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.001.002.03

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.
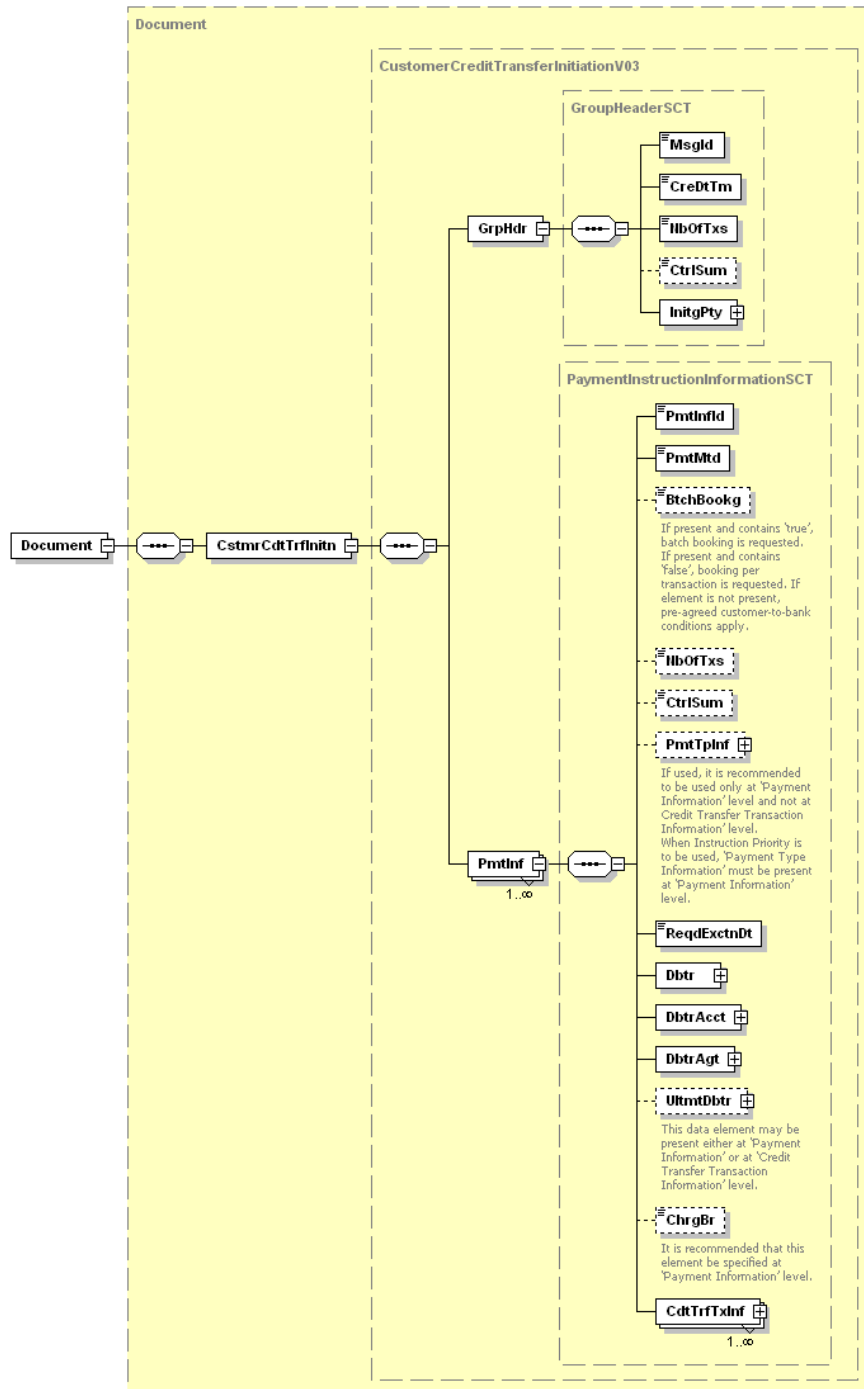
Overview

Diagram 7: Overview pain.001.002.03
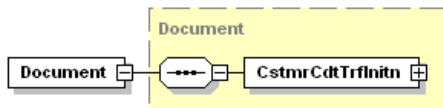
2.2.1.1 Document

Diagram 8: pain.001.002.03, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Schema. This is the top level element of a pain.001.002.03 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		

Gelöscht: ZKA

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.002.03 "
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn: iso:std:iso:20022:tech:pain.001.002.03
pain.001.002.03.xsd">
 <CstmrCdtTrfInitn>
   <GrpHdr>
     <MsgId>Message-ID-4711</MsgId>
     <CreDtTm>2010-11-11T09:30:47.000Z</CreDtTm>
     <NbOfTxs>2</NbOfTxs>
         <Grpq>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>
```
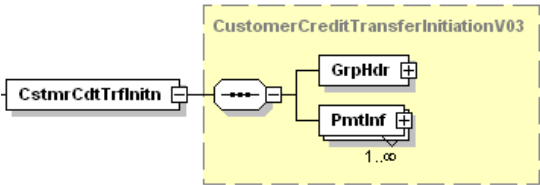
2.2.1.2 Customer Credit Transfer Initiation

Diagram 9: pain.001.002.03

Definition

Customer Credit Transfer Initiation

XML Tag

<CustomerCreditTransferInitiation>

Occurrences

 [1..1]

Rules

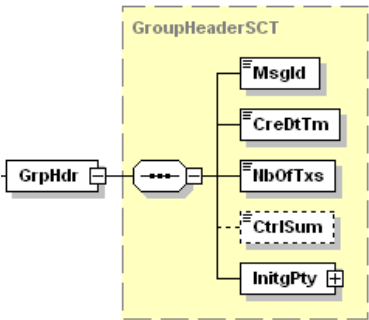| Name	XML Tag	Occur-rences	Definition	Type	EPC-/**DK**-Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.1.3		-
PaymentInstruc-tionInformation	<PmtInf>	[1..unbounded]	Refer to 2.2.1.6		-

Gelöscht: ZKA

2.2.1.3 Group Header

Diagram 10: pain.001.002.03, 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.	**Gelöscht: ZKA**
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.	
InitiatingParty	<InitgPty>	[1..1]	Refer to 2.2.1.4		Allocation may differ from Debt-or. Recommenda-tion: 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>
```
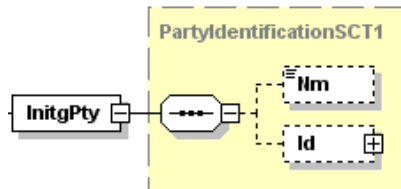
2.2.1.4 Initiating Party

Diagram 11: pain.001.002.03, 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 ele-ment group with-out allocation.

Gelöscht: ZKA

Example

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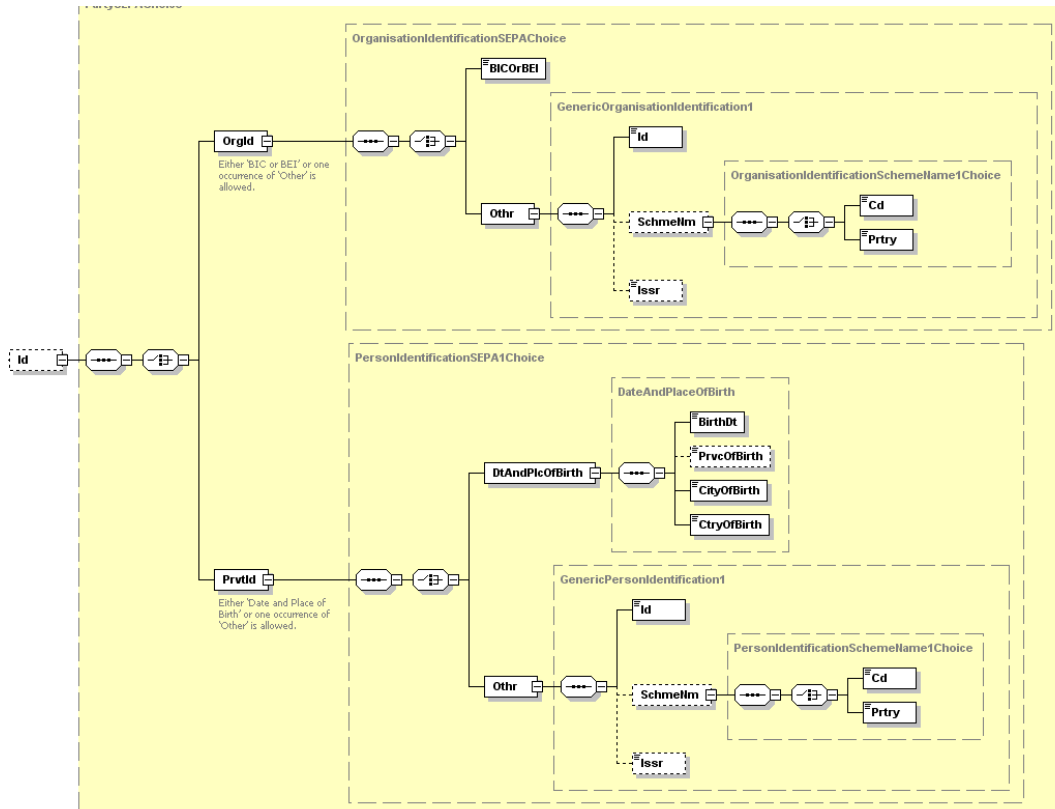
2.2.1.5 Identification

Diagram 12: pain.001.002.03, 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
OrganisationIden-tification	<OrgId>	[1..1]	Unique and unam-biguous way of iden-tifying an organisa-tion.	Organisa-tionIdentifi-cation-SEPAChoice	Either „BICorBEI" or „Other must be allocated
BICOrBEI	< BICOrBEI>	[1..1]	Business Identifier Code (ISO 9362) or Business Entity Iden-tifier (BEI)	AnyBI-CIdentifier	Must be allocated using valid BIC. This can be either 8 or 11 charac-ters long.
Other	< Othr >	[1..1]	Unique identification of an organisation, as assigned by an institution, using an identification scheme	GenericOr-ganisa-tionIdentifi-cation1	
Identification	<Id>	[1..1]	Identification Name or Number for recognition of a iden-tification party (e.g. account number)	Max35Text	
SchemeName	<SchmeNm>	[0..1]	Name of the identifi-cation scheme	Organisa-tionIdentifi-cation-on-SchemeName1Choice	
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	
PrivateIdentifica-tion	<PrvtId>	[1..1]	Unique and unam-biguous identification of a person	Person-Identifica-tionSEPA1	
DateAndPlace-OfBirth	<DtAndPl-cOfBirth>	[1..1]	Date and place of birth of a person	Date-AndPlace-OfBirth	
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	

Gelöscht: ZKA

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	

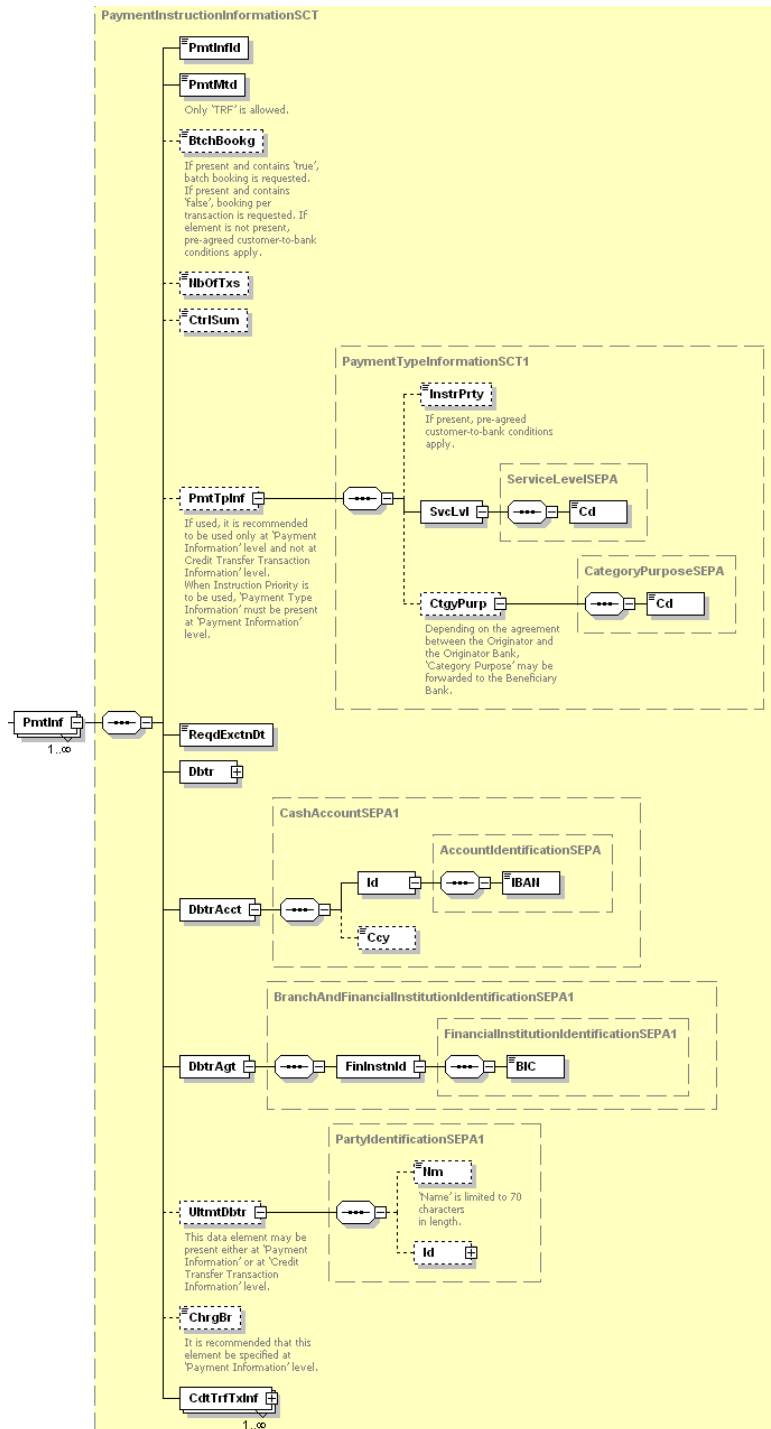**Gelöscht: ZKA**

2.2.1.6 Payment Instruction Information

Diagram 13: pain.001.002.03, Payment Instruction 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

Gelöscht: ZKA

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
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.
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.
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.	ServiceLe-velSEPA-Code	Only `SEPA` is allowed.
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	

Gelöscht: ZKA

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 of an invalid business day, the date will be shift-ed to the next business day by the first financial institution in-structed).
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.
Currency	<Ccy>	[0..1]	Currency of the ac-count	ActiveOr-HistoricCur-rencyCode	-
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	BranchAnd Financia-lInstitutio-nIdentifica-tion SEPA1	-

Gelöscht: ZKA

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
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	Must be allocated using valid BIC This can be either 8 or 11 charac-ters long.
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.
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.
CreditTransfer-TransactionInfor-mation	\<Cdt-TrfTxInf>	[1..unbo unded]	Refer to 2.2.1.8		Refer to annotati-on in 2.1

Gelöscht: ZKA

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>
```
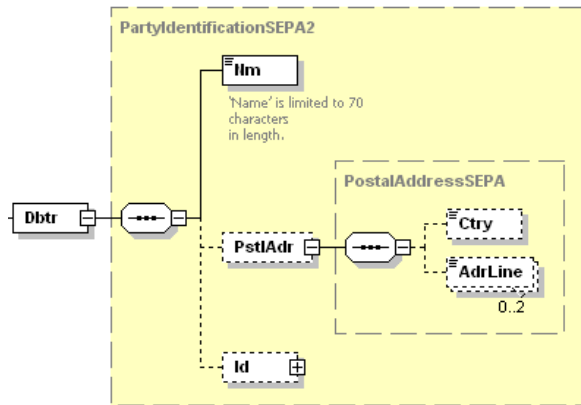
2.2.1.7 Debtor

Diagram 14: pain.001.002.03, 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.	**Gelöscht:** ZKA
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.	

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
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.

Gelöscht: ZKA

Example

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

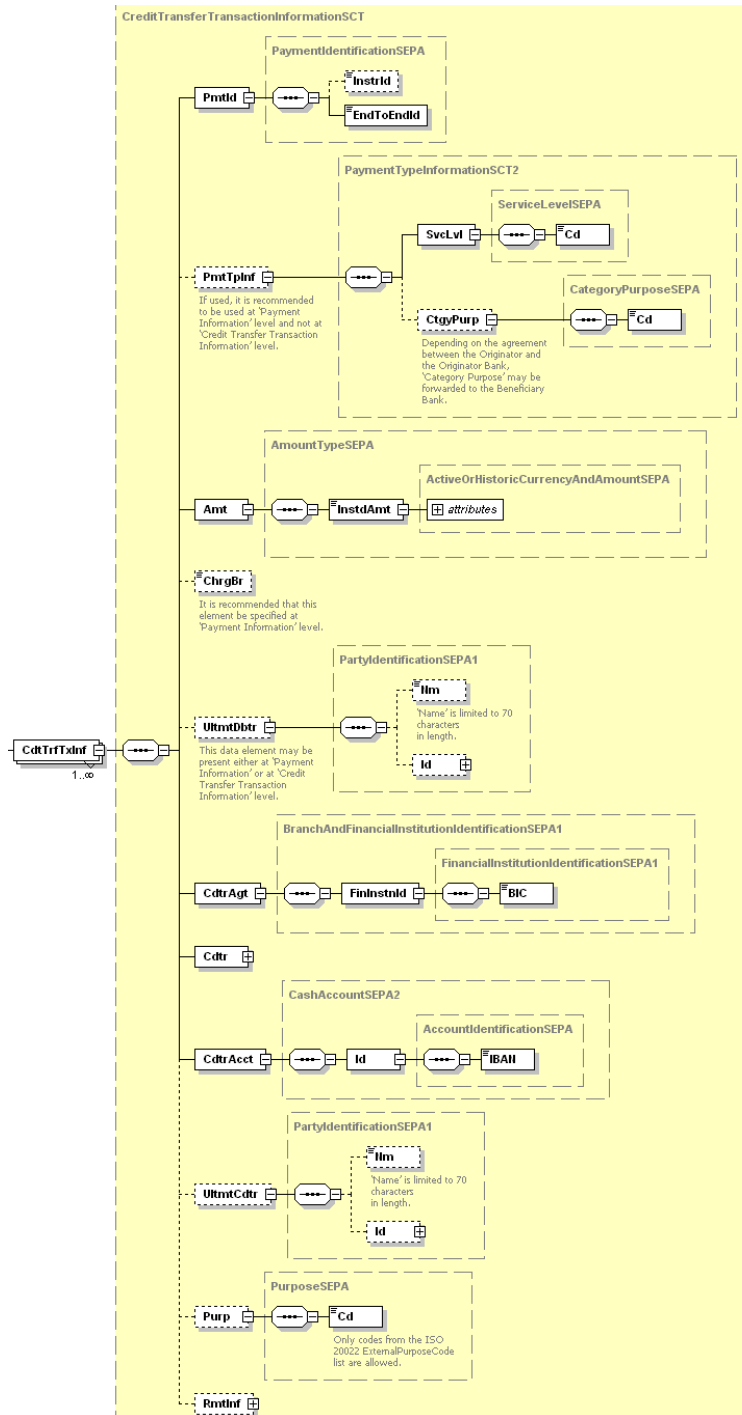## 2.2.1.8 Credit Transfer Transaction Information

Diagram 15: pain.001.002.03, 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-mentTypeIntTypeIn-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>.
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLe-velSEPA	-

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
Code	\<Cd\>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLe-velSEPA Code	-
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
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\>.
UltimateDebtor	\<UltmtDbtr\>	[0..1]	Debtor reference party. For information only.	PartyIdenti-ficationSE-PA1	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

Gelöscht: ZKA

Name	XML Tag	Occur-rences	Definition	Type	EPC-/**DK**-Rules
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>	[1..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	-
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362)	BICIdentifi-er	Must be allocated using valid `BIC` This can be either 8 or 11 charac-ters long.
Creditor	<Cdtr>	[1..1]	Refer to 2.2.1.9		-
CreditorAccount	<CdtrAcct>	[1..1]	Unambiguous identi-fication of the ac-count of the creditor.	Cash-Account-SEPA2	-
Identification	<Id>	[1..1]	Unique and unam-biguous identification of the account.	AccountI-dentifica-tionSEPA	-
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.	PartyIdenti-ficationSE-PA1	-
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
Purpose	<Purp>	[0..1]	Type of payment.	Purpose-SEPA	

Gelöscht: ZKA

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. [42] In an account statement in MT940/942 format not all codes are represented. The codes BONU, PENS, SALA are represented in the MT940 as business transaction code 153 ; BENE, GOVT, SSBE as 156; CHAR as 119 / 169 and CBFF as 154 (Refer to footnotes 160, 161, 162 and 163).
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 recommended to use `Struc-tured` only in agreement with the payee.

(Gelöscht: ZKA)

Example

```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
```

[42] If information on capital building fringe fortune is allocated in the structured remittance information under <CdtrRefInf>, the purpose code CBFF (capital building fringe fortune) must be used to avoid a continuous scanning of the remittance information.

```
      <Cdtr>
        <Nm>Creditor Name</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>DE25370502991000122343</IBAN>
        </Id>
      </CdtrAcct>
      <RmtInf>
        <Ustrd>Unstructured Remittance Information</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
```
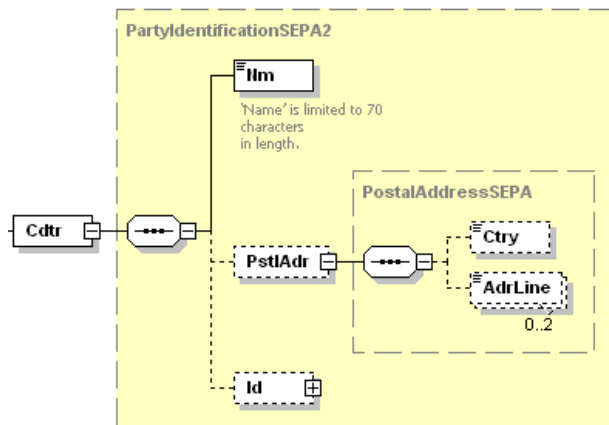
2.2.1.9 Creditor

Diagram 16: pain.001.002.03, 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

Gelöscht: ZKA

Name	XML Tag	Occur-rences	Definition	Type	EPC- /DK Rules
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.	CountryCode	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.

Gelöscht: ZKA

Example

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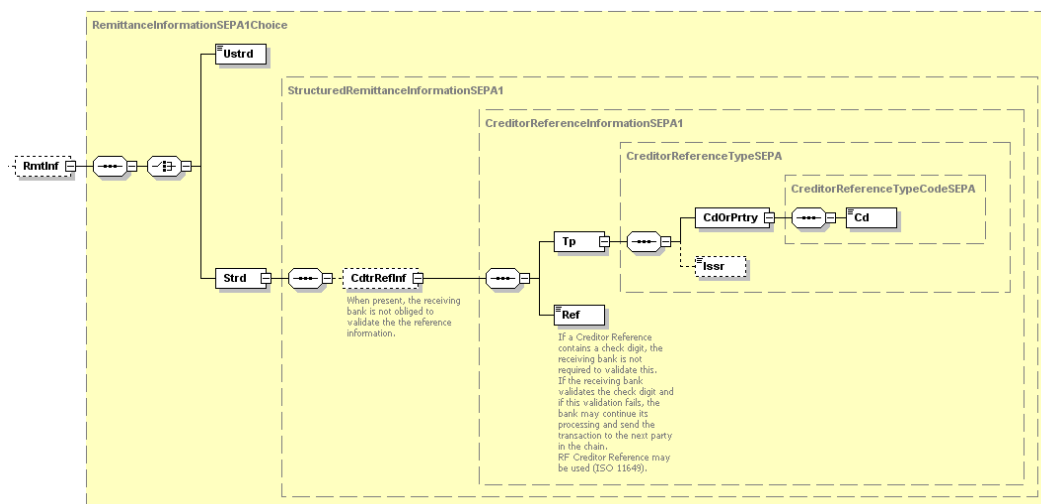
2.2.1.10 Remittance Information

Diagram 17: pain.001.002.03, 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.

Gelöscht: ZKA

Name	XML Tag	Occur-rences	Definition	Type	EPC- / <u>DK</u>-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.	Struc-turedRemit-tanceInfor-mation 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 <u>as well as details on capital building fringe fortune (CBFF; in German: VL) are</u> exception<u>s</u>. The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), must not exceed 140 characters.	**Gelöscht:** ZKA **Gelöscht:** is an

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
CreditorRefe-renceInformation	<CdtrRef-Inf>	[0..1]	Reference infor-mation provided by the creditor to allow the identification of the underlying doc-uments. This data element group can contain "Structured Creditor Reference to Remit-tance Information" according to ISO 11649. In this case the field <Ref> has the following format: **RF**<checksum><21 characters maxi-mum>	CreditorRe-ferenceIn-formati-onSEPA1	The debtor's bank is not obliged to vali-date the contents of this element group. In case of capital building fringe fortune, this ele-ment group is to be used for nec-essary details (e.g. number of year or con-tract).[43]
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	DocumentT ype3-CodeSEPA	Only the code SCOR is allowed.
Issuer	<Issr>	[0..1]	Issuer of the refe-rence.	Max35Text	At present, this field is marked white according to EPC Implema-tation Guidelines (B2B) and, there-fore, is not sub-mitted if necessary.

Gelöscht: ZKA

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[43] In order to avoid a continuous scanning of the remittance information in case of capital building fringe fortune payments, purpose code CBFF (Capital building fringe fortune) must be allocated here.

Name	XML Tag	Occur-rences	Definition	Type	EPC- / **DK**-Rules
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.

Gelöscht: ZKA

Example

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