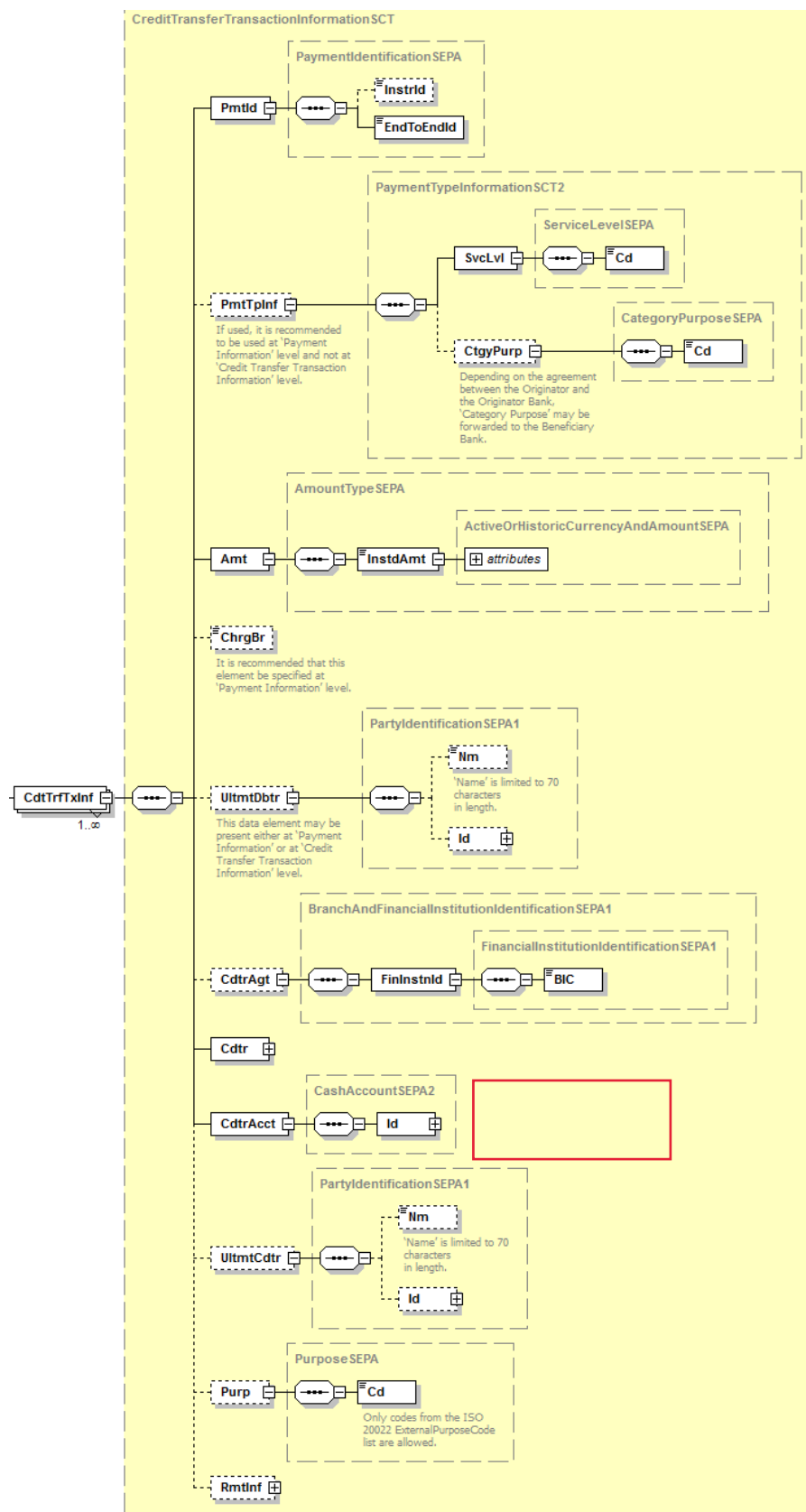

Diagram 15: pain.001.0023.03, Credit Transfer Transaction Information

Definition

Set of elements providing information specific to the individual transaction(s) included in the message.

XML Tag

<CdtTrfTxInf>

Occurrences

[1..unbounded] (note the limits specified in chapter 2.1)

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
PaymentIdentifi-cation	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	Paymen-tIdentifica-tionSEPA	-
InstructionIdentifi-cation	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously iden-tify the instruction.	Restric-tedIdentifi-cationSE-PA1	This field should only be used by a technical service company that allocates to the field its own ref-erence.
EndToEndIdenti-fication	<EndTo-EndId>	[1..1]	Unique identification assigned by the initi-ating party to un-umbiguously identify the transaction. This identification is passed on, un-changed, throughout the entire end-to-end chain.	Restric-tedIdentifi-cationSE-PA1	We recommend allocating each credit transfer with an unambig-uous reference. If no reference was given, only NOTPROVIDED is allowed.
PaymentTypeIn-formation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	Paymen-mentTypeIn tTypeIn-formati-onSCT2	It is recommend-ed, not to allocate a value to this field on this level but to allocate it on the level of <PaymentInstruc-tionInformation>. Furthermore a concomitance of this element group in both levels is not allowed.

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLe-velSEPA	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ExternalSer-nalSer-viceLe-vel1Code	For SEPA pay-ments, the solely permitted value from the external ISO 20022 code list is SEPA.
CategoryPurpose	<Ctgy-Purp>	[0..1]	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	Category-Purpose-SEPA	
Code	<Cd>	[1..1]	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	ExternalCa-tegoryPur-pose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 Note: These codes are not represented in the account statement.
Amount	<Amt>	[1..1]	Amount.	AmountTyp eSEPA	-
InstructedAmount	<InstdAmt>	[1..1]	Amount of money to be moved between the debtor and credi-tor, before deduction of charges, ex-pressed in the cur-rency as ordered by the initiating party.	Active-OrHistoric-Cur-rencyAndA mountSE-PA	Is to be allocated with an amount. The decimal sep-arator is a period

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
ChargeBearer	<ChrgBr>	[0..1]	Specifies which par-ty/parties will bear the charges associ-ated with the pro-cessing of the pay-ment transaction.	ChargeBe-arerType-SEPACode	It is recommend-ed, not to allocate a value to the field on this level but to allocate it on the level of <PaymentInstruc-tionInformation>. Furthermore a concomitance of this element group in both levels is not allowed. If allocated it contains the constant `SLEV`
UltimateDebtor	<UltmtDbtr>	[0..1]	Debtor reference party. For information only.	PartyIdenti-fication-SEPA1	If a value is allo-cated to this field, then it is not al-lowed to use the element on the level of <Pay-mentInstruction-Information>.
Name	<Nm>	[0..1]	Name	Max70Text	Name is restrict-ed to 70 charac-ters
Identification	<Id>	[0..1]	Refer to 2.2.1.5		it is recommend-ed not to allocate any value to this element group
CreditorAgent	<CdtrAgt>	[0..1]	Financial institution servicing an account for the creditor.	Branch-AndFinan-cialInstitu-tionIdentifi-cation-SEPA1	-
FinancialInstituti-onIdentification	<FinInst-nId>	[1..1]	Unique and unam-biguous identifier of a financial institution.	Finan-cialInstitu-tionIdentifi-cation-SEPA1	-

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362)	BICIdentifier	For cross-border payments it has to be allocated with a valid `BIC` until January 31st, 2016. It can be omitted from February 1st , 2016 for payments within the EEA. The BIC can be either 8 or 11 characters long.
Creditor	<Cdtr>	[1..1]	Refer to 2.2.1.9		-
CreditorAccount	<CdtrAcct>	[1..1]	Unambiguous identification of the account of the creditor.	Cash-Account-SEPA2	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number.	IBAN2007I dentifier	To be allocated with a valid `IBAN` (International Bank Account Number). This can have a maximum of 34 characters.
UltimateCreditor	<UltmtCdtr>	[0..1]	Creditor reference party. For information only.	PartyIdentificationSEPA1	-
Name	<Nm>	[0..1]	Name	Max70Text	Name is restricted to 70 characters
Identification	<Id>	[0..1]	Refer to 2.2.1.5		it is recommended not to allocate any value to this element group
Purpose	<Purp>	[0..1]	Type of payment.	Purpose-SEPA	

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
Code	<Cd>	[1..1]	In a coded form.	External-Purpose1-Code	Only codes of the ISO 20022 ExternalPurposeCode list are permitted. Refer to chapter 2.3.2.[39] In an account statement in MT940/942 for-mat not all codes are represented. (Assignments of purpose codes to specific transac-tion codes (GVC) of MT940 refer to the subsequent table)
RemittanceInfor-mation	<RmtInf>	[0..1]	Refer to 2.2.1.10		Either `Struc-tured` or `Un-structured` (but not both), may be present. It is recommend-ed to use `Struc-tured` only in agreement with the payee.

Assignment of purpose codes to business transaction codes in MT940

Purpose Code	maps to GVC
RINP	152
BONU, PENS, SALA, PAYR	153
BENE, GOVT, SSBE	156
CHAR	119 or 169 respectively
CBFF	154
CBFR	155
IVPT	167 (mapping only for payments whose structured remittance information contains left-aligned "RF")

Refer also to the corresponding footnotes of the GVC in chapter 8.2.6.

---

[39] If information on capital building fringe fortune (or a capital building fringe fortune for retirement) is allocated in the unstructured remittance information, the purpose code CBFF (capital building fringe fortune) or CBFR (capital building fringe fortune for retirement) respectively must be used to avoid a continuous scanning of the remittance information.

Example

```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE25370502991000122343</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
```
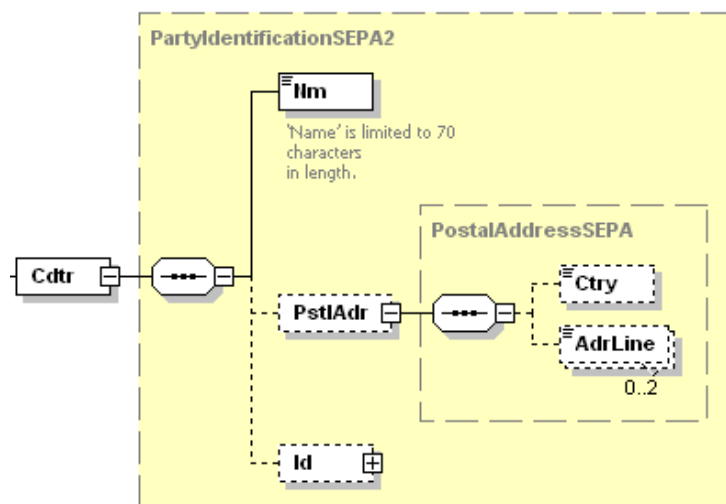
2.2.1.9 Creditor

Diagram 16: pain.001.003.03, Creditor

Definition

Party to which an amount of money is due (payee / creditor).
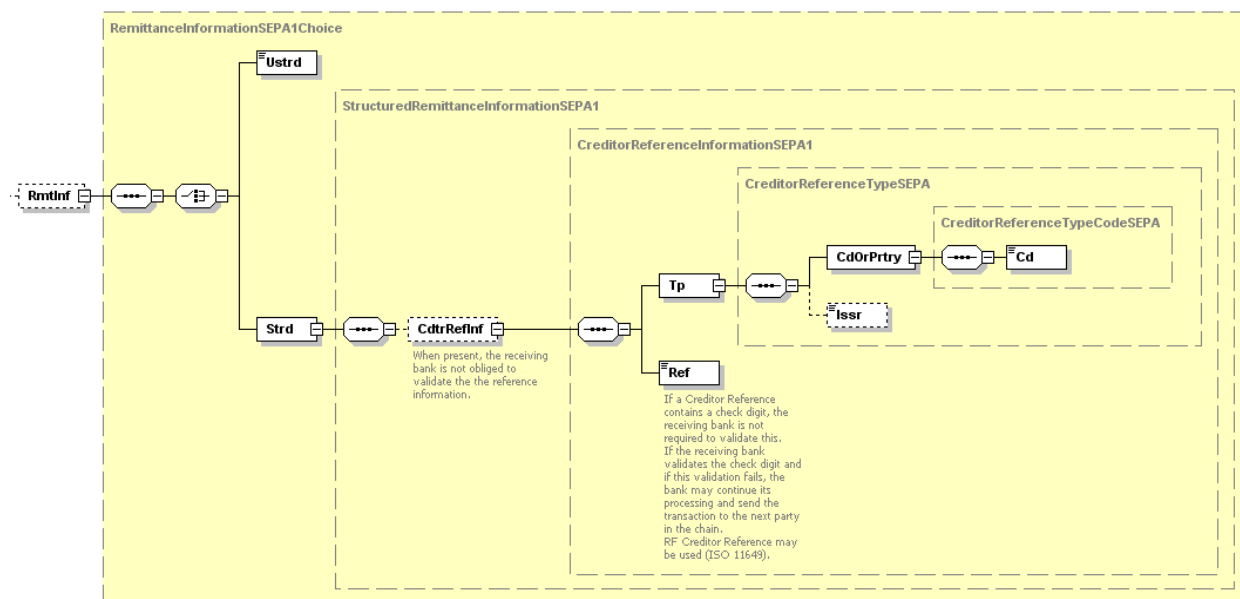
XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

Mandatory field for data on the creditor.

Name	XML Tag	Occur-rences	Definition	Type	EPC- /DK Rules
Name	<Nm>	[1..1]	Name	Max70Text	Name of the creditor. name is restricted to 70 characters
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	Postal-Address-SEPA	We recommend leaving this field without allocation.
AddressLine	<AdrLine>	[0..2]	Address information is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Count-ryCode	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend leaving this element group without allocation. If allocated, it is the identification of the creditor.

Example

```
<Cdtr>
  <Nm>Creditor Name</Nm>
</Cdtr>
```

2.2.1.10 Remittance Information

Diagram 17: pain.001.003.03, Remittance Information

Definition

Information that enables the matching, i.e. reconciliation, of a payment with the items that the payment is intended to settle, e.g. commercial invoices, in an account receivable system.

XML Tag

<RmtInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
Unstructured	<Ustrd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in an unstructured form.	Max140-Text	The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor. In case of capital building fringe fortune (in German: VL) or capital building fringe fortune for retirement (in German: AVWL), this field has to be utilised as follows: „XXJ/contract number“. Please note: The VL/AVWL recipient's name can be assigned to the data element „Ultimate Creditor“ if neccessary[40]

[40] In order to avoid a continuous scanning of the remittance information in case of capital building fringe fortune payments (or payments for capital building fringe fortune for retirement), purpose code CBFF (Capital building fringe fortune) or CBFR (Capital building fringe fortune for retirement) respectively must be allocated in <Purp>. The letters „XX“ can be replaced either by „00“ or by the percentage oft he saving bonus; the letter „J“ is to be replaced by the last digit of the year the VL applies to.

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Structured	<Strd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in a structured form.	StructuredRemittanceInformation SEPA1	We recommend not to use this option. We strongly recommend coming to an agreement with the creditor before allocating this field. The allocation of the creditor's structured reference to field Creditor Reference <Ref> according to ISO 11649[41] is an exception. The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), must not exceed 140 characters.
CreditorReferenceInformation	<CdtrRefInf>	[0..1]	Reference information provided by the creditor to allow the identification of the underlying documents. This data element group can contain "Structured Creditor Reference to Remittance Information" according to ISO 11649. In this case the field <Ref> has the following format: **RF**<checksum><21 characters maximum>	CreditorReferenceInformationSEPA1	The debtor's bank is not obliged to validate the contents of this element group.

---

[41] If a reference according to ISO 11649 (checksum-protected reference (RF)) is allocated in the structured remittance information it is recommended to use the purpose code IVPT (Invoice Payment).

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
CreditorRefe-renceType	<Tp>	[1..1]	Type of the reference	CreditorRe-ference-TypeSEPA	-
CodeOrProprieta-ry	< CdOrPrtry>	[1..1]	Specification of document type	CreditorRe-ference-TypeCode-SEPA	
Code	<Cd>	[1..1]	Code to specify the document type	DocumentType3-CodeSEPA	Only the code SCOR is allowed.
Issuer	<Issr>	[0..1]	Issuer of the refe-rence.	Max35Text	
CreditorRefer-ence	<Ref>	[1..1]	Unique and unam-biguous reference assigned by the creditor to refer to the payment transac-tion.	Max35Text	If the reference contains a check digit, the receiv-ing bank is not obliged to check it and, in case of a failed check, the bank is enti-tled to continue further pro-cessing. When using the "Creditor Refer-ence" according to ISO 11649, it is recommended to verify the check-sum.

Example

```
<RmtInf>
 <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
```