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.001.001.03

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

BTF-Parameters / Order Type

The BTF parameters: SCT///pain.001/ are used to transmit the SEPA message Credit Transfer Initiation (resp. order type CCT).

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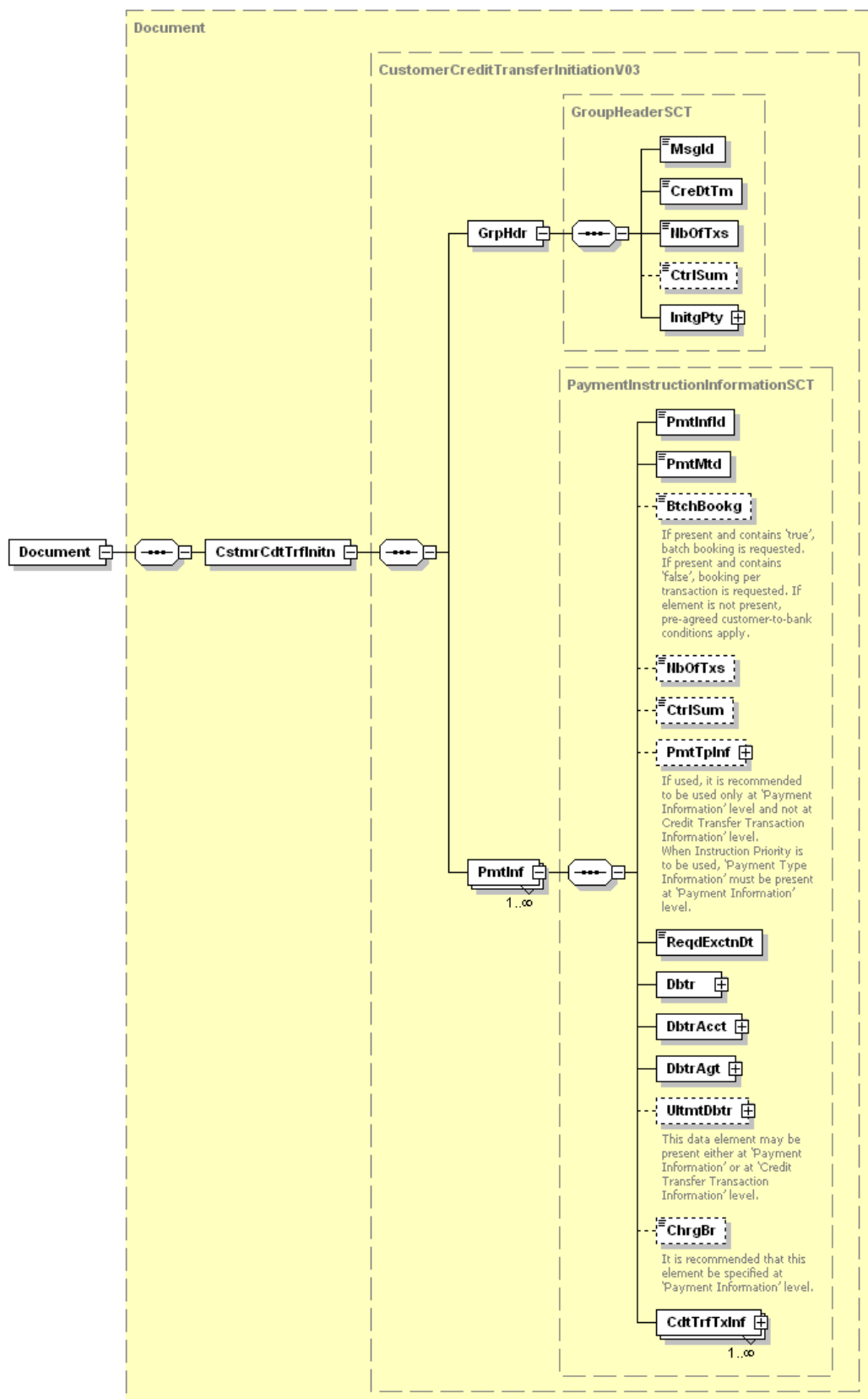
Overview

Diagram 7: Overview pain.001.001.03
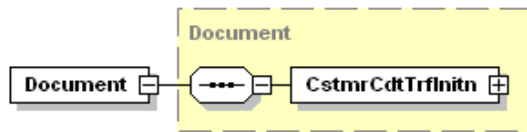
2.2.1.1 Document

Diagram 8: pain.001.001.03, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Schema. This is the top level element of a pain.001.001.03 message.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK- Rules
CustomerCreditTransferInitiation	<CstmrCdtTrfInitn>	[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.001.001.03 "
xmlns:xsi="https://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn: iso:std:iso:20022:tech:pain.001.001.03
pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
   <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>
   <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>
```

```xml
      <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>
```
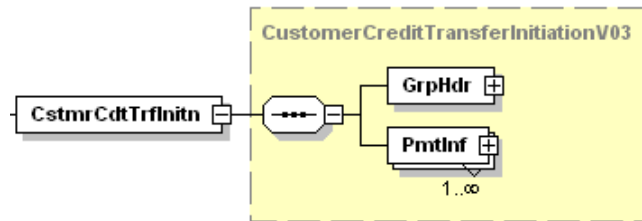
2.2.1.2 Customer Credit Transfer Initiation

Diagram 9: pain.001.001.03, Customer Credit Transfer Initiation

Definition

Customer Credit Transfer Initiation

XML Tag

<CstmrCdtTrfInitn>

Occurrences

 [1..1]

Rules

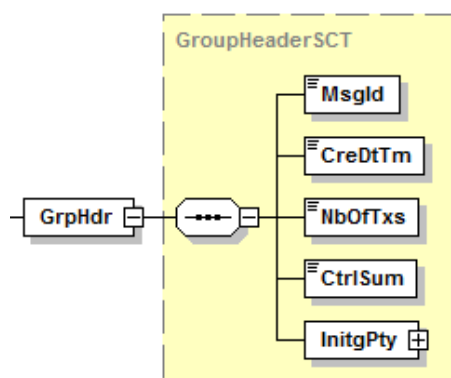| Name	XML Tag	Occurre nces	Definition	Type	EPC-/DK-Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.1.3		-
PaymentInformati on	<PmtInf>	[1..n]	Refer to 2.2.1.6		-

2.2.1.3 Group Header

Diagram 10: pain.001.001.03, 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	Occurrences	Definition	Type	EPC-/DK-Rules
MessageIdentification	<MsgId>	[1..1]	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.	RestrictedIdentificationSEPA1	If a file is submitted twice by mistake, a double processing can be avoided by verifying the tag <MsgID> in combination with the custormer ID or the ordering party's IBAN. Therefore, the tag <MsgID> must contain a new value for every new pain message.
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	ISODateTime	-
NumberOfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[1..1]	Total of all individual amounts included in the message, irrespective of currencies.	DecimalNumber	2 is the maximum number of decimal digits allowed.

Name	XML Tag	Occurrences	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

```xml
<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>
```
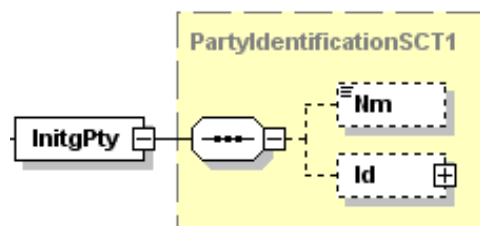
2.2.1.4 Initiating Party

Diagram 11: pain.001.001.03, 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	Occurrences	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>
```
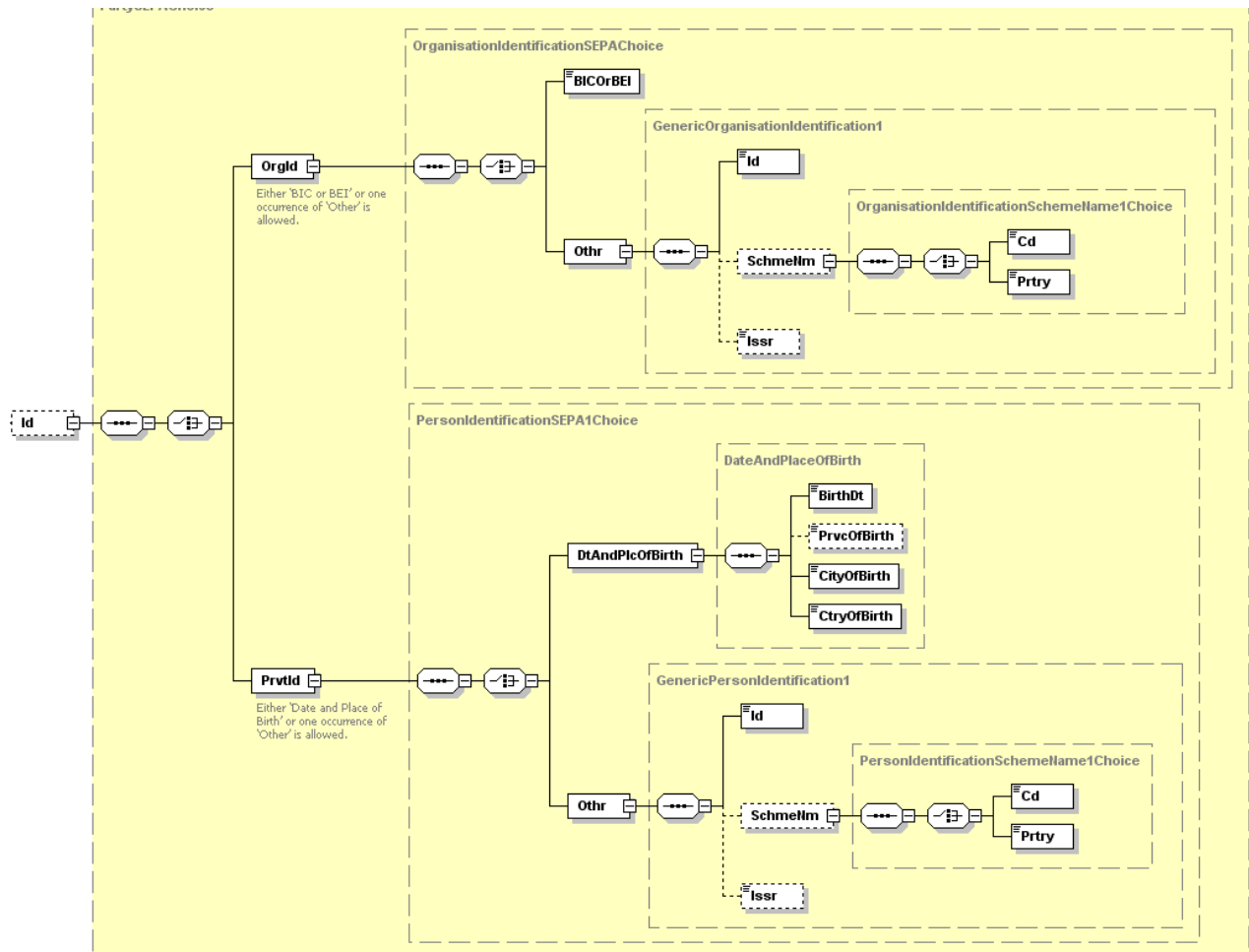
2.2.1.5 Identification

Diagram 12: pain.001.001.03, 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	Occurrences	Definition	Type	EPC-/DK-Rules
OrganisationIdentification	<OrgId>	[1..1]	Unique and unambiguous way of identifying an organisation.	OrganisationIdentificationSEPAChoice	Either „BICOrBEI" or „Other" must be allocated
BICOrBEI	<BICOrBEI>	[1..1]	Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI)	AnyBICIdentifier	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	GenericOrganisa-tionIdentification1	
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	OrganisationIdentificationSchemeName1Choice	
Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list	ExternalOrganisationIdentification1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3
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	PersonIdentificationSEPA1	
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	

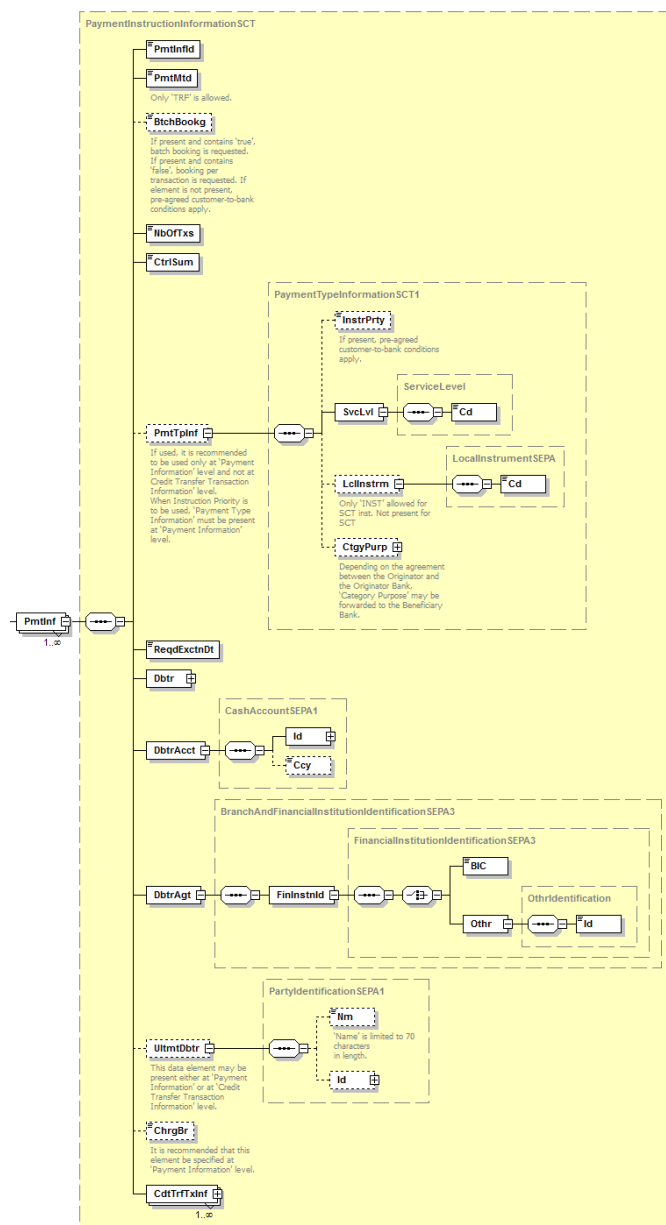| Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
CityOfBirth	<CityOfBirth>	[1..1]	City where a person was born	Max35Text	
CountryOfBirth	<CtryOfBirth>	[1..1]	Country where a person was born	CountryCode	Code ISO 3166
OtherIdentification	<Othr>	[1..1]	Proprietary identification of a person	GenericPersonIdentification1	
Identification	<Id>	[1..1]	Unique and unambiguous identification of a person	Max35Text	
SchemeName	<SchmeNm>	[0..1]	Name of the identification scheme	PersonIdentificationSchemeName1Choice	
Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list	ExternalOrganisationIdentification1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3
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	

2.2.1.6 Payment Information

Diagram 13: pain.001.001.03, 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..n]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentInformationIdentification	<PmtInfId>	[1..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	RestrictedIdentificationSEPA1	
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	PaymentMethodSCTCode	Only `TRF` ist allowed.
BatchBooking	<BtchBookg>	[0..1]	Identifies whether a single entry (`false`) per individual transaction or a batch entry (`true`) for the sum of the amounts of all transactions within the group of a message is requested.	BatchBookingIndicator	Only if a corresponding agreement with the customer for single entries is on hand and in case of an allocation with `false`, every transaction will be displayed as a single item on the bank statement of the debtor (ordering party). Otherwise, a batched booking is always displayed (default/ pre-agreed: true)
NumberOfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the payment information group.	Max15NumericText	
ControlSum	<CtrlSum>	[1..1]	Total of all individual amounts included in in the payment information group, irrespective of currencies.	DecimalNumber	2 is the maximum number of decimal digits allowed.

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformationSCT1	It is recommended 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 urgency or order of importance to apply to the processing of the instruction.	Priority2Code	If <InstrPrty> is to be aplied, it is only permitted at the payment information level and not on the level of the transaction details. Permitted codes: `HIGH` and `NORM`. If not otherwise agreed upon with the financial institution, `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.	ServiceLevelSEPA	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ExternalServiceLevel1Code	For SEPA payments, the solely permitted value from the external ISO 20022 code list is `SEPA`
LocalInstrument	<LclInstrm>	[0..1]	Local instrument	Local-Instrument SEPA	It is not permissible to use this element group for SEPA credit transfers
Code	<Cd>	[1..1]	In a coded form	ExternalLocalInstrument1Code	

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
CategoryPurpose	<CtgyPurp>	[0..1]	Specifies the purpose of the instruction based on a set of pre-defined categories	CategoryPurposeSEPA	
Code	<Cd>	[1..1]	Specifies a pre-agreed service or level of service in coded form	ExternalCategoryPurpose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3 Note: These codes are not represented in the account statement.
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	Date at which the initiating party requests the clearing agent to process the payment.	ISODate	Date of execution requested by the customer. In case a date is no TARGET business day the bank is authorised to indicate the subsequent TARGET business day as execution date. When the order reaches the bank after the declared cut-off time it is regarded as delivered at the subsequent business day. Banks are not obliged to execute order data which are delivered more than 15 calendar days BEFORE the requested execution date.
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.	CashAccountSEPA1	-

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
Identification	<Id>	[1..1]	Identification of the account between the account owner and the account servicer.	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) – identifier.	IBAN2007Identifier	To be allocated with a valid `IBAN` (International Bank Account Number). This can have a maximum of 34 characters.
Currency	<Ccy>	[0..1]	Currency of the account	ActiveOr-HistoricCurrencyCode	-
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	BranchAndFinancialInstitutionIdentificationSEPA1	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	FinancialInstitutionIdentificationSEPA1	-
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362)	BICIdentifier	If the field is used it has to be allocated with a valid `BIC`. This can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other Identification of Financial Institution	OthrIdentification	
Identification	<Id>	[1..1]	Identification	OthrIdentificationCode	If the BIC field is not used, the constant `NOTPROVIDED` has to be specified

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
UltimateDebtor	<UltmtDbtr>	[0..1]	Debtor reference party. For information only.	PartyIdentification SEPA1	If a value is allocated to this element group, then the corresponding 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 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.
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerTypeSEPACode	It is recommended to use this element on this level rather than on the level of the transaction details.If used then only SLEV is allowed. Furthermore a concomitance of this element group in both levels is not allowed.
CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	Refer to 2.2.1.8		Refer to annotation in 2.1

Example

```xml
<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>
```

```xml
        </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>
```
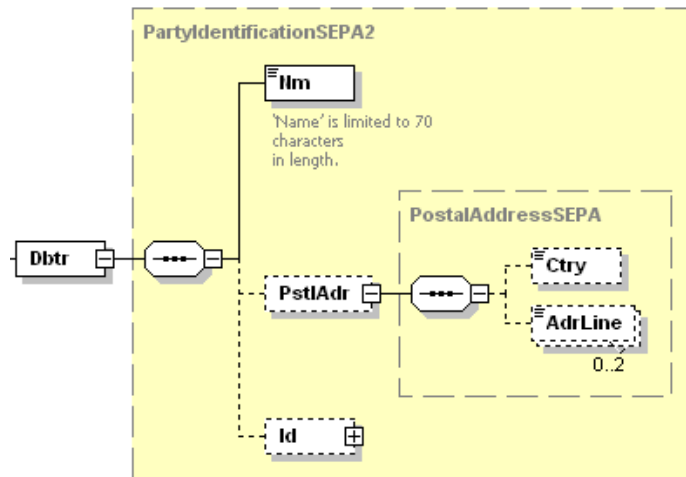
2.2.1.7 Debtor

Diagram 14: pain.001.001.03, 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	Occurrences	Definition	Type	EPC-/DK-Rules
Name	<Nm>	[1..1]	Name	Max70Text	The name of debtor (the ordering party) or the account holder has to be allocated to this field.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddressSEPA	It is recommended to leave this element group without allocation.

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
Country	<Ctry>	[0..1]	Nation with its own government.	CountryCode	Country code (acc. to ISO 3166) consisting of 2 capital characters, 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 allocation it is the Id of the debtor/payer. It is recommended leaving this field without allocation.

Example

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

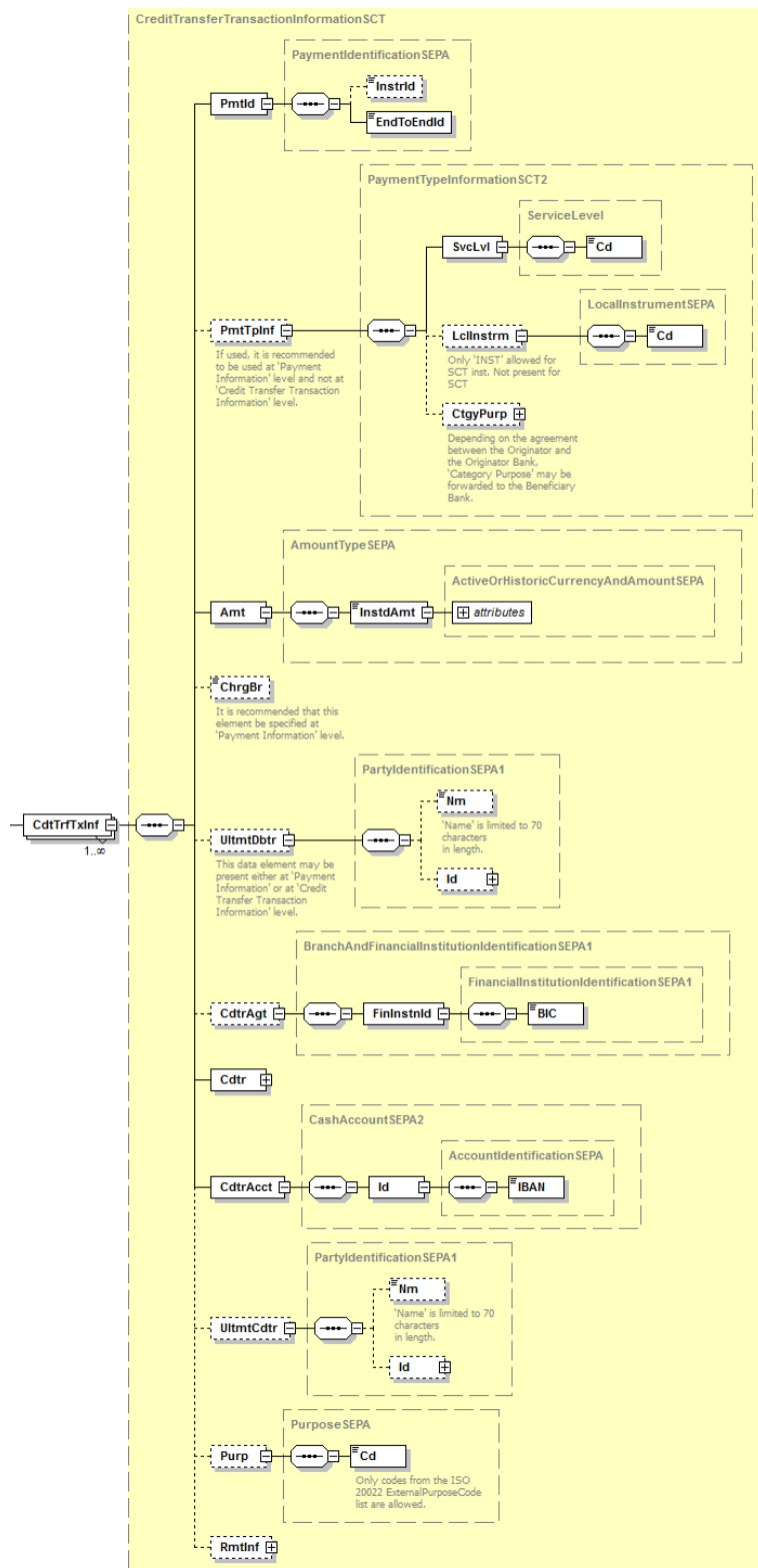### 2.2.1.8 Credit Transfer Transaction Information

Diagram 15: pain.001.001.03, 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..n] (note the limits specified in chapter 2.1)

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentIdentification	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentIdentification SEPA	-
InstructionIdentification	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	RestrictedIdentificationSEPA1	This field should only be used by a technical service company that allocates to the field its own reference.
EndToEndIdentification	<EndToEndId>	[1..1]	Unique identification assigned by the initiating party to unumbiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	RestrictedIdentificationSEPA1	We recommend allocating each credit transfer with an unambiguous reference. If no reference was given, only `NOTPROVIDED` is allowed.

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformationSCT2	It is recommended, not to allocate a value to this field on this level but to allocate it on the level of <PaymentInstructionInformation>. Furthermore a concomitance of this element group in both levels is not allowed.
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevelSEPA	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ExternalServiceLevel1Code	For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA.
LocalInstrument	<LclInstrm>	[0..1]	Local instrument	Local-InstrumentSEPA	It is not permissible to use this element group for SEPA credit transfers
Code	<Cd>	[1..1]	In a coded form	ExternalLocalInstrument1Code	
CategoryPurpose	<CtgyPurp>	[0..1]	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	CategoryPurposeSEPA	
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.	ExternalCategoryPurpose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3 Note: These codes are not represented in the account statement.
Amount	<Amt>	[1..1]	Amount.	AmountTypeSEPA	-

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
InstructedAmount	<InstdAmt>	[1..1]	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.	ActiveOrHistoricCurrencyAndAmountSEPA	Is to be allocated with an amount. The decimal separator is a period
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerTypeSEPACode	It is recommended, not to allocate a value to the field on this level but to allocate it on the level of <PaymentInstructionInformation>. 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.	PartyIdentificationSEPA1	If a value is allocated to this field, then it is not allowed to use the element on the level of <PaymentInstructionInformation>.
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
CreditorAgent	<CdtrAgt>	[0..1]	Financial institution servicing an account for the creditor.	BranchAndFinancialInstitutionIdentificationSEPA1	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution.	FinancialInstitutionIdentificationSEPA1	-

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362)	BICIdentifier	This information can be requeststed by the payment service provider for payments outside the EU/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.	CashAccountSEPA2	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number.	IBAN2007Identifier	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.	PurposeSEPA	

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
Code	<Cd>	[1..1]	In a coded form.	ExternalPurpose1Code	Only codes of the ISO 20022 ExternalPurpose Code list are permitted. Refer to chapter 2.3.2.[6] In an account statement in MT940/942 format not all codes are represented. (Assignments of purpose codes to specific transaction codes (GVC) of MT940 refer to the subsequent table)
RemittanceInformation	<RmtInf>	[0..1]	Refer to 2.2.1.10		Either `Structured` or `Unstructured` (but not both), may be present. It is recommended to use `Structured` 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, SPSP	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.

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[6] 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>
```
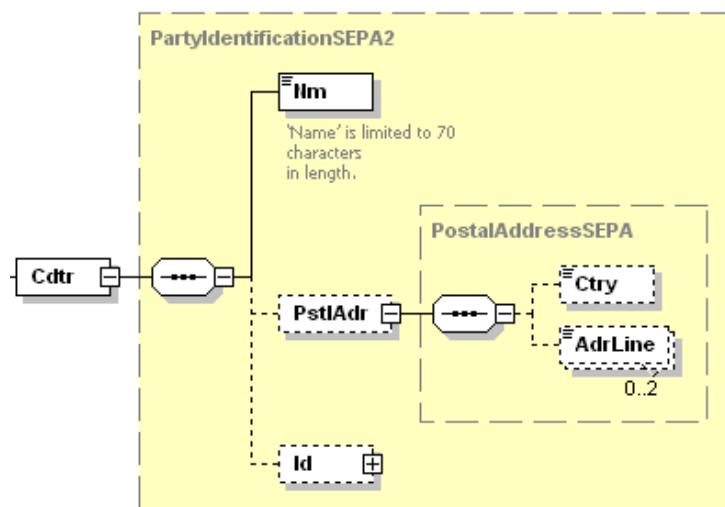
2.2.1.9 Creditor

Diagram 16: pain.001.001.03, 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	Occurrences	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.	PostalAddressSEPA	We recommend leaving this field without allocation.
Country	<Ctry>	[0..1]	Nation with its own government.	CountryCode	Country code (acc. to ISO 3166) consisting of 2 capital characters, 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		We recommend leaving this element group without allocation. If allocated, it is the identification of the creditor.

Example

```
<Cdtr>
  <Nm>Creditor Name</Nm>
</Cdtr>
```
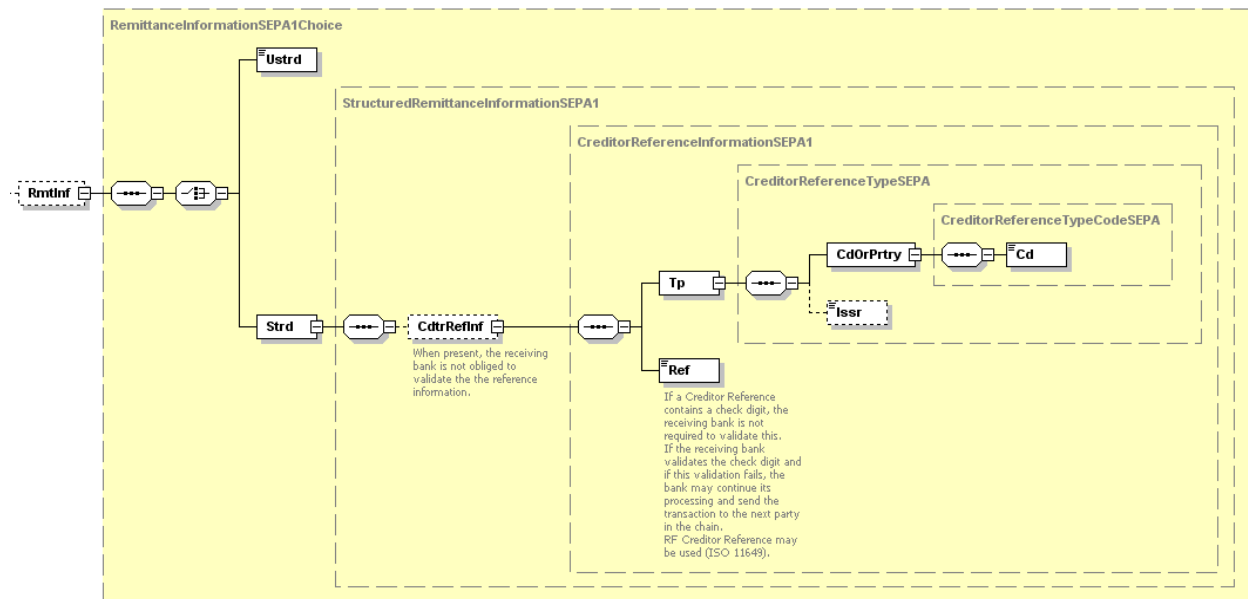
2.2.1.10 Remittance Information

Diagram 17: pain.001.001.03, 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	Occurrences	Definition	Type	EPC- / DK-Rules
Unstructured	<Ustrd>	[1..1]	unstructured remittance information	Max140Text	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[7]

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[7] 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 of the 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]	structured remittance information.	Structured Remittance Information 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[8] 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.

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[8] 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	Occurrences	Definition	Type	EPC- / DK-Rules
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.
CreditorReferenceType	<Tp>	[1..1]	Type of the reference	CreditorReferenceTypeSEPA	-
CodeOrProprietary	<CdOrPrtry>	[1..1]	Specification of document type	CreditorReferenceTypeCodeSEPA	
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 reference.	Max35Text	
CreditorReference	<Ref>	[1..1]	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	Max35Text	If the reference contains a check digit, the receiving bank is not obliged to check it and, in case of a failed check, the bank is entitled to continue further processing. When using the "Creditor Reference" according to ISO 11649, it is recommended to verify the checksum.

Example

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