Credit Transfer PAIN.001.001.03 XML File Structure

Version Control

Version	Date	Name	Update
1.0	09/07/2013	BANK OF IRELAND	FINAL VERSION

Contents

1. Document Overview

This document details the PAIN.001.001.03 ISO 20022 XML file format that will be accepted by BOI for Credit Transfers. This document was compiled with information from:

- ISPO Customer File Formats V10

Failure to provide files that meet this specification may results in files and/or transactions being rejected, either by BOI or by the beneficiary bank.

1.1 Background

SEPA aims to create a single, integrated and standardised payments market across 33 countries in Europe.

Credit Transfer Originators must be SEPA compliant by 1st February 2014 in order to continue making electronic non-urgent euro payments (SEPA payments) in Ireland. Further background information is available on our website: http://bankofireland.com/SEPA

Bank of Ireland has published a readiness guide for Credit Transfer originators on the Bank of Ireland website. To ensure you are aware of the changes required within your business please visit www.bankofireland.com/SEPA.

1.2 Document Purpose

The purpose of this document is to outline the PAIN.001.001.03 XML file format that will be accepted by Bank of Ireland.

Knowledge of XML is recommended to interpret this document.

2. The Character Set

The PAIN.001.001.03 message format can support a range of characters; the following are the supported characters which are the basic Latin character set:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ – ? : ( ) . , ` +
Space

If required, the following characters can also be used in text or information fields only, but must be provided using the XML representation shown.

Special XML Character	XML Representation
& (ampersand)	&
< (left brace)	<
> (right brace)	>
" (double quotation)	"
' (single quotation)	'

E.g. AB & C Transport would populate their name in a PAIN.001, appearing as:

      <Cdtr>
      <Nm>AB & C TRANSPORT </Nm>
</Cdtr>

Note: Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (above). If non supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements:

• Must not start or end with a '/'
• Must not contain two consecutive '/'s anywhere in the data element

These identifier fields include the following:

Mandatory Fields
•   End-to-End Identification
•   Message Identification
•   Payment Information Identification

Optional Fields
•   Instruction Identification
•   Creditor and Debtor Identification
•   Ultimate Debtor/Creditor Identification
•   Remittance Information
•   Proprietary Codes

3. Fields Types:

The following section details the type of fields that are contained in the specification document.

☐   **Mandatory Fields –** Fields must be populated or the file/batch will be rejected

☐   **Optional Fields –**Originator to decide if this field needs to be populated

☐   **Payment Information (Batch)/Transaction Level –** There are a number of optional fields that may be populated at payment information level or at transaction level, however it is recommended They are populated at payment information level if being used.

The following fields are optional to populate and may be populated at payment information or transaction level

•   Payment Type Information
•   Charge Bearer

4. Usage Rules:

For a number of fields usage rules must be followed. These are outlined throughout the specification and failure to adhere to these usage rules will result in failed payments/batches/files.

5.   Unused Optional Tags

Where optional tags have not been populated, the tag should be omitted from the file along with its parent tag.

6.   Tag Depth Structure

In the 'TAG DEPTH' column within the file format table below, each of the 'field name' tags are represented by a '+'.

These '+' icons represent the depth of the field name tag within the document.

 For example:

 '+' would represent a Parent Element
'++'would represent the Child Element of the previous Parent Element

TAG DEPTH	TAG STRUCTURE
+	<>
++	<> <>
+++	<> <> <>

7.   File Name

The following rules apply to the file name:

1. The file name must contain the following reference 'PAIN001'. This may appear at the beginning or within the filename.
2. The file extension must be '.xml'
3. Filename must not exceed 50 characters.
4. Only alphanumeric characters must be used in the filename (preceding the file extension '.xml').
5. Must not contain spaces

   Example: 20130628001PAIN001.xml

It is recommended that a unique file name is used for each file. For example, this can be achieved by incorporating a date or sequence number of your own choosing.

Field Name – Tag *(No. references EPC Implementation Guide)*	Tag Level	Content	Mandatory/ Optional/ Conditional	Description	Data
<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.001.00 1.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema- instance">			Mandatory	This tag must always be placed before the group header tag	<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN. 001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSc hema-instance">
<CstmrCdtTrfInitn> - XML tag for message			Mandatory	This tag must always be placed before the group header tag	<CstmrCdtTrfInitn> - XML tag for message
Group Header Block					
1.0 Group Header **<GrpHdr>**	+	Empty Tag	Mandatory		
1.1 Message Identification **<MsgId>**	++	Yes	Mandatory	Originator's unique identifier of the submitted file. *Note: This ID cannot be reused on future file*	**Data Type:** Text **Format:** Max length: 35 Min length: 1
1.2 Creation Date Time **<CreDtTm>**	++	Yes	Mandatory	Date and time that the file was created	**Data Type:** ISODateTime **Format:** YYYY-MM-DDTHH:MM:SS **e.g.** 2012-02-06T08:35:30
1.6 Number Of Transactions **<NbOfTxs>**	++	Yes	Mandatory	Number of individual transactions contained in the file	**Data Type:** Max15NumericText **Format:** [0-9] {1,15}
1.7 Control Sum **<CtrlSum>**	++	Yes	Mandatory	Total of all individual amounts included in the file	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18
Initiating Party Usage Rule: BOI originators must populate the Private ID field with their OIN					
1.8 Initiating Party **<InitgPty>**	++	Empty Tag	Mandatory		
1.8 Identification **<Id>**	+++	Empty Tag	Mandatory		
1.8 Private Identification **<PrvtId>**	++++	Empty Tag	Mandatory		
1.8 Other **<Othr>**	+++++	Empty Tag	Mandatory		
1.8 Identification **<Id>**	++++++	Yes	Mandatory	Populate with OIN Number	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Payments Information Block – this can occur multiple times					
2.0 Payment Information **<PmtInf>**	+	Empty Tag	Mandatory		
2.1 Payment Information Identification **<PmtInfId>**	++	Yes	Mandatory	Originator's unique identifier of the batch of transactions	**Data Type:** Text **Format:** Max length: 35 Min length: 1

2.2 Payment Method **<PmtMtd>**	++	Yes	Mandatory		*Only 'TRF' allowed*
2.3 Batch Booking **<BtchBookg>**	++	Yes	Optional	Payments will always be batched regardless of what originator populates here	**Data Type:** Indicator **Format:** True, false
2.4 Number Of Transactions **<NbOfTxs>**	++	Yes	Mandatory	Populate with number of transactions in batch	**Data Type:** Numeric Text **Format:** [0-9] {1,15}
2.5 Control Sum **<CtrlSum>**	++	Yes	Mandatory	Total of all individual amounts included in the batch	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18
Payment Type Information *Usage Rule: This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.*					
2.6 Payment Type Information **<PmtTpInf>**	++	Empty Tag	Optional		
2.7 Instruction Priority **<InstrPrty>**	+++	Yes	Optional		
2.8 Service Level **<SvcLvl>**	+++	Empty Tag	Optional		
2.9 Code **<Cd>**	++++	Yes	Optional		*Only 'SEPA' is allowed*
2.11 Local Instrument **<LclInstrm>**	+++	Empty Tag	Optional		
2.12 Code **<Cd>**	++++	Yes	Optional	Specifies the local instrument, as published in an external local instrument code list.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.13 Proprietary **<Prtry>**	++++	Yes	Optional	Specifies the local instrument, as a proprietary code.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.14 Category Purpose **<CtgyPurp>**	+++	Empty Tag	Optional		
2.15 Code **<Cd>**	++++	Yes	Optional	Category purpose, as published in an external category purpose code list.	**Format:** Max length: 4 Min length: 1 *see code list in appendix*
2.16 Proprietary **<Prtry>**	++++	Yes	Optional	Category purpose, in a proprietary form.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.17 Requested Execution Date **<ReqdExctnDt>**	++	Yes	Mandatory	Date the payee/beneficiary is to receive the payment	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.19 Debtor **<Dbtr>**	++	Empty Tag	Mandatory		
2.19 Name **<Nm>**	+++	Yes	Mandatory	Name of the payer/originator	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.19 Postal Address **<PstlAdr>**	+++	Empty Tag	Optional		
2.19 Country **<Ctry>**	++++	Yes	Optional	Country Code	**Format:** [A-Z]{2,2} ISO 3166, Alpha-2 code

2.19 Address Line (2) **\<Adrline\>**	++++	Yes	Optional	Postal address in free format text. *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification Usage Rule – This is an optional field, if being used **either** Organisation Identification **or** Private Identification is to be populated					
2.19 Identification **\<Id\>**	+++	Empty Tag	Optional	Originator ID Code	
Organisation Identification Usage Rule: **Either** 'BIC or BEI' **or** one occurrence of 'Other' is allowed.					
2.19 Organisation Identification **\<OrgId\>**	++++	Empty Tag	Optional	Unique and unambiguous way to identify an organisation.	
2.19 BICOrBEI **\<BICOrBEI\>**	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)".	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.19 Other **\<Othr\>**	+++++	Empty Tag	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
2.19 Identification **\<Id\>**	++++++	Yes	Optional	Identification assigned by an institution.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.19 Scheme Name **\<SchmeNm\>**	++++++	No	Optional	Name of the identification scheme.	
2.19 Code \<Cd\>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list.	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max Length: 4 Min length: 1
2.19 Proprietary **\<Prtry\>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.19 Issuer **\<Issr\>**	++++++	Yes	Optional	Entity that assigns the identification.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed					
2.19 Private Identification **\<PrvtId\>**	++++	Empty Tag	Optional	Unique and unambiguous identification of a person, eg, passport.	
2.19 Date And Place Of Birth **\<DtAndPlcOfBirth\>**	+++++	Empty Tag	Optional	Date and place of birth of a person.	
2.19 Birth Date **\<BirthDt\>**	++++++	Yes	Optional	Date on which a person is born.	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.19 Province Of Birth **\<PrvcOfBirth\>**	++++++	Yes	Optional	Province where a person was born.	**Data Type:** Text **Format:** Max length: 35 Min length: 1

2.19 City Of Birth **<CityOfBirth>**	++++++	Yes	Optional	City where a person was born.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.19 Country Of Birth **<CtryOfBirth>**	++++++	Yes	Optional	Country where a person was born.	**Data Type:** CountryCode **Format:** [A-Z]{2,2}
2.19 Other **<Othr>**	+++++	Empty Tag	Optional	Unique identification of a person, as assigned by an institution, using an identification scheme.	
2.19 Identification **<Id>**	++++++	Yes	Optional	Unique and unambiguous identification of a person.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.19 Scheme Name **<SchmeNm>**	++++++	No	Optional	Name of the identification scheme.	
2.19 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list.	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max length: 4 Min length: 1
2.19 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.19 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.20 Debtor Account **<DbtrAcct>**	++	Empty Tag	Mandatory	Account of the Payer/Originator that will be debited	N/A
2.20 Identification **<Id>**	+++	Empty Tag	Mandatory		
2.20 IBAN **<IBAN>**	++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is allowed	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.20 Currency **<Ccy>**	+++	Yes	Optional	Identification of the currency in which the account is held. Note: No processing or validation is completed on this field – for information purpose only	Currency Code **Format:** [A-Z]{3,3} Valid active or historic currency codes are registered with the ISO 4217
2.21 Debtor Agent **<DbtrAgt>**	++	Empty Tag	Mandatory		
2.21 Financial Institution Identification **<FinInstnId>**	+++	Empty Tag	Mandatory		
2.21 BIC **<BIC>**	++++	Yes	Mandatory	Bank Identifier Code	**Data Type:** BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} THIS MUST BE 'BOFIIE2D'
Ultimate Debtor Usage Rule – Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level					
2.23 Ultimate Debtor **<UltmtDbtr>**	++	Empty Tag	Optional		

2.23 Name **<Nm>**	+++	Yes	Optional	Name of the Originator Reference Party	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification Usage Rule – **Either** *Organisation Identification* **or** *Private Identification to be populated*					
2.23 Identification **<Id>**	+++	Empty Tag	Optional		
Organisation Identification Usage Rule: **Either** 'BIC or BEI' **or** one occurrence of 'Other' is allowed.					
2.23 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional		
2.23 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)".	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.23 Other **<Othr>**	+++++	Empty Tag	Optional		
2.23 Identification **<Id>**	++++++	Yes	Optional	Unique and unambiguous identification of a party.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.23 Code <Cd>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list.	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max Length: 4 Min length: 1
2.23 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed					
2.23 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		
2.23 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++	Empty Tag	Optional		
2.23 Birth Date **<BirthDt>**	++++++	Yes	Optional	Date on which a person is born.	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.23 Province Of Birth **<PrvcOfBirth>**	++++++	Yes	Optional	Province where a person was born.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 City Of Birth **<CityOfBirth>**	++++++	Yes	Optional	City where a person was born.	**Data Type:** Text **Format:** Max length: 35 Min length: 1

2.23 Country Of Birth **<CtryOfBirth>**	++++++	Yes	Optional	Country where a person was born.	**Data Type:** CountryCode **Format:** [A-Z]{2,2}
2.23 Other **<Othr>**	+++++	Empty Tag	Optional		
2.23 Identification **<Id>**	++++++	Yes	Optional	Unique and unambiguous identification of a person.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.23 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list.	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max length: 4 Min length: 1
2.23 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Charge Bearer Usage Rule: Charge Bearer is optional and if used can be populated at payment information (recommended) or transaction level					
2.24 Charge Bearer **<ChrgBr>**	++	Yes	Advise to populate at pymt info level	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	Only 'SLEV' is allowed
Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
2.27 Credit Transfer Transaction Information **<CdtTrfTxInf>**	++	Empty Tag	Mandatory		
2.28 Payment Identification **<PmtId>**	+++	Empty Tag	Mandatory		
2.29 Instruction Identification **<InstrId>**	++++	Yes	Optional	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	**Data:** Text **Format:** Max length: 35 Min length: 1
2.30 End to End Identification **<EndToEndId>**	++++	Yes	Mandatory	Originator's Reference to the Credit Transfer	**Data:** Text **Format:** Max length: 35 Min length: 1
Payment Type Information Usage Rule: This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.					
2.31 Payment Type Information **<PmtTpInf>**	++	Empty Tag	Advise to populate at pymt info level		
Service Level Usage Rule: Usage is recommended					
2.33 Service Level **<SvcLvl>**	+++	Empty Tag	Advise to populate at		

			pymt info level		
2.34 Code **\<Cd\>**	++++	Yes	Advise to populate at pymt info level	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list	*Only 'SEPA' is allowed*
2.36 Local Instrument **\<LclInstrm\>**	+++	Empty Tag	Advise to populate at pymt info level		
2.37 Code **\<Cd\>**	++++	Yes	Advise to populate at pymt info level	Specifies the local instrument	
2.38 Proprietary **\<Prtry\>**	++++	Yes	Advise to populate at pymt info level	Specifies the local instrument, as a proprietary code	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Category Purpose Usage Rule: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank					
2.39 Category Purpose **\<CtgyPurp\>**	+++	Empty Tag	Advise to populate at pymt info level		
2.39 Code **\<Cd\>**	++++	Yes	Advise to populate at pymt info level	This is used by the initiating party to provide information concerning the processing of the payment – code form	**Format:** Max length: 4 Min length: 1 *see code list in appendix*
2.39 Proprietary **\<Prtry\>**	++++	Yes	Advise to populate at pymt info level	This is used by the initiating party to provide information concerning the processing of the payment – proprietary form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.42 Amount **\<Amt\>**	+++	Empty Tag	Mandatory		
Instructed Amount Usage Rule: Only 'EUR' is allowed					
2.43 Instructed Amount **\<InstdAmt\>**	++++	Yes	Mandatory	The amount to be paid in full to the payee/beneficiary	**Usage Rule:** Only 'EUR' is allowed. e.g. \<InstdAmt Ccy="EUR"\>3421.00\</InstdAmt\> - Amount must be 0.01 or more and 999999999.99 or less. - The fractional part has a maximum of two digits.
Charge Bearer Usage Rule: Charge Bearer is optional and if used can be populated at payment information (recommended) or transaction level					
2.51 Charge Bearer **\<ChrgBr\>**	+++	Yes	Advise to populate at pymt info level	Specifies which party/parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed
Ultimate Debtor Usage Rule – Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level					
2.70 Ultimate Debtor **\<UltmtDbtr\>**	+++	Empty Tag	Optional		
2.70 Name **\<Nm\>**	++++	Yes	Optional	Name of the Originator Reference Party	**Data Type:** Text **Format:** Max length: 70

					Min length: 1
Identification Usage Rule – **Either** *Organisation Identification* **or** *Private Identification to be populated*					
2.70 Identification **<Id>**	+++	Empty Tag	Optional		
Organisation Identification Usage Rule: **Either** 'BIC or BEI' **or** one occurrence of 'Other' is allowed.					
2.70 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional		
2.70 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)".	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.70 Other **<Othr>**	+++++	Empty Tag	Optional		
2.70 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.70 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.70 Code <Cd>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max Length: 4 Min length: 1
2.70 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.70 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed					
2.70 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		
2.70 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++	Empty Tag	Optional		
2.70 Birth Date **<BirthDt>**	++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.70 Province Of Birth **<PrvcOfBirth>**	++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.70 City Of Birth **<CityOfBirth>**	++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.70 Country Of Birth **<CtryOfBirth>**	++++++	Yes	Optional	Country where a person was born	**Data Type:** CountryCode **Format:** [A-Z]{2,2}

2.70 Other **<Othr>**	+++++	Empty Tag	Optional		
2.70 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.70 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.70 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max length: 4 Min length: 1
2.70 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.70 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.77 Creditor Agent **<CdtrAgt>**	+++	Empty Tag	Mandatory		
2.77 Financial Institution Identification **<FinInstnId>**	++++	Empty Tag	Mandatory		
2.21 BIC **<BIC>**	+++++	Yes	Mandatory	Bank Identifier Code	**Data Type:** BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.79 Creditor **<Cdtr>**	+++	Empty Tag	Mandatory		
2.79 Name **<Nm>**	++++	Yes	Mandatory	Name of the payee/beneficiary	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.79 Postal Address **<PstlAdr>**	++++	Empty Tag	Optional		
2.79 Country **<Ctry>**	+++++	Yes	Optional	Country Code	**Format:** [A-Z]{2,2} ISO 3166, Alpha-2 code
2.79 Address Line (2) **<Adrline>**	+++++	Yes	Optional	Postal address in free format text. *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification Usage Rule – This is an optional field group, if being used **either** Organisation Identification **or** Private Identification is to be populated					
2.79 Identification **<Id>**	++++	Empty Tag	Optional		
Organisation Identification Usage Rule: **Either** 'BIC or BEI' **or** one occurrence of 'Other' is allowed.					
2.79 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional		
2.79 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

				messages – Business identifier code (BIC)".	
2.79 Other **<Othr>**	+++++	Empty Tag	Optional		
2.79 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.79 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.79 Code <Cd>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max length: 4 Min length: 1
2.79 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.79 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed					
2.79 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		
2.79 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++	Empty Tag	Optional		
2.79 Birth Date **<BirthDt>**	++++++	Yes	Optional	Date on which a person is born.	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.79 Province Of Birth **<PrvcOfBirth>**	++++++	Yes	Optional	Province where a person was born.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.79 City Of Birth **<CityOfBirth>**	++++++	Yes	Optional	City where a person was born.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.79 Country Of Birth **<CtryOfBirth>**	++++++	Yes	Optional	Country where a person was born.	**Data Type:** CountryCode **Format:** [A-Z]{2,2}
2.79 Other **<Othr>**	+++++	Empty Tag	Optional		
2.79 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.79 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.79 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max length: 4 Min length: 1

2.79 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.70 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.80 Creditor Account **<CdtrAcct>**	+++	Empty Tag	Mandatory	Account of the payee/beneficiary	
2.80 Identification **<Id>**	++++	Empty Tag	Optional		
2.80 IBAN **<IBAN>**	+++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is allowed	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.81 Ultimate Creditor **<UltmtCdtr>**	+++	Empty Tag	Optional		
2.81 Name **<Nm>**	++++	Yes	Optional	Ultimate party to which an amount of money is due	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification Usage Rule – *This field is optional, if being used* **either** *Organisation Identification* **or** *Private Identification is to be populated*					
2.81 Identification **<Id>**	++++	Empty Tag	Optional		
Organisation Identification Usage Rule: **Either** 'BIC or BEI' **or** one occurrence of 'Other' is allowed.					
2.81 Organisation Identification **<OrgId>**	+++++	Empty Tag	Optional		
2.81 BICOrBEI **<BICOrBEI>**	++++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)".	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.81 Other **<Othr>**	++++++	Empty Tag	Optional		
2.81 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.81 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.81 Code **<Cd>**	++++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max length: 4 Min length: 1
2.81 Proprietary **<Prtry>**	++++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
281 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

*Private Identification* Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed
2.81 Private Identification **\<PrvtId\>**	+++++	Empty Tag	Optional		
2.81 Date And Place Of Birth **\<DtAndPlcOfBirth\>**	++++++	Empty Tag	Optional		
2.81 Birth Date **\<BirthDt\>**	+++++++	Yes	Optional	Date on which a person is born.	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.81 Province Of Birth **\<PrvcOfBirth\>**	+++++++	Yes	Optional	Province where a person was born.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.81 City Of Birth **\<CityOfBirth\>**	+++++++	Yes	Optional	City where a person was born.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.81 Country Of Birth **\<CtryOfBirth\>**	+++++++	Yes	Optional	Country where a person was born.	**Data Type:** CountryCode **Format:** [A-Z]{2,2}
2.81 Other **\<Othr\>**	++++++	Empty Tag	Optional		
2.81 Identification **\<Id\>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.81 Scheme Name **\<SchmeNm\>**	+++++++	No	Optional		
2.81 Code **\<Cd\>**	++++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisationIdentification1Code **Format:** Max length: 4 Min length: 1
2.81 Proprietary **\<Prtry\>**	++++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.81 Issuer **\<Issr\>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.86 Purpose **\<Purp\>**	+++	Empty Tag	Optional		
2.86 Code **\<Cd\>**	++++	Yes	Optional	Underlying reason for the payment transaction, as published in an external purpose code list.	**Data Type:** ExternalPurpose1Code **Format:** Max length: 4 Min length: 1
**Remittance Information** Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be used
2.98 Remittance Information **\<RmtInf\>**	+++	Empty Tag	Optional		
2.99 Unstructured **\<Ustrd\>**	++++	Yes	Optional	Free text provided for information purposes. Only one occurrence of Unstructured is allowed.	**Data Type:** Text **Format:** Max length: 140 Min length: 1
2.100 Structured **\<Strd\>**	++++	Yes	Optional	Free text provided for information purposes. Only one occurrence of Structured is allowed.	**Data Type:** Text **Format:** Max length: 140

					Min length: 1
2.120 CreditorReferenceInformation <CdtrRefInf>	+++++	Empty Tag	Optional		
2.121 Type <**Tp**>	++++++	Empty Tag	Optional		
2.122 Code or Proprietary <**CdOrPrtry**>	+++++++	Empty Tag	Optional		
2.123 Code <**Cd**>	++++++++	Yes	Optional	Code used to signify that type of structured remittance to be used – only 'SCOR' is valid under SEPA.	Only 'SCOR' is allowed.
2.125 Issuer <**Issr**>	+++++++	Yes	Optional	Issuer of the transaction.	**Data Type:** Text **Format:** Max length:35 Min length: 1
2.126 Reference <**Ref**>	++++++	Yes	Optional	Creditor Reference Information. RF Creditor Reference may be used (ISO 11649)	**Data Type:** Text **Format:** Max length:35 Min length: 1

8. Appendix

1. ISO Country Codes:
The ISO Country Code list available on the ISO website: http://www.iso.org/iso/home/standards/country_codes/iso-3166-1_decoding_table.htm

2. Category Purpose Code List
ISO publish lists of codes allowed within ISO 20022 XML message schemes. Please see the Inventory of External Code Lists on the ISO website www.ISO20022.org