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# **Version Control**

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#### 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: <a href="http://bankofireland.com/SEPA">http://bankofireland.com/SEPA</a>

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 & amp; 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:

<sup>`++&#</sup>x27;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.

<sup>&#</sup>x27;+' would represent a Parent Element

Field Name – Tag	Tag Level	Content	Mandatory/	Description	Data
(No. references EPC Implementation Guide)			Optional/ Conditional		
xml version="1.0" encoding="UTF-8"?			Mandatory	This tag must always be placed before the	xml version="1.0" encoding="UTF-8"?
<pre><document pre="" urn:iso:std:iso:20022:tech:xsd:pain.<="" xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.001.00&lt;/pre&gt;&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;group header tag&lt;/td&gt;&lt;td&gt;&lt;pre&gt;&lt;Document xmlns="></document></pre>					
1.03"					001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-					xmlns:xsi="http://www.w3.org/2001/XMLSc
instance">					hema-instance">
<cstmrcdttrfinitn> - XML tag for message</cstmrcdttrfinitn>			Mandatory	This tag must always be placed before the group header tag	<cstmrcdttrfinitn> - XML tag for message</cstmrcdttrfinitn>
			Group Hea	der Block	
1.0 Group Header <b><grphdr></grphdr></b>	+	Empty Tag	Mandatory		
1.1 Message Identification < MsgId>	++	Yes	Mandatory	Originator's unique identifier of the submitted	Data Type: Text
				file.	Format: Max length: 35
1.2 Creation Data Time (Creature)	++	Voc	Mandaton	Note: This ID cannot be reused on future file  Date and time that the file was created	Min length: 1
1.2 Creation Date Time <b><credttm></credttm></b>	++	Yes	Mandatory	Date and time that the life was created	Data Type: ISODateTime Format: YYYY-MM-DDTHH:MM:SS
					<b>e.g.</b> 2012-02-06T08:35:30
1.6 Number Of Transactions < NbOfTxs>	++	Yes	Mandatory	Number of individual transactions contained in	Data Type: Max15NumericText
				the file	Format: [0-9] {1,15}
1.7 Control Sum <b><ctrlsum></ctrlsum></b>	++	Yes	Mandatory	Total of all individual amounts included in the	Data Type: Decimal Number
				file	Format: Fraction Digits: 2
	  nitiating Parts	I Isaae Pule: B	Ol originators mu	   st populate the Private ID field with their OIN	Total Digits: 18
1.8 Initiating Party < InitgPty>	++			st populate the Frivate ib field with their Oliv	
<u> </u>		Empty Tag	Mandatory		
1.8 Identification <id></id>	+++	Empty Tag	Mandatory		
1.8 Private Identification < PrvtId>	++++	Empty Tag	Mandatory		
1.8 Other <b><othr></othr></b>	+++++	Empty Tag	Mandatory	Description of the ONN November 1	
1.8 Identification <id></id>	+++++	Yes	Mandatory	Populate with OIN Number	Data Type: Text Format: Max length: 35
					Min length: 1
	Pa	yments Infor	mation Block –	this can occur multiple times	
2.0 Payment Information < PmtInf>	+	Empty Tag	Mandatory		
2.1 Payment Information Identification <b><pmtinfld></pmtinfld></b>	++	Yes	Mandatory	Originator's unique identifier of the batch of	Data Type: Text
				transactions	Format: Max length: 35
					Min length: 1

2.2 Payment Method <b><pmtmtd></pmtmtd></b>	++	Yes	Mandatory		Only 'TRF' allowed
2.3 Batch Booking <b><btchbookg></btchbookg></b>	++	Yes	Optional	Payments will always be batched regardless of	Data Type: Indicator
				what originator populates here	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 <b><ctrlsum></ctrlsum></b>	++	Yes	Mandatory	Total of all individual amounts included in the	Data Type: Decimal Number
				batch	Format: Fraction Digits: 2
	1 115 1				Total Digits: 18
Payment Type Information Usage Rule: This is option	=				
2.6 Payment Type Information <b>PntTpInf&gt;</b>	populatea this j		Optional	Payment Information' level and not at transaction in	nformation level.
• • •		Empty Tag	-		
2.7 Instruction Priority <instrprty></instrprty>	+++	Yes	Optional		
2.8 Service Level <b><svclvl></svclvl></b>	+++	Empty Tag	Optional		
2.9 Code <b><cd></cd></b>	++++	Yes	Optional		Only 'SEPA' is allowed
2.11 Local Instrument <b><lclinstrm></lclinstrm></b>	+++	Empty Tag	Optional		
2.12 Code <b><cd></cd></b>	++++	Yes	Optional	Specifies the local instrument, as published in	Data Type: Text
				an external local instrument code list.	Format: Max length: 35
0.400			0 1		Min length: 1
2.13 Proprietary <b><prtry></prtry></b>	++++	Yes	Optional	Specifies the local instrument, as a proprietary	Data Type: Text
				code.	Format: Max length: 35 Min length: 1
2.14 Category Purpose <b><ctgypurp></ctgypurp></b>	+++	Empty Tag	Optional		iviiii leiigtii. 1
2.14 Category Purpose CtgyPurp>  2.15 Code <b>Cd&gt;</b>	++++	Yes	Optional	Category purpose, as published in an external	Format: Max length: 4
2.13 Code <b>\Cu</b> >	11111	163	Ориона	category purpose, as published in an external category purpose code list.	Min length: 1
				category purpose code list.	see code list in appendix
2.16 Proprietary <b><prtry></prtry></b>	++++	Yes	Optional	Category purpose, in a proprietary form.	Data Type: Text
2.20 op oca. ,	''''	. 55	<b>Optional</b>	category parpose, in a proprietary remin	Format: Max length: 35
					Min length: 1
2.17 Requested Execution Date < ReqdExctnDt>	++	Yes	Mandatory	Date the payee/beneficiary is to receive the	Data Type: ISODate
				payment	Format: YYYY-MM-DD
					e.g. 1998-03-30
2.19 Debtor <b><dbtr></dbtr></b>	++	Empty Tag	Mandatory		
2.19 Name <b><nm></nm></b>	+++	Yes	Mandatory	Name of the payer/originator	Data Type: Text
					Format: Max length: 70
					Min length: 1
2.19 Postal Address <b><pstladr></pstladr></b>	+++	Empty Tag	Optional		
2.19 Country <b><ctry></ctry></b>	++++	Yes	Optional	Country Code	Format: [A-Z]{2,2}
					ISO 3166, Alpha-2
					code

2.19 Address Line (2) <b><adrline></adrline></b>	++++	Yes	Optional	Postal address in free format text.  Note: Two occurrences of this tag are allowed	Data Type: Text Format: Max length: 70
				Note. Two occurrences of this tag are anowed	Min length: 1
<b>Identification</b> Usage Rule	e – This is an op	tional field, if b	eing used <b>either</b>	Organisation Identification or Private Identification	-
2.19 Identification <b><id></id></b>	+++	Empty Tag	Optional	Originator ID Code	
Org	anisation Iden	tification Usag	e Rule: <b>Either</b> 'Bl	C or BEI' or one occurrence of 'Other' is allowed.	
2.19 Organisation Identification <b>OrgId&gt;</b>	++++	Empty Tag	Optional	Unique and unambiguous way to identify an organisation.	
2.19 BICOrBEI <b><bicorbei></bicorbei></b>	*****	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)".	<b>Data Type:</b> Any BIC Identifier <b>Format:</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.19 Other <b><othr></othr></b>	+++++	Empty Tag	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
2.19 Identification <id></id>	+++++	Yes	Optional	Identification assigned by an institution.	Data Type: Text Format: Max length: 35 Min length: 1
2.19 Scheme Name <b><schmenm></schmenm></b>	+++++	No	Optional	Name of the identification scheme.	
2.19 Code <cd></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 <b><prtry></prtry></b>	++++++	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></issr>	+++++	Yes	Optional	Entity that assigns the identification.	Data Type: Text Format: Max length: 35 Min length: 1
	e Identification			lace of Birth' <b>or</b> one occurrence of 'Other' is allowed	
2.19 Private Identification <b><prvtid></prvtid></b>	++++	Empty Tag	Optional	Unique and unambiguous identification of a person, eg, passport.	
2.19 Date And Place Of Birth <b><dtandplcofbirth></dtandplcofbirth></b>	++++	Empty Tag	Optional	Date and place of birth of a person.	
2.19 Birth Date <b><birthdt></birthdt></b>	+++++	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 <b><cityofbirth></cityofbirth></b>	+++++	Yes	Optional	City where a person was born.	Data Type: Text
					Format: Max length: 35 Min length: 1
2.19 Country Of Birth <b><ctryofbirth></ctryofbirth></b>	+++++	Yes	Optional	Country where a person was born.	Data Type: CountryCode Format: [A-Z]{2,2}
2.19 Other <b><othr></othr></b>	+++++	Empty Tag	Optional	Unique identification of a person, as assigned by an institution, using an identification scheme.	
2.19 Identification <id></id>	+++++	Yes	Optional	Unique and unambiguous identification of a person.	Data Type: Text Format: Max length: 35 Min length: 1
2.19 Scheme Name <b><schmenm></schmenm></b>	+++++	No	Optional	Name of the identification scheme.	
2.19 Code <b><cd></cd></b>	++++++	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 <b><prtry></prtry></b>	++++++	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></issr>	+++++	Yes	Optional	Entity that assigns the identification.	Data Type: Text Format: Max length: 35 Min length: 1
2.20 Debtor Account <b><dbtracct></dbtracct></b>	++	Empty Tag	Mandatory	Account of the Payer/Originator that will be debited	N/A
2.20 Identification <b><id></id></b>	+++	Empty Tag	Mandatory		
2.20 IBAN <b><iban></iban></b>	++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is allowed	<b>Data Type:</b> IBAN2007Identifier <b>Format:</b> [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.20 Currency <b><ccy></ccy></b>	+++	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 <b><dbtragt></dbtragt></b>	++	Empty Tag	Mandatory		
2.21 Financial Institution Identification <b><fininstnid></fininstnid></b>	+++	Empty Tag	Mandatory		
2.21 BIC <b><bic></bic></b>	++++	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 Deb	-	al field, if used co	an be populated at either payment information (bat	cch) or transaction level
2.23 Ultimate Debtor <b><ultmtdbtr></ultmtdbtr></b>	++	Empty Tag	Optional		

2.23 Name <b><nm></nm></b>	+++	Yes	Optional	Name of the Originator Reference Party	Data Type: Text Format: Max length: 70 Min length: 1
Ident	ification Usage	Rule – <b>Either</b> (	Organisation Ider	ntification <b>or</b> Private Identification to be populated	
2.23 Identification <id></id>	+++	Empty Tag	Optional		
Org	anisation Iden	tification Usage	e Rule: <b>Either</b> 'Bl	C or BEI' <b>or</b> one occurrence of 'Other' is allowed.	
2.23 Organisation Identification <b><orgid></orgid></b>	++++	Empty Tag	Optional		
2.23 BICOrBEI <b><bicorbei></bicorbei></b>	+++++	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)".	<b>Data Type:</b> Any BIC Identifier <b>Format:</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.23 Other <b><othr></othr></b>	++++	Empty Tag	Optional		
2.23 Identification <id></id>	+++++	Yes	Optional	Unique and unambiguous identification of a party.	Data Type: Text Format: Max length: 35 Min length: 1
2.23 Scheme Name <b><schmenm></schmenm></b>	+++++	No	Optional		
2.23 Code <cd></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 <b><prtry></prtry></b>	++++++	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></issr>	+++++	Yes	Optional	Entity that assigns the identification.	Data Type: Text Format: Max length: 35 Min length: 1
Private	e Identification	Usage Rule: <b>Ei</b>	<b>ther</b> 'Date and Pi	lace of Birth' <b>or</b> one occurrence of 'Other' is allowed	
2.23 Private Identification <b><prvtid></prvtid></b>	++++	Empty Tag	Optional		
2.23 Date And Place Of Birth <b><dtandplcofbirth></dtandplcofbirth></b>	++++	Empty Tag	Optional		
2.23 Birth Date <b><birthdt></birthdt></b>	+++++	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 <b><prvcofbirth></prvcofbirth></b>	+++++	Yes	Optional	Province where a person was born.	Data Type: Text Format: Max length: 35 Min length: 1
2.23 City Of Birth <b><cityofbirth></cityofbirth></b>	+++++	Yes	Optional	City where a person was born.	Data Type: Text Format: Max length: 35 Min length: 1

2.23 Country Of Birth <b><ctryofbirth></ctryofbirth></b>	+++++	Yes	Optional	Country where a person was born.	Data Type: CountryCode Format: [A-Z]{2,2}
2.23 Other <b><othr></othr></b>	+++++	Empty Tag	Optional		
2.23 Identification <id></id>	+++++	Yes	Optional	Unique and unambiguous identification of a	Data Type: Text
				person.	Format: Max length: 35
					Min length: 1
2.23 Scheme Name <b><schmenm></schmenm></b>	+++++	No	Optional		
2.23 Code <b><cd></cd></b>	++++++	Yes	Optional	Name of the identification scheme, in a coded	Data Type:
				form as published in an external list.	ExternalOrganisationIdentification1Code
					Format: Max length: 4
					Min length: 1
2.23 Proprietary <b><prtry></prtry></b>	++++++	Yes	Optional	Name of the identification scheme, in a free	Data Type: Text
				text form.	Format: Max length: 35
					Min length: 1
2.23 Issuer <b><issr></issr></b>	+++++	Yes	Optional	Entity that assigns the identification.	Data Type: Text
					Format: Max length: 35
					Min length: 1
Charge Bearer Usage Rule	: Charge Beare	r is optional an	d if used can be p	opulated at payment information (recommended)	or transaction level
2.24 Charge Bearer <b><chrgbr></chrgbr></b>	++	Yes	Advise to	Specifies which party/parties will bear the	Only 'SLEV' is allowed
			populate at	charges associated with the processing of the	
			pymt info level	payment transaction.	
Credit Transfer Transaction Informa	tion Definitio	n: Set of elen	nents used to pr	rovide information on the individual transact	ion(s) included in the message
2.27 Credit Transfer Transaction Information	++	Empty Tag	Mandatory		
<cdttrftxinf></cdttrftxinf>					
2.28 Payment Identification <b><pmtid></pmtid></b>	+++	Empty Tag	Mandatory		
2.29 Instruction Identification < InstrId>	++++	Yes	Optional	Unique identification as assigned by an	Data: Text
				instructing party for an instructed party to	Format: Max length: 35
				unambiguously identify	Min length: 1
				the instruction.	
2.30 End to End Identification <b><endtoendid></endtoendid></b>	++++	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 option 'Instruction Priority' is p	-			t Payment Information level and not at Credit Trans Payment Information' level and not at transaction i	
2.31 Payment Type Information <b>PmtTpInf&gt;</b>	++	Empty Tag	Advise to		
			populate at		
			pymt info level		
		Service L	<b>Level</b> Usage Rule:	Usage is recommended	
2.33 Service Level <b><svclvl></svclvl></b>	+++	Empty Tag	Advise to		
			populate at		

			pymt info level		
2.34 Code <b><cd></cd></b>	++++	Yes	Advise to	Specifies a pre-agreed service or level of service	Only 'SEPA' is allowed
			populate at	between the parties, as published in an external	
			pymt info level	service level code list	
2.36 Local Instrument <b><lclinstrm></lclinstrm></b>	+++	Empty Tag	Advise to		
			populate at		
			pymt info level		
2.37 Code <b><cd></cd></b>	++++	Yes	Advise to	Specifies the local instrument	
			populate at		
			pymt info level		
2.38 Proprietary <b><prtry></prtry></b>	++++	Yes	Advise to	Specifies the local instrument, as a proprietary	Data Type: Text
			populate at	code	Format: Max length: 35
	.,		pymt info level		Min length: 1
				d the Originator Bank, 'Category Purpose' may be f	orwarded to the Beneficiary Bank
2.39 Category Purpose <b><ctgypurp></ctgypurp></b>	+++	Empty Tag	Advise to		
			populate at		
2 20 Cada (Cd)		Vaa	pymt info level	This is used by the initiation power, to provide	Former May Longton
2.39 Code <b><cd></cd></b>	++++	Yes	Advise to populate at	This is used by the initiating party to provide information concerning the processing of the	Format: Max length: 4 Min length: 1
			pymt info level	payment – code form	see code list in appendix
2.39 Proprietary <b><prtry></prtry></b>	++++	Yes	Advise to	This is used by the initiating party to provide	Data Type: Text
2.33 Froprietary <b>Fritiy</b>		163	populate at	information concerning the processing of the	Format: Max length: 35
			pymt info level	payment – proprietary form	Min length: 1
2.42 Amount <b><amt></amt></b>	+++	Empty Tag	Mandatory		
			,	<b>ule:</b> Only 'EUR' is allowed	
2.43 Instructed Amount <instdamt></instdamt>	++++	Yes	Mandatory	The amount to be paid in full to the	Usage Rule: Only 'EUR' is allowed.
			,	payee/beneficiary	e.g. <instdamt< td=""></instdamt<>
				. , ,	Ccy="EUR">3421.00
					- Amount must be 0.01 or more and
					99999999999999999999999999999999999999
					- The fractional part has a maximum of two
					digits.
	Charge Beare	r is optional an	d if used can be p	opulated at payment information (recommended)	
2.51 Charge Bearer <b><chrgbr></chrgbr></b>	+++	Yes	Advise to	Specifies which party/parties will bear the	Only 'SLEV' is allowed
			populate at	charges associated with the processing of the	
			pymt info level	payment transaction	
	· Ultimate Debi			n be populated at either payment information (bat	ch) or transaction level
2.70 Ultimate Debtor <b><ultmtdbtr></ultmtdbtr></b>	+++	Empty Tag	Optional		
2.70 Name <b><nm></nm></b>	++++	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 <b><id></id></b>	+++	Empty Tag	Optional				
Org	anisation Iden	tification Usage	e Rule: <b>Either</b> 'BI	C or BEI' or one occurrence of 'Other' is allowed.			
2.70 Organisation Identification <b><orgid></orgid></b>	++++	Empty Tag	Optional				
2.70 BICOrBEI <b><bicorbei></bicorbei></b>	*****	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 <b><othr></othr></b>	++++	Empty Tag	Optional				
2.70 Identification <id></id>	+++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1		
2.70 Scheme Name <b><schmenm></schmenm></b>	+++++	No	Optional				
2.70 Code <cd></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 <b><prtry></prtry></b>	++++++	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></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 <b><prvtid></prvtid></b>	++++	Empty Tag	Optional				
2.70 Date And Place Of Birth <b><dtandplcofbirth></dtandplcofbirth></b>	+++++	Empty Tag	Optional				
2.70 Birth Date <b><birthdt></birthdt></b>	+++++	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 <b><prvcofbirth></prvcofbirth></b>	+++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1		
2.70 City Of Birth <b><cityofbirth></cityofbirth></b>	+++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1		
2.70 Country Of Birth <b><ctryofbirth></ctryofbirth></b>	+++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}		

2.70 Other <b><othr></othr></b>	+++++	Empty Tag	Optional				
2.70 Identification < <b>Id&gt;</b>	+++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1		
2.70 Scheme Name <b><schmenm></schmenm></b>	+++++	No	Optional				
2.70 Code <b><cd></cd></b>	++++++	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 <b><prtry></prtry></b>	++++++	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 <b><cdtragt></cdtragt></b>	+++	Empty Tag	Mandatory				
2.77 Financial Institution Identification <b><fininstnid></fininstnid></b>	++++	Empty Tag	Mandatory				
2.21 BIC <b><bic></bic></b>	+++++	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 <b><cdtr></cdtr></b>	+++	Empty Tag	Mandatory				
2.79 Name <b><nm></nm></b>	++++	Yes	Mandatory	Name of the payee/beneficiary	Data Type: Text Format: Max length: 70 Min length: 1		
2.79 Postal Address <b><pstladr></pstladr></b>	++++	Empty Tag	Optional				
2.79 Country <b><ctry></ctry></b>	+++++	Yes	Optional	Country Code	Format: [A-Z]{2,2} ISO 3166, Alpha-2 code		
2.79 Address Line (2) <b><adrline></adrline></b>	+++++	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 < <b>Id&gt;</b>	++++	Empty Tag	Optional				
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.							
2.79 Organisation Identification <b><orgid></orgid></b>	++++	Empty Tag	Optional				
2.79 BICOrBEI <b><bicorbei></bicorbei></b>	+++++	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	<b>Data Type:</b> Any BIC Identifier <b>Format:</b> [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 <b><othr></othr></b>	+++++	Empty Tag	Optional		
2.79 Identification <id></id>	+++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.79 Scheme Name <b><schmenm></schmenm></b>	+++++	No	Optional		
2.79 Code <cd></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 <b><prtry></prtry></b>	++++++	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 <b><issr></issr></b>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Private	1				
2.79 Private Identification <b><prvtid></prvtid></b>	++++	Empty Tag	Optional		
2.79 Date And Place Of Birth <b><dtandplcofbirth></dtandplcofbirth></b>	+++++	Empty Tag	Optional		
2.79 Birth Date <b><birthdt></birthdt></b>	+++++	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 <b>PrvcOfBirth&gt;</b>	+++++	Yes	Optional	Province where a person was born.	Data Type: Text Format: Max length: 35 Min length: 1
2.79 City Of Birth <b><cityofbirth></cityofbirth></b>	+++++	Yes	Optional	City where a person was born.	Data Type: Text Format: Max length: 35 Min length: 1
2.79 Country Of Birth <b><ctryofbirth></ctryofbirth></b>	+++++	Yes	Optional	Country where a person was born.	Data Type: CountryCode Format: [A-Z]{2,2}
2.79 Other <b><othr></othr></b>	++++	Empty Tag	Optional		
2.79 Identification <b><id></id></b>	+++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.79 Scheme Name <b><schmenm></schmenm></b>	+++++	No	Optional		
2.79 Code <b><cd></cd></b>	++++++	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

2.70.0		N/	0 11 1	NI CILLII III II I	D . T		
2.79 Proprietary <b><prtry></prtry></b>	++++++	Yes	Optional	Name of the identification scheme, in a free	Data Type: Text		
				text form	Format: Max length: 35		
					Min length: 1		
2.70 Issuer <b><issr></issr></b>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text		
					Format: Max length: 35		
					Min length: 1		
2.80 Creditor Account <b><cdtracct></cdtracct></b>	+++	Empty Tag	Mandatory	Account of the payee/beneficiary			
2.80 Identification <id></id>	++++	Empty Tag	Optional				
2.80 IBAN <b><iban></iban></b>	+++++	Yes	Mandatory	Only International Bank Account Number	Data Type: IBAN2007Identifier		
				(IBAN) is allowed	Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-		
					9]{1,30}		
2.81 Ultimate Creditor <b><ultmtcdtr></ultmtcdtr></b>	+++	Empty Tag	Optional				
2.81 Name <b><nm></nm></b>	++++	Yes	Optional	Ultimate party to which an amount of money is	Data Type: Text		
			·	due	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></id>	++++	Empty Tag	Optional				
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.							
2.81 Organisation Identification <b>OrgId&gt;</b>	++++	Empty Tag	Optional				
2.81 BICOrBEI <b><bicorbei></bicorbei></b>	+++++	Yes	Optional	Code allocated to a financial institution or non	Data Type: Any BIC Identifier		
2.01 BICOIDEI ABICOIDEI		165	Optional	financial institution by the ISO 9362	Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-		
				Registration Authority as described in ISO 9362	Z0-9]{3,3}}{0,1}		
				"Banking - Banking telecommunication	20 3](3,3)/(0,1)		
				messages – Business identifier code (BIC)".			
2.81 Other <b><othr></othr></b>	+++++	Empty Tag	Optional	messages business identifier code (bre):			
2.81 Identification <id></id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text		
2.01 Identification <b>\id</b> >	**********	163	Ориона	identification assigned by an institution	Format: Max length: 35		
					Min length: 1		
2.81 Scheme Name <b><schmenm></schmenm></b>	++++++	No	Optional		Will length. 1		
			<u> </u>	Name of the industrian schools in a coded	Pata Turan		
2.81 Code <b><cd></cd></b>	+++++++	Yes	Optional	Name of the identification scheme, in a coded	Data Type:		
				form as published in an external list	ExternalOrganisationIdentification1Code		
					Format: Max length: 4		
2 04 Duranistania (Dutana)		V	Out:	Name of the distance of the second of the se	Min length: 1		
2.81 Proprietary <b><prtry></prtry></b>	+++++++	Yes	Optional	Name of the identification scheme, in a free	Data Type: Text		
				text form	Format: Max length: 35		
					Min length: 1		
281 Issuer <b><issr></issr></b>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text		
					Format: Max length: 35		
					Min length: 1		

2.81 Province Of Birth ODAndPicOBirth> +++++ Empty Tag Optional 2.81 Birth Date <8 birth ODAndPicOBirth> ++++++ Yes Optional 2.81 Birth Date <8 birth ODAndPicOBirth> ++++++ Yes Optional 2.81 Birth Date <8 birth ODAndPicOBirth> ++++++ Yes Optional 2.81 City Of Birth <8 birth ODAndPicOBirth> ++++++ Yes Optional 2.81 City Of Birth <8 birth ODAndPicOBirth> ++++++ Yes Optional 2.81 City Of Birth <8 birth ODAndPicOBirth> ++++++ Yes Optional 2.81 Code <6 birth ODAndPicOBirth> ++++++ Yes Optional 2.81 Scheme Name <5 chmen Name of the identification scheme, in a coded form as published in an external list of max sheeping 3.5 Min length: 1 2.81 Scheme Name <5 chmenNm> ++++++ Yes Optional 2.81 Scheme Name <5 chmenNm> +++++++ Yes Optional 2.81 Scheme Name <5 chmenNm> +++++++ Yes Optional 2.81 Scheme Name <5 chmenNm> +++++++ Yes Optional 2.81 Identification scheme, in a coded form as published in an external list of max as published in an external purpose code list. Min length: 1 2.82 Proprietary <8 churp> +++++ Yes Optional 2.82 Format: Max length: 35 Min length: 1 2.83 Excellence CGD	Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed							
2.81 Birth Date <birthdate 1998-03-30="" <birthcorner:="" <birthdate="" e.<="" e.g.="" td="" yyyy-mm-dd=""  =""><td>2.81 Private Identification <b><prvtid></prvtid></b></td><td>++++</td><td>Empty Tag</td><td>Optional</td><td></td><td></td></birthdate>	2.81 Private Identification <b><prvtid></prvtid></b>	++++	Empty Tag	Optional				
2.81 Province Of Birth <pre>Promat: WYV-MM-DD</pre>	2.81 Date And Place Of Birth <b><dtandplcofbirth></dtandplcofbirth></b>	+++++	Empty Tag	Optional				
e.g. 1988.3-30 2.81 Province Of Birth <pre>Province Where a person was born.</pre>	2.81 Birth Date <b><birthdt></birthdt></b>	++++++	Yes	Optional	Date on which a person is born.	Data Type: ISODate		
2.81 City Of Birth <cityofbirth></cityofbirth>						Format: YYYY-MM-DD		
Section   Properties   Proper						e.g. 1998-03-30		
All plant   All	2.81 Province Of Birth <b><prvcofbirth></prvcofbirth></b>	++++++	Yes	Optional	Province where a person was born.			
2.81 Cluy Of Birth <ctryofbirth></ctryofbirth>								
2.81 Country Of Birth < CtryOfBirth>						-		
2.81 Country Of Birth < CtryOfBirth>	2.81 City Of Birth <b><cityofbirth></cityofbirth></b>	++++++	Yes	Optional	City where a person was born.			
2.81 Country Of Birth < CtryOfBirth>						_		
2.81 Other < Othr>						-		
2.81 Identification <la>4+++++ <li>2.81 Identification <la>4++++++</la></li> <li>2.81 Identification <la>4++++++</la></li> <li>3.81 Identification </li> <li>4++++++</li> <li>4 Yes</li> <li>4-++++++</li> <li>5 Optional</li> <li>5 Ame of the identification scheme, in a coded form as published in an external list</li> <li>4 Amin length: 1</li> <li>5 Amin length: 1</li> <li>4 Amin length: 1</li> <li>5 Amin length: 1</li> <li>6 Amin length: 1</li> <li>7 Amin length:</li></la>	2.81 Country Of Birth <b><ctryofbirth></ctryofbirth></b>	++++++	Yes	Optional	Country where a person was born.			
2.81 Identification <id></id>				0 1		Format: [A-Z]{2,2}		
2.81 Scheme Name <schmenm></schmenm>				· · · · · · · · · · · · · · · · · · ·				
2.81 Scheme Name <schmenm></schmenm>	2.81 Identification <id></id>	++++++	Yes	Optional	Identification assigned by an institution			
2.81 Code <cd> +++++++ No Optional Name of the identification scheme, in a coded form as published in an external list</cd>						_		
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  1.81 Issuer <issr> ++++++  Yes Optional Entity that assigns the identification  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 35  Min length: 1  Data Type: Text Format: Max length: 4  Min length: 1  Data Type: Text Format: Max length: 4  Min length: 1  Data Type: Text Format: Max length: 4  Min length: 1  Data Type: Text Format: Max length: 4  Min length: 1  Data Type: Text Format: Max length: 14  Min length: 1  Data Type: Text Format: Max length: 14  Min length: 1  Free text provided for information purposes. Only one occurrence of Unstructured is allowed.  Min length: 1  Data Type: Text Format: Max length: 140  Min length: 1  Min length: 1  Data Type: Text Format: Max length: 140  Min length: 1  Free text provided for information purposes. Only one occurrence of Unstructured is allowed.  Min length: 1  Data Type: Text Format: Max length: 140  Min length: 1  Data Type: Text Format: Max length: 140  Min length: 1  Data Type: Text Format: Max length: 140  Min length: 1  Free text provided for information purposes. Data Type: Text</issr></prtry></cd>	2.01 Calcara Nama «Calcara Nama		No	Ontinual		IVIIn length: 1		
form as published in an external list  ExternalOrganisationIdentification1Code Format: Max length: 4 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: ExternalOrganisationIdentification1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: ExternalOrganisationIdentification1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: ExternalOrganisationIdentification1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: ExternalOrganisationIdentification1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 35 Min length: 1  Data Type: Text Format: Max length: 4 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 10 Min length: 1  Data Type: Text Format: Max length: 20 Min length: 1  Data Type: Text Format: Max length: 20 Min length: 1  Data Type: Text Format: Max length: 20 Min length: 1  Data Type: Text Format: Max length: 20 Min length: 1  Data Type: Text Format: Max length: 20 Min length: 1  Data Type:			_	<u> </u>				
Promat: Max length: 4   Min length: 1	2.81 Code <b><cd></cd></b>	+++++++	Yes	Optional	· ·			
2.81 Proprietary <prtry></prtry>					form as published in an external list	_		
2.81 Proprietary <prtry></prtry>						_		
text form	2 81 Proprietary <b>Prtry</b>	++++++	Ves	Ontional	Name of the identification scheme, in a free			
2.81 Issuer <issr> </issr>	2.01 Hophetary Strays		163	Optional		**		
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  Underlying reason for the payment transaction, as published in an external purpose code list.  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>  H+++  Yes  Optional  Free text provided for information purposes. Only one occurrence of Unstructured is allowed.  2.100 Structured <strd>  H+++  Yes  Optional  Free text provided for information purposes. Data Type: Text Format: Max length: 140 Min length: 1  Free text provided for information purposes. Data Type: Text Format: Max length: 140 Min length: 1  Free text provided for information purposes. Data Type: Text Format: Max length: 140 Min length: 1  Data Type: Text Format: Max length: 140 Min length: 1  Data Type: Text</strd></ustrd></rmtinf></purp></issr>					text form	_		
Format: Max length: 35 Min length: 1  2.86 Purpose <purp></purp>	2.81 Issuer <issr></issr>	++++++	Yes	Optional	Entity that assigns the identification	-		
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.  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.  2.100 Structured <strd> ++++ Yes Optional Free text provided for information purposes. Data Type: Text  Format: Max length: 140  Min length: 1  Data Type: Text  Format: Max length: 140  Min length: 1  Format: Max length: 140  Min length: 1  Format: Max length: 140  Min length: 1  Data Type: Text  Format: Max length: 140  Min length: 1  Data Type: Text</strd></ustrd></rmtinf></cd></purp>				opoa.				
2.86 Purpose <purp> +++ Empty Tag Optional Underlying reason for the payment transaction, as published in an external purpose code list.  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.  2.100 Structured <strd> ++++ Yes Optional Free text provided for information purposes. Only one occurrence of Unstructured is allowed.  Data Type: ExternalPurpose1Code Format: Max length: 1  Min length: 1  Format: Max length: 140  Min length: 1  Format: Max length: 140  Min length: 1  Data Type: Text  Format: Max length: 140  Min length: 1  Data Type: Text  Format: Max length: 140  Min length: 1  Data Type: Text</strd></ustrd></rmtinf></purp>						_		
2.86 Code <cd></cd>	2.86 Purpose <b><purp></purp></b>	+++	Empty Tag	Optional				
as published in an external purpose code list.  Remittance Information Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be used  2.98 Remittance Information <rmtinf></rmtinf>	2.86 Code <b><cd></cd></b>	++++		Optional	Underlying reason for the payment transaction,	Data Type: ExternalPurpose1Code		
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.  2.100 Structured <strd> ++++ Yes Optional Free text provided for information purposes. Only one occurrence of Unstructured is allowed.  The description of 'Unstructured', may be used  **The description of 'Unstructur</strd></ustrd></rmtinf>				·				
2.98 Remittance Information <rmtinf> +++ Empty Tag Optional 2.99 Unstructured <ustrd> ++++ Yes Optional Constructured of Unstructured is allowed.  2.100 Structured <strd> ++++ Yes Optional Constructured of Unstructured is allowed.  4 Pree text provided for information purposes.  6 Optional Constructured of Unstructured is allowed.  7 Optional Constructured of Unstructured is allowed.  8 Optional Constructured of Unstructured is allowed.  9 Optional Constructured of Unstructured is allowed.  1 Optional Constructured of Unstructured is allowed.  1 Optional Constructured of Unstructured is allowed.  2.100 Structured of Unstructured information purposes.  1 Optional Constructured of Unstructured information purposes.  1 Optional Constructured of Unstructured information purposes. Constructur</strd></ustrd></rmtinf>						Min length: 1		
2.99 Unstructured <b><ustrd></ustrd></b> ++++ Yes Optional Free text provided for information purposes. Only one occurrence of Unstructured is allowed.  The description of the provided for information purposes. Only one occurrence of Unstructured is allowed.  The description of the provided for information purposes.  The description of the provided for information purposes of the provided for information purposes.  The description of the provided for information purposes of the provided for information purposes.  The description of the provided for information purposes of the provided for information purposes of the provided for information purposes.  The description of the provided for information purposes of the pr	•							
Only one occurrence of Unstructured is allowed.  7	2.98 Remittance Information <b><rmtinf></rmtinf></b>	+++	Empty Tag	Optional				
2.100 Structured <b>Strd&gt;</b> allowed. Min length: 1  The provided for information purposes. Data Type: Text	2.99 Unstructured <b><ustrd></ustrd></b>	++++	Yes	Optional	Free text provided for information purposes.	Data Type: Text		
2.100 Structured <b><strd></strd></b> ++++ Yes Optional Free text provided for information purposes. <b>Data Type:</b> Text					Only one occurrence of Unstructured is	Format: Max length: 140		
					allowed.	Min length: 1		
Only one occurrence of Structured is allowed. Format: Max length: 140	2.100 Structured <b><strd></strd></b>	++++	Yes	Optional	Free text provided for information purposes.	Data Type: Text		
					Only one occurrence of Structured is allowed.	Format: Max length: 140		

					Min length: 1
2.120 CreditorReferenceInformation <cdtrrefinf></cdtrrefinf>	+++++	Empty Tag	Optional		
2.121 Type <b><tp></tp></b>	+++++	Empty Tag	Optional		
2.122 Code or Proprietary <b>CdOrPrtry</b> >	++++++	Empty Tag	Optional		
2.123 Code <b><cd></cd></b>	+++++++	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 < <b>Issr</b> >	++++++	Yes	Optional	Issuer of the transaction.	Data Type: Text Format: Max length:35 Min length: 1
2.126 Reference < <b>Ref</b> >	+++++	Yes	Optional	Creditor Reference Information.	Data Type: Text Format: Max length:35
				RF Creditor Reference may be used (ISO 11649)	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