

XML message for Credit Transfer Initiation

Implementation Guidelines

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Association des Banques et Banquiers, Luxembourg
The Luxembourg Bankers' Association
Luxemburger Bankenvereinigung

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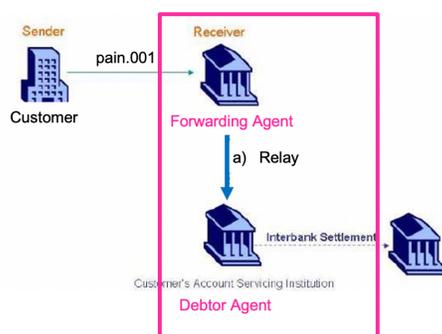
1 Introduction

This document sets out the Luxembourg Implementation Guidelines for the XML Customer Credit Transfer Initiation message ISO 20022 XML.

The purpose of these Implementation Guidelines is to provide guidance on the use of the Credit Transfer Initiation Message sent to banks in Luxembourg, and cover SEPA Credit Transfers (SEPA) as well as other Credit Transfers. For SEPA Credit Transfers, these guidelines are compliant with the Implementation Guidelines for Customer to Bank messages for SEPA Credit Transfers version 2023 version 1.0 published by the European Payments Council. For other credit transfers, these guidelines take into consideration the requirements and rules of the Cross Border Payments and Reporting Plus (CBPR+), the High Value Payments Plus (HVPS+) and the EEA Jurisdiction rule (EU 2015/847).

These guidelines do not provide guidance in the context of a relay scenario. At most, the guidelines take into account some of its specificities (the mandatory message items in the relay scenario are included as optional or mandatory message items in these guidelines).

Relay scenario – The Forwarding Agent, who acts as a concentrating FI, forwards the message to the customer’s account servicing institution / Debtor Agent which will debit the customer’s a/c and initiate payments.



These guidelines include SEPA and generic Credit Transfer Initiation messages in a single structure. However, differences in the requirements and processing of some fields may exist depending on how the transaction will be compensated at the interbank level.

These guidelines can be used as of 17 March 2024.

These Implementation Guidelines have been developed by the ABBL (Luxembourg Bankers’ Association). The utmost care has been taken to make sure the information in this publication is correct. However, the ABBL by no means can be held liable for any loss or damage incurred due to any incorrect or incomplete information mentioned in this publication. Please contact your bank for any further information.

1.1 Coverage

The CustomerCreditTransferInitiation message is sent by the initiating party to the debtor bank. It is used to request movement of funds from the debtor account to a creditor account.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more Credit Transfer instructions;
- Payment transactions which result in book transfers at the debtor bank or payments to another financial institution;
- Payment transactions which result in an electronic cash transfer to the creditor account or in the issue of a cheque;
- Payment transactions which can be domestic, cross-border, compliant to a scheme such as "SEPA" or international payments in any currency;
- Payment transactions, which result in a single entry on the debtor account per individual transaction or a batch entry for all transactions in a payment.

The message can also be used by an initiating party, which has been mandated to send a payment instruction on behalf of the debtor. This caters for example for the scenario of a payment's factory initiating all payments on behalf of a large corporate, or an entity administering the salary payments of a company's employees.

1.2 Use of these Guidelines

Each item of the CreditTransferInitiation message is referring to the corresponding index of the item in the XML(ISO 20022) Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org under "payments" and "Payments Initiation" in the menu "Catalogue of messages", with "pain.001.001.09" as reference.

Any gaps in the index numbering are due to the fact that some message elements of the XML message are not supported. The occurrences of a message element (mandatory/optional) can also show a difference between these guidelines and the ISO 20022 XML Message Definition.

Message elements not described in these guidelines must not be used and the usage rules must be followed in order to avoid the possibility of the message or payment being rejected or of data being ignored.

If a message element is used whereas it is forbidden or not described in this document, this message element is ignored.

The description of each message item contains:

Index	Number referring to the corresponding description in the ISO 20022 XML Message Definition Report for Payment Standards – Initiation
Definition	This contains the definition of the message set or element
Usage	Additional info on how this element must be used
XML Tag	Short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>
Occurrences	<p>This indicates whether an element is optional or mandatory and how many times the element can be repeated. The number of occurrences is shown between square brackets</p> <p>For example:</p> <p>[0..1] shows that the element can be present 0 times or 1 time. The element is optional</p> <p>[1..1] shows that the element can be present only 1 time. The element is mandatory</p> <p>[1..n] shows that the element is mandatory and can be present 1 to n times</p> <p>An element which is part of a set of elements, is mandatory as far as the set it is part of, is present in the message.</p> <p>If only one of several elements may be present, this is indicated by {OR ... OR} in front of the elements concerned</p>
Format	<p>This specifies the values and format allowed</p> <p>Remark: if a tag is used, the correspondent data field may not be left empty. At least one character has to be filled in.</p>
Rules	Any specific rules which could have an impact on the presence or the values of an element

1.3 Character Set

The UTF8 character encoding standard must be used in the XML messages.

The Latin character set, commonly used in international communication, must be used.

It contains the following characters:

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

1.4 Message structure

The description of the XML document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for pain.001.001.09 can be downloaded from www.iso20022.org > Catalogue of XML Messages > Payments > Payment Initiation.

A file containing an XML- pain.001.001 message has the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xs="
http://www.w3.org/2001/XMLSchema">
    <CstmrCdtTrfInItN>
        message content...
    </CstmrCdtTrfInItN>
</Document>
```

A file must contain one single <Document> tag (envelope), which contains one single <CstmrCdtTrfInItN> XML message in it. See examples in chapter 5.

The message consists of 3 building blocks:

A. Group Header: This building block is mandatory and is present only once. It contains elements such as Message Identification, Creation Date and Time.

B. Payment Information: This building block is mandatory and repetitive. Not only does it contain elements related to the debit side of the transaction, such as Debtor and Payment Type Information, but also one or several Transaction Information Blocks.

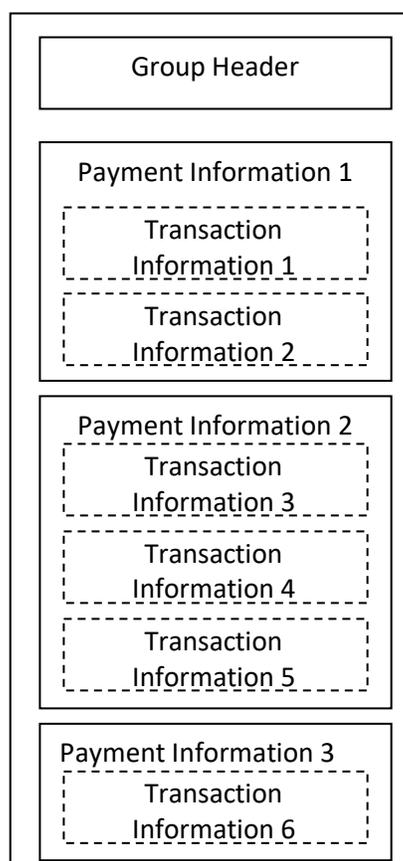
C. Transaction Information: This building block is mandatory and repetitive. It contains, among other things, elements related to the credit side of the transaction, such as Creditor and Remittance Information.

Remark :

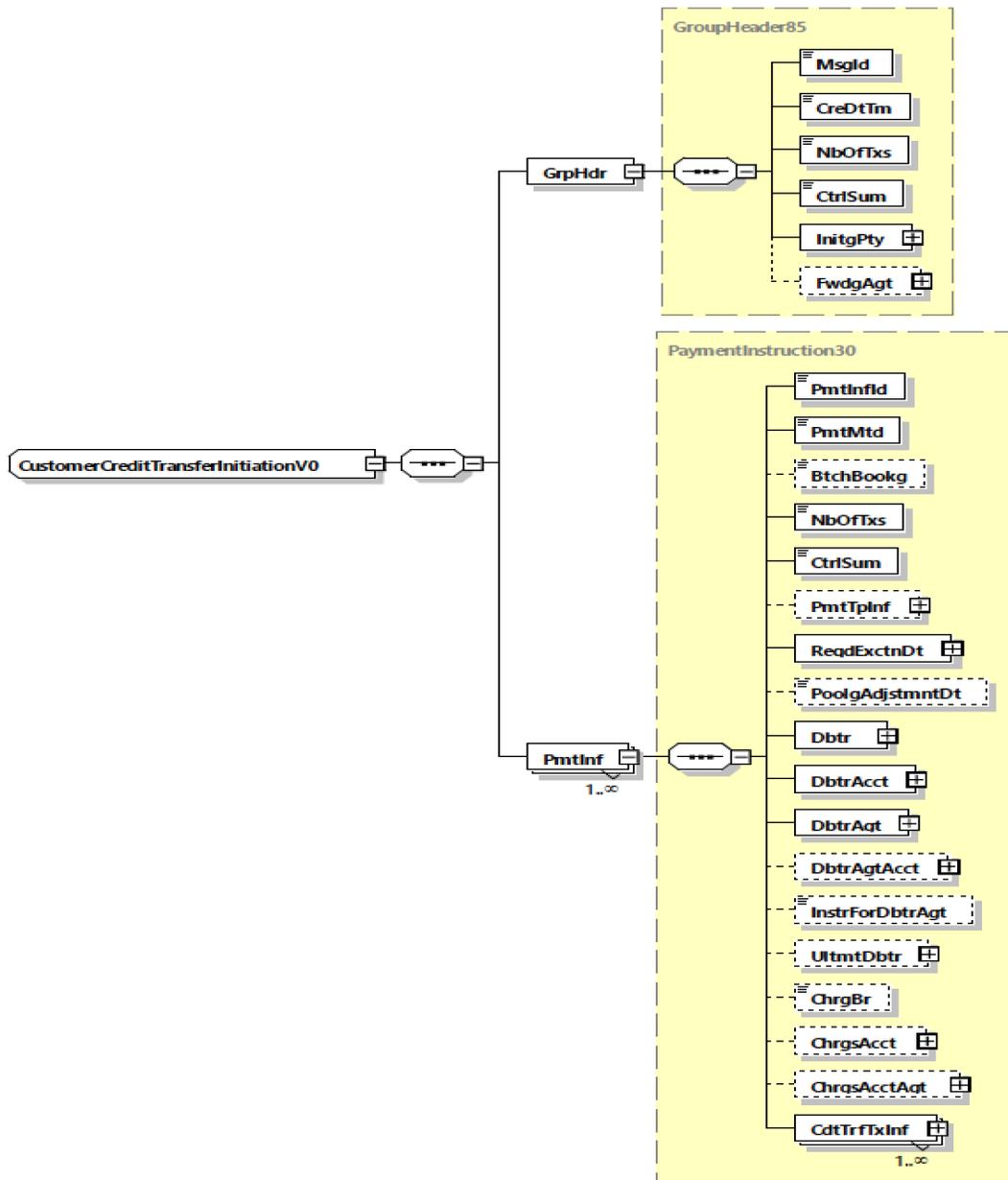
A Payment Information block contains only one type of Credit Transfer information: SEPA Credit Transfer or Generic Credit Transfer.

Example :

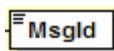
- Payment Information 1 : SEPA Credit Transfers
- Payment Information 2 : Generic Credit Transfers
- Payment Information 3 : SEPA Credit Transfers



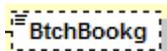
The figure below shows the structure of a Credit Transfer Initiation Message more into detail.



Legend:



Box with full-line is a **mandatory** Message Element



Box with dotted line is an **optional** Message Element



The Child Elements must appear in the **sequence** mentioned



Only one of the possible Child Elements may be present (choice)

2 SEPA Credit Transfers

A SEPA Credit Transfers (SCT) is a credit transfer in euro between two accounts located in countries, which are part of the Single Euro Payments Area (SEPA).

A SEPA Credit Transfer has the following specifications:

- Transaction currency is "EUR"
- Both the Debtor's Bank and Creditor's Bank are located in a SEPA country and are indicated by their BIC (see rule for BIC of CreditorAgent in field 2.77)
- Debtor and Creditor's account are indicated in IBAN format
- No special instructions may be given for Debtor or Creditor's Bank
- Charges applied by the Debtor and Creditor's Bank are paid respectively by the Debtor and Creditor
- The amount of a transaction is not limited (only a technical limit of 999.999.999,99 EUR)

In case of a SEPA Credit Transfer unable to be transmitted as such to the Creditor Bank (due to a reason like: "bank not reachable" or "one SEPA field not correctly filled"), the Debtor bank may translate it to a Generic Credit Transfer.

These implementation Guidelines for SEPA Credit Transfers are based on the Customer-to-PSP Implementation Guidelines 2023 version 1.0 as published by the European Payments Council (EPC).

3 Generic Credit Transfer Initiation

The XML subset "Generic Credit Transfer Initiation" provides for the implementation of the ISO 20022 Credit Transfer Initiation message for all payments, which are not considered to be SEPA Credit Transfers (see chapter 2). These payments cover among other things payments:

- In currencies other than EUR
- To countries outside SEPA
- Containing special instructions
- To be made by cheque
- .../...

4 Message items

The following table gives a summary of the message items to be used for a Credit Transfer (Generic and SEPA).

A more detailed description of each message item is given in chapter 4 “Message items description”
The last column “B.a.” indicates whether or not the message element requires a **bilateral agreement** with the financial institution for a generic transfer.

Global ISO 20022 XML Message Standards					
Message elements from ISO messages applicable only to Generic Credit Transfer in Luxembourg.					
Message elements from ISO messages applicable to SEPA and Generic Credit Transfer in Luxembourg					

Index	Occ.	Message Item	<XML Tag>	Length	B.a.
	[1..1]	Message root	Message root		
1.0	[1..1]	+GroupHeader	<GrpHdr>		
1.1	[1..1]	++MessageIdentification	<MsgId>	35	No
1.2	[1..1]	++CreationDateTime	<CreDtTm>	19	
	[0..2]	++Authorisation	<Authstn>		
	[1..1]	+++Code	<Cd>		Yes
	[1..1]	+++Proprietary	<Prtry>	128	
1.6	[1..1]	++NumberOfTransactions	<NbOfTxes>	15	
1.7	[1..1]	++ControlSum	<CtrlSum>	18	No
1.8	[1..1]	++InitiatingParty	<InitgPty>		
	[0..1]	+++Name	<Nm>	140	
	[0..1]	+++PostalAddress	<PstlAdr>		
	[0..1]	++++Department	<Dept>	70	
	[0..1]	++++SubDepartment	<SubDept>	70	
	[0..1]	++++StreetName	<StrtNm>	70	
	[0..1]	++++BuildingNumber	<BldgNb>	16	
	[0..1]	++++BuildingName	<BldgNm>	35	
	[0..1]	++++Floor	<Flr>	70	
	[0..1]	++++PostBox	<PstBx>	16	No
	[0..1]	++++Room	<Room>	70	
	[0..1]	++++PostCode	<PstCd>	16	
	[1..1]	++++TownName	<TwnNm>	35	
	[0..1]	++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	++++DistrictName	<DstrctNm>	35	
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35	
	[1..1]	++++Country	<Ctry>		
	[0..1]	+++Identification	<Id>		
	[1..1]	++++OrganisationIdentification	<OrgId>		No
	[0..1]{Or	++++AnyBIC	<AnyBIC>	11	

	[0..1]Or	++++LEI	<LEI>		No
	[0..1]Or}	++++Other	<Othr>		No
	[1..1]	++++Identification	<Id>	35	
	[0..1]	++++SchemeName	<SchmeNm>		Yes
	[1..1]	++++Code	<Cd>		
	[1..1]	++++Proprietary	<Prtry>	35	
	[0..1]	++++Issuer	<Issr>	35	
	[1..1]	+++PrivateIdentification	<PrvtId>		
	[0..1]	++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]	++++BirthDate	<BirthDt>	ISODate	
	[0..1]	++++ProvinceOfBirth	<PrvcOfBirth>	35	
	[1..1]	++++CityOfBirth	<CityOfBirth>	35	
	[1..1]	++++CountryOfBirth	<CtryOfBirth>		Yes
	[0..n]	++++Other	<Othr>		
	[1..1]	++++Identification	<Id>	35	
	[0..1]	++++SchemeName	<SchmeNm>		
	[1..1]{Or	++++Code	<Cd>		
	[1..1]Or}	++++Proprietary	<Prtry>	35	
	[0..1]	++++Issuer	<Issr>	35	
1.9	[0..1]	+++CountryOfResidence	<CtryOfRes>		
	[0..1]	+++ContactDetails	<CtctDtls>		
	[0..1]	++++NamePrefix	<NmPrfx>		
	[0..1]	++++Name	<Nm>	140	
	[0..1]	++++PhoneNumber	<PhneNb>		
	[0..1]	++++MobileNumber	<MobNb>		
	[0..1]	++++FaxNumber	<FaxNb>		
	[0..1]	++++EmailAddress	<EmailAdr>	2048	
	[0..1]	++++EmailPurpose	<EmailPurp>	35	
	[0..1]	++++JobTitle	<JobTitl>	35	
	[0..1]	++++Responsibility	<Rspnsblty>	35	
	[0..1]	++++Department	<Dept>	70	
	[0..n]	++++Other	<Othr>		
	[1..1]	++++ChannelType	<ChanlTp>	4	
	[0..1]	++++Identification	<Id>	128	
	[0..1]	++++PreferredMethod	<PrefrdMtd>		
	[0..1]	++ForwardingAgent	<FwdgAgt>		
	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]	++++BICFI	<BICFI>		
	[0..1]	++++ClearingSystemMemberIdentification	<ClrSysMmbld>		
	[0..1]	++++ClearingSystemIdentification	<ClrSysId>		
	[1..1]{Or	++++Code	<Cd>		
	[1..1]Or}	++++Proprietary	<Prtry>	35	
	[1..1]	++++MemberIdentification	<Mmbld>	35	
	[0..1]	++++LEI	<LEI>		
	[0..1]	++++Name	<Nm>	140	
	[0..1]	++++PostalAddress	<PstlAdr>		
	[0..1]	++++Department	<Dept>	70	
[0..1]	++++SubDepartment	<SubDept>	70		

	[0..1]	++++StreetName	<StrtNm>	70	
	[0..1]	++++BuildingNumber	<BldgNb>	16	
	[0..1]	++++BuildingName	<BldgNm>	35	
	[0..1]	++++Floor	<Flr>	70	
	[0..1]	++++PostBox	<PstBx>	16	
	[0..1]	++++Room	<Room>	70	
	[0..1]	++++PostCode	<PstCd>	16	
	[0..1]	++++TownName	<TwnNm>	35	
	[0..1]	++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	++++DistrictName	<DstrctNm>	35	
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	++++Country	<Ctry>		
	[0..7]	++++AddressLine	<AdrLine>	70	
	[0..1]	++++Other	<Othr>		
	[1..1]	++++Identification	<Id>	35	
	[0..1]	++++SchemeName	<SchmeNm>		
	[1..1]{Or	+++++Code	<Cd>		
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++Issuer	<Issr>	35	
	[0..1]	+++BranchIdentification	<BrnchId>		
	[0..1]	++++Identification	<Id>	35	
	[0..1]	++++LEI	<LEI>		
	[0..1]	++++Name	<Nm>	140	
	[0..1]	++++PostalAddress	<PstlAdr>		
	[0..1]	+++++Department	<Dept>	70	
	[0..1]	+++++SubDepartment	<SubDept>	70	
	[0..1]	+++++StreetName	<StrtNm>	70	
	[0..1]	+++++BuildingNumber	<BldgNb>	16	
	[0..1]	+++++BuildingName	<BldgNm>	35	
	[0..1]	+++++Floor	<Flr>	70	
	[0..1]	+++++PostBox	<PstBx>	16	
	[0..1]	+++++Room	<Room>	70	
	[0..1]	+++++PostCode	<PstCd>	16	
	[0..1]	+++++TownName	<TwnNm>	35	
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	+++++DistrictName	<DstrctNm>	35	
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	+++++Country	<Ctry>		
	[0..7]	+++++AddressLine	<AdrLine>	70	
2.0	[1..n]	+PaymentInformation	<PmtInf>		
2.1	[1..1]	++PaymentInformationIdentification	<PmtInfId>	35	
2.2	[1..1]	++PaymentMethod	<PmtMtd>	3	
2.3	[0..1]	++BatchBooking	<BtchBookg>	5	No
2.4	[1..1]	++NumberOfTransactions	<NbOfTxs>	15	
2.5	[1..1]	++ControlSum	<CtrlSum>	18	
2.6	[0..1]	++PaymentTypeInformation	<PmtTplnf>		
2.7	[0..1]	+++InstructionPriority	<InstrPrty>	4	No ⁽¹⁾
2.8	[0..1]	+++ServiceLevel	<Svclvl>		
2.9	[1..1]{Or	++++ Code	<Code>	4	No

2.10	[1..1]Or}	++++Proprietary	<Prtry>	35	No
	[0..1]	+++LocalInstrument	<LclInstrm>		
	[1..1]{Or	++++Code	<Cd>		Yes
	[1..1]Or}	++++Proprietary	<Prtry>	35	
2.14	[0..1]	+++CategoryPurpose	<CtgyPurp>		No
2.15	[0..1]{Or	++++Code	<Cd>	4	No ⁽¹⁾
2.16	[1..1]Or	++++Proprietary	<Prtry>	35	Yes
2.17	[1..1]	++RequestedExecutionDate	<ReqdExctnDt>		
	[1..1]{Or	+++Date	<Dt>	ISODate	No
	[1..1]Or	+++DateTime	<DtTm>	ISODateTime	Yes
	[0..1]	++PoolingAdjustmentDate	<PoolgAdjstmntDt>	ISODate	Yes
2.19	[1..1]	++Debtor	<Dbtr>		
	[1..1]	+++Name	<Nm>	140	No
	[0..1]	+++PostalAddress	<PstlAdr>		
	[0..1]	++++Department	<Dept>	70	
	[0..1]	++++SubDepartment	<SubDept>	70	
	[0..1]	++++StreetName	<StrtNm>	70	
	[0..1]	++++BuildingNumber	<BldgNb>	16	
	[0..1]	++++BuildingName	<BldgNm>	35	
	[0..1]	++++Floor	<Flr>	70	
	[0..1]	++++PostBox	<PstBx>	16	
	[0..1]	++++Room	<Room>	70	
	[0..1]	++++PostCode	<PstCd>	16	
	[0..1]	++++TownName	<TwnNm>	35	No
	[0..1]	++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	++++DistrictName	<DstrctNm>	35	
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	++++Country	<Ctry>	2 (ISO Code)	
	[0..3]	++++AddressLine	<AdrLine>	70	
	[0..1]	++Identification	<Id>		
	[1..1]	++++OrganisationIdentification	<OrgId>		
	[0..1]{Or	++++AnyBIC	<AnyBIC>	11	
	[0..1]Or	++++LEI	<LEI>		No
	[0..1]Or}	++++Other	<Othr>		No
	[1..1]	++++Identification	<Id>	35	
	[0..1]	++++SchemaName	<SchmeNm>		
			<Cd>		No
	[1..1]Or}	++++Proprietary	<Prtry>	35	
	[0..1]	++++Issuer	<Issr>	35	No
	[1..1]	++++PrivateIdentification	<PrvtId>		
	[0..1]	++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]	++++BirthDate	<BirthDt>	ISODate	
	[0..1]	++++ProvinceOfBirth	<PrvcOfBirth>	35	Yes
	[1..1]	++++CityOfBirth	<CityOfBirth>	35	
	[1..1]	++++CountryOfBirth	<CtryOfBirth>		
	[0..n]	++++Other	<Othr>		
	[1..1]	++++Identification	<Id>	35	

¹ a bilateral agreement may be required depending on the value (see chapter 4)

	[0..1] [1..1]{Or [1..1]}Or [0..1] [0..1]	+++++SchemeName +++++Code +++++Proprietary +++++Issuer +++CountryOfResidence	<SchmeNm> <Cd> <Prtry> <Issr> <CtryOfRes>	35 35	
2.20	[1..1] [1..1] [1..1]{Or	++DebtorAccount +++Identification ++++IBAN	<DbtrAcct> <Id> <IBAN>	34	No
	[1..1]Or} [1..1]	++++Other ++++Identification	<Othr> <Id>	34	No
	[0..1] [1..1] [1..1] [0..1] [0..1] [1..1]{Or [1..1]Or}	+++++SchemeName +++++Code +++++Proprietary +++++Issuer +++Type ++++Code ++++Proprietary	<SchmeNm> <Cd> <Prtry> <Issr> <Tp> <Cd> <Prtry>	35 35 35	Yes
	[0..1]	+++Currency	<Ccy>	3	No
	[0..1]	+++Name	<Nm>	70	Yes
	[0..1]	+++Proxy	<Prxy>		Yes
	[0..1] [1..1]{Or [1..1]Or} [1..1]	++++Type ++++Code ++++Proprietary ++++Identification	<Tp> <Cd> <Prtry> <Id>	35 2048	Yes
2.21	[1..1] [1..1] [0..1]	++DebtorAgent +++FinancialInstitutionIdentification ++++BICFI	<DbtrAgt> <FinInstnId> <BICFI>	11	No
	[0..1] [0..1] [1..1]{Or [1..1]Or} [1..1]	++++ClearingSystemMemberIdentification +++++ClearingSystemIdentification +++++Code +++++Proprietary +++++MemberIdentification	<ClrSysMmbld> <ClrSysId> <Cd> <Prtry> <Mmbld>	35 35	No
	[0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1]	++++LEI ++++Name ++++PostalAddress ++++Department ++++SubDepartment ++++StreetName ++++BuildingNumber ++++BuildingName ++++Floor ++++PostBox ++++Room ++++PostCode ++++TownName ++++TownLocationName ++++DistrictName ++++CountrySubDivision	<LEI> <Nm> <PstAdr> <Dept> <SubDept> <StrtNm> <BldgNb> <BldgNm> <Flr> <PstBx> <Room> <PstCd> <TwnNm> <TwnLctnNm> <DstrctNm> <CtrySubDvsn>	140 70 70 70 16 35 70 16 70 16 70 35 35 35 35	Yes

	[0..1] [0..7]	++++Country ++++AddressLine	<Ctry> <AdrLine>	70	
	[0..1] [1..1]	++++Other ++++Identification	<Othr> <Id>	35	No
2.22	[0..1] [1..1]{Or [1..1]Or} [0..1] [0..1] [1..1] [1..1]{Or [1..1]Or} [1..1] [0..1] [1..1]{Or [1..1]Or} [0..1] [0..1] [1..1]{Or [1..1]Or} [0..1] [0..1] [0..1] [1..1]{Or [1..1]Or} [1..1] 2.85	++++SchemeName +++++Code +++++Proprietary +++++Issuer ++DebtorAgentAccount +++Identification ++++IBAN ++++Other +++++Identification +++++SchemeName +++++Code +++++Proprietary +++++Issuer +++Type ++++Code ++++Proprietary +++Currency +++Name +++Proxy ++++Type ++++Code ++++Proprietary ++++Identification ++InstructionForDebtorAgent	<SchmeNm> <Cd> <Prtry> <Issr> <DbtrAgtAcct> <Id> <IBAN> <Othr> <Id> <SchmeNm> <Cd> <Prtry> <Issr> <Tp> <Cd> <Prtry> <Ccy> <Nm> <Prxy> <Tp> <Cd> <Prtry> <Id> <InstrForDbtrAgt>	35 35 34 35 35 35 70 35 35 2048 140	No
2.23	[0..1] [0..1]	++UltimateDebtor +++Name	<UltmtDbtr> <Nm>	140	No
	[0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [0..1] [1..1] [0..1] [0..1] [0..1] [0..1] [1..1]	+++PostalAddress ++++Department ++++SubDepartment ++++StreetName ++++BuildingNumber ++++BuildingName ++++Floor ++++PostBox ++++Room ++++PostCode ++++TownName ++++TownLocationName ++++DistrictName ++++CountrySubDivision ++++Country	<PstlAdr> <Dept> <SubDept> <StrtNm> <BldgNb> <BldgNm> <Flr> <PstBx> <Room> <PstCd> <TwnNm> <TwnLctnNm> <DstrctNm> <CtrySubDvsn> <Ctry>	70 70 70 16 35 70 16 70 16 35 35 35 35 2 (ISO Code)	No
	[0..1] [1..1] [0..1]{Or	+++Identification ++++OrganisationIdentification +++++AnyBIC	<Id> <OrgId> <AnyBIC>	11	No

	[0..1]Or	++++LEI	<LEI>		No
	[0..1]Or}	++++ Other	<Othr>		No
	[1..1]	+++++ Identification	<Id>	35	No
	[0..1]	+++++SchemeName	<SchmeNm>		No
	[1..1]{Or	+++++Code	<Cd>		No
	[1..1]Or}	+++++Proprietary	<Prtry>	35	No
	[0..1]	+++++Issuer	<Issr>	35	No
2.25	[0..1]	++ChargeBearer	<ChrgBr>	4	No
	[0..1]	++ChargesAccount	<ChrgsAcct>		
	[1..1]	+++Identification	<Id>		
	[1..1]	++++IBAN	<IBAN>		
	[1..1]	++++Other	<Othr>		
	[1..1]	+++++Identification	<Id>	34	
	[0..1]	+++++SchemeName	<SchmeNm>		
	[1..1]	+++++Code	<Cd>		
	[1..1]	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++Issuer	<Issr>	35	
	[0..1]	+++Type	<Tp>		
	[1..1]	++++Code	<Cd>		
	[1..1]	++++Proprietary	<Prtry>	35	
	[0..1]	+++Currency	<Ccy>		
	[0..1]	+++Name	<Nm>	70	
	[0..1]	+++Proxy	<Prxy>		
	[0..1]	++++Type	<Tp>		
	[1..1]	+++++Code	<Cd>		
	[1..1]	+++++Proprietary	<Prtry>	35	
	[1..1]	+++++Identification	<Id>	2048	
	[0..1]	++ChargesAccountAgent	<ChrgsAcctAgt>		Yes
	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]	++++BICFI	<BICFI>		
	[0..1]	++++ClearingSystemMemberIdentification	<ClrSysMmbld>		
	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>		
	[1..1]	+++++Code	<Cd>		
	[1..1]	+++++Proprietary	<Prtry>	35	
	[1..1]	+++++MemberIdentification	<Mmbld>	35	
	[0..1]	++++LEI	<LEI>		
	[0..1]	++++Name	<Nm>	140	
	[0..1]	++++PostalAddress	<PstlAdr>		
	[0..1]	+++++AddressType	<AdrTp>		
	[1..1]{Or	+++++Code	<Cd>		
	[1..1]Or}	+++++Proprietary	<Prtry>		
	[1..1]	+++++Identification	<Id>		
	[1..1]	+++++Issuer	<Issr>	35	
	[0..1]	+++++SchemeName	<SchmeNm>	35	
	[0..1]	++++Department	<Dept>	70	
	[0..1]	++++SubDepartment	<SubDept>	70	
	[0..1]	++++StreetName	<StrtNm>	70	
	[0..1]	+++++BuildingNumber	<BldgNb>	16	

	[0..1]	++++BuildingName	<BldgNm>	35	
	[0..1]	++++Floor	<Flr>	70	
	[0..1]	++++PostBox	<PstBx>	16	
	[0..1]	++++Room	<Room>	70	
	[0..1]	++++PostCode	<PstCd>	16	
	[0..1]	++++TownName	<TwnNm>	35	
	[0..1]	++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	++++DistrictName	<DstrctNm>	35	
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	++++Country	<Ctry>		
	[0..7]	++++AddressLine	<AdrLine>	70	
	[0..1]	++++Other	<Othr>		
	[1..1]	++++Identification	<Id>	35	
	[0..1]	++++SchemeName	<SchmeNm>		
	[1..1]	++++Code	<Cd>		
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	[0..1]	++++Issuer	<Issr>	35	
2.28	[1..n]	++CreditTransferTransactionInformation	<CdtTrfTxInf>		
2.29	[1..1]	+++PaymentIdentification	<PmtId>		No
2.30	[0..1]	++++InstructionIdentification	<InstrId>	35	
2.31	[1..1]	++++EndToEndIdentification	<EndToEndId>	35	
2.32	[0..1]	++++UETR	<UETR>		No
2.6	[0..1]	+++PaymentTypeInformation	<PmtTpInf>		No
2.7	[0..1]	++++InstructionPriority	<InstrPrty>	4	No ⁽¹⁾
2.35	[0..1]	++++ServiceLevel	<SvcLvl>		No
2.9	[1..1]	++++ Code	<Code>	4	No ⁽¹⁾
2.10	[1..1]	++++Proprietary	<Prtry>	35	No
	[0..1]	++++LocalInstrument	<LclInstrm>		
	[1..1]{Or	++++Code	<Cd>		Yes
	[1..1]Or}	++++Proprietary	<Prtry>	35	
2.39	[0..1]	++++CategoryPurpose	<CtgyPurp>		No
2.9	[0..1]	++++Code	<Cd>	4	No ⁽¹⁾
	[1..1] Or}	++++Proprietary	<Prtry>	35	Yes
2.42	[1..1]	+++Amount	<Amt>		No
2.43	[1..1]{Or	++++InstructedAmount	<InstdAmt>	18	
2.44	[1..1]Or}	++++EquivalentAmount	<EqvtAmt>		
2.45	[1..1]	++++Amount	<Amt>	18	
2.46	[1..1]	++++CurrencyOfTransfer	<CcyOfTrf>	3	
2.47	[0..1]	+++ExchangeRateInformation	<XchgRateInf>		No
	[0..1]	++++UnitCurrency	<UnitCcy>		
	[0..1]	++++ExchangeRate	<XchgRate>		
	[0..1]	++++RateType	<RateTp>		
2.50	[1..1]	++++ContractIdentification	<CtrctId>	35	
2.51	[0..1]	+++ChargeBearer	<ChrgBr>	4	No
	[0..1]	+++ChequeInstruction	<ChqInstr>		
	[0..1]	++++ChequeType	<ChqTp>	4	Yes
	[0..1]	++++ChequeNumber	<ChqNb>	35	
	[0..1]	++++ChequeFrom	<ChqFr>		

¹ a bilateral agreement may be required depending on the value (see chapter 4)

	[1..1]	+++++Name	<Nm>	140	
	[1..1]	+++++PostalAddress	<Adr>		
	[0..1]	+++++Department	<Dept>	70	
	[0..1]	+++++SubDepartment	<SubDept>	70	
	[0..1]	+++++StreetName	<StrtNm>	70	
	[0..1]	+++++BuildingNumber	<BldgNb>	16	
	[0..1]	+++++BuildingName	<BldgNm>	35	
	[0..1]	+++++Floor	<Flr>	70	
	[0..1]	+++++PostBox	<PstBx>	16	
	[0..1]	+++++Room	<Room>	70	
	[0..1]	+++++PostCode	<PstCd>	16	
	[0..1]	+++++TownName	<TwnNm>	35	
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	+++++DistrictName	<DstrctNm>	35	
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	+++++Country	<Ctry>		
	[0..7]	+++++AddressLine	<AdrLine>	70	
	[0..1]	++++DeliveryMethod	<DlvryMtd>		
	[1..1]{Or	++++Code	<Cd>	4	
	[1..1]Or}	++++Proprietary	<Prtry>	35	
	[0..1]	++++DeliverTo	DeliverTo		
	[1..1]	++++Name	<Nm>	140	
	[1..1]	++++PostalAddress	<Adr>		
	[0..1]	+++++Department	<Dept>	70	
	[0..1]	+++++SubDepartment	<SubDept>	70	
	[0..1]	+++++StreetName	<StrtNm>	70	
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	[0..1]	+++++BuildingName	<BldgNm>	35	
	[0..1]	+++++Floor	<Flr>	70	
	[0..1]	+++++PostBox	<PstBx>	16	
	[0..1]	+++++Room	<Room>	70	
	[0..1]	+++++PostCode	<PstCd>	16	
	[0..1]	+++++TownName	<TwnNm>	35	
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	+++++DistrictName	<DstrctNm>	35	
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	+++++Country	<Ctry>		
	[0..7]	+++++AddressLine	<AdrLine>	70	
	[0..1]	++++InstructionPriority	<InstrPrty>		
	[0..1]	++++ChequeMaturityDate	<ChqMtrtyDt>	ISODate	
	[0..1]	++++FormsCode	<FrmsCd>	35	
	[0..2]	++++MemoField	<MemoFld>	35	
	[0..1]	++++RegionalClearingZone	<RgnlClrZone>	35	
	[0..1]	++++PrintLocation	<PrtLctn>	35	
	[0..5]	++++Signature	<Sgntr>	70	
2.23	[0..1]	+++ UltimateDebtor	<UltmtDbtr>		No
	[0..1]	++++ Name	<Nm>	140	
	[0..1]	+++PostalAddress	<PstlAdr>		No
	[0..1]	++++Department	<Dept>	70	

	[0..1]	++++SubDepartment	<SubDept>	70	
	[0..1]	++++StreetName	<StrtNm>	70	
	[0..1]	++++BuildingNumber	<BldgNb>	16	
	[0..1]	++++BuildingName	<BldgNm>	35	
	[0..1]	++++Floor	<Flr>	70	
	[0..1]	++++PostBox	<PstBx>	16	
	[0..1]	++++Room	<Room>	70	
	[0..1]	++++PostCode	<PstCd>	16	
	[1..1]	++++TownName	<TwnNm>	35	
	[0..1]	++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	++++DistrictName	<DstrctNm>	35	
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35	
	[1..1]	++++Country	<Ctry>	2 (ISO Code)	
	[0..1]	++++ Identification	<Id>		
	[1..1]	+++++ OrganisationIdentification	<Orgld>		No
	[0..1]{Or	+++++AnyBIC	<AnyBIC> ⁽¹⁾	11	
	[0..1]Or	+++++LEI	<LEI>		No
	[0..1]Or}	+++++ Other	<Othr>		
	[1..1]	+++++ Identification	<Id>	35	No
	[0..1]	+++++SchemeName	<SchmeNm>		
	[1..1]{Or	+++++Code	<Cd>		No
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++ Issuer	<Issr>	35	No
	[0..1]	+++IntermediaryAgent1	<IntrmyAgt1>		
	[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]	+++++BICFI	<BICFI>	11	
	[0..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>		
	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>		
	[1..1]{Or	+++++Code	<Cd>		
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[1..1]	+++++MemberIdentification	<Mmbld>	35	
	[0..1]	+++++LEI	<LEI>		
	[0..1]	+++++Name	<Nm>	140	
	[0..1]	+++++PostalAddress	<PstlAdr>		
	[0..1]	+++++Department	<Dept>	70	
	[0..1]	+++++SubDepartment	<SubDept>	70	Yes
	[0..1]	+++++StreetName	<StrtNm>	70	
	[0..1]	+++++BuildingNumber	<BldgNb>	16	
	[0..1]	+++++BuildingName	<BldgNm>	35	
	[0..1]	+++++Floor	<Flr>	70	
	[0..1]	+++++PostBox	<PstBx>	16	
	[0..1]	+++++Room	<Room>	70	
	[0..1]	+++++PostCode	<PstCd>	16	
	[0..1]	+++++TownName	<TwnNm>	35	
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	+++++DistrictName	<DstrctNm>	35	
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	+++++Country	<Ctry>		

[0..7]	+++++AddressLine	<AdrLine>	70
[0..1]	+++++Other	<Othr>	
[1..1]	+++++Identification	<Id>	35
[0..1]	+++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[0..1]	+++++Issuer	<Issr>	35
[0..1]	+++IntermediaryAgent1Account	<IntrmyAgt1Acct>	
[1..1]	++++Identification	<Id>	
[1..1]{Or	++++IBAN	<IBAN>	
[1..1]Or}	++++Other	<Othr>	
[1..1]	+++++Identification	<Id>	34
[0..1]	+++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[0..1]	+++++Issuer	<Issr>	35
[0..1]	++++Type	<Tp>	
[1..1]{Or	++++Code	<Cd>	
[1..1]Or}	++++Proprietary	<Prtry>	35
[0..1]	++++Currency	<Ccy>	
[0..1]	++++Name	<Nm>	70
[0..1]	++++Proxy	<Prxy>	
[0..1]	+++++Type	<Tp>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[1..1]	+++++Identification	<Id>	2048
[0..1]	+++IntermediaryAgent2	<IntrmyAgt2>	
[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	
[0..1]	+++++BICFI	<BICFI>	
[0..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	
[0..1]	+++++ClearingSystemIdentification	<ClrSysId>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[1..1]	+++++MemberIdentification	<Mmbld>	35
[0..1]	+++++LEI	<LEI>	
[0..1]	+++++Name	<Nm>	140
[0..1]	+++++PostalAddress	<PstlAdr>	
[0..1]	+++++Department	<Dept>	70
[0..1]	+++++SubDepartment	<SubDept>	70
[0..1]	+++++StreetName	<StrtNm>	70
[0..1]	+++++BuildingNumber	<BldgNb>	16
[0..1]	+++++BuildingName	<BldgNm>	35
[0..1]	+++++Floor	<Flr>	70
[0..1]	+++++PostBox	<PstBx>	16
[0..1]	+++++Room	<Room>	70
[0..1]	+++++PostCode	<PstCd>	16
[0..1]	+++++TownName	<TwnNm>	35
[0..1]	+++++TownLocationName	<TwnLctnNm>	35
[0..1]	+++++DistrictName	<DstrctNm>	35

[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
[0..1]	+++++Country	<Ctry>	
[0..7]	+++++AddressLine	<AdrLine>	70
[0..1]	+++++Other	<Othr>	
[1..1]	+++++Identification	<Id>	35
[0..1]	+++++SchemeName	<SchmeNm>	
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[1..1]Or}	+++++Proprietary	<Prtry>	35
[0..1]	+++++Issuer	<Issr>	35
[0..1]	+++IntermediaryAgent2Account	<IntrmyAgt2Acct>	
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[1..1]Or}	++++Other	<Othr>	
[1..1]	+++++Identification	<Id>	34
[0..1]	+++++SchemeName	<SchmeNm>	
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[1..1]	+++++Proprietary	<Prtry>	35
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[0..1]	++++Type	<Tp>	
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[1..1]Or}	++++Proprietary	<Prtry>	35
[0..1]	++++Currency	<Ccy>	
[0..1]	++++Name	<Nm>	70
[0..1]	++++Proxy	<Prxy>	
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[1..1]Or}	++++Proprietary	<Prtry>	35
[1..1]	+++++Identification	<Id>	2048
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[0..1]	++++BICFI	<BICFI>	
[0..1]	++++ClearingSystemMemberIdentification	<ClrSysMmbld>	
[0..1]	+++++ClearingSystemIdentification	<ClrSysId>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[1..1]	+++++MemberIdentification	<Mmbld>	35
[0..1]	++++LEI	<LEI>	
[0..1]	++++Name	<Nm>	140
[0..1]	++++PostalAddress	<PstlAdr>	
[0..1]	++++Department	<Dept>	70
[0..1]	++++SubDepartment	<SubDept>	70
[0..1]	++++StreetName	<StrtNm>	70
[0..1]	++++BuildingNumber	<BldgNb>	16
[0..1]	++++BuildingName	<BldgNm>	35
[0..1]	++++Floor	<Flr>	70
[0..1]	++++PostBox	<PstBx>	16
[0..1]	++++Room	<Room>	70
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[0..1]	++++TownName	<TwnNm>	35

	[0..1]	+++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	+++++DistrictName	<DstrctNm>	35	
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	+++++Country	<Ctry>		
	[0..7]	+++++AddressLine	<AdrLine>	70	
	[0..1]	+++++Other	<Othr>		
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	[0..1]	+++++SchemeName	<SchmeNm>		
	[1..1]{Or	+++++Code	<Cd>		
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++Issuer	<Issr>	35	
	[0..1]	+++IntermediaryAgent3Account	<IntrmyAgt3Acct>		
	[1..1]	++++Identification	<Id>		
	[1..1]{Or	+++++IBAN	<IBAN>		
	[1..1]Or}	+++++Other	<Othr>		
	[1..1]	+++++Identification	<Id>	34	
	[0..1]	+++++SchemeName	<SchmeNm>		
	[1..1]	+++++Code	<Cd>		
	[1..1]	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++Issuer	<Issr>	35	
	[0..1]	++++Type	<Tp>		
	[1..1]	++++Code	<Cd>		
	[1..1]	++++Proprietary	<Prtry>	35	
	[0..1]	++++Currency	<Ccy>		
	[0..1]	++++Name	<Nm>	70	
	[0..1]	++++Proxy	<Prxy>		
	[0..1]	++++Type	<Tp>		
	[1..1]{Or	+++++Code	<Cd>		
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[1..1]	++++Identification	<Id>	2048	
2.77	[0..1]	+++CreditorAgent	<CdtrAgt>		
	[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>		No
	[1..1]	+++++BICFI	<BICFI>	11	
	[1..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>		
	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>		
	[1..1]{Or	+++++Code	<Cd>	5	No
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[1..1]	+++++MemberIdentification	<Mmbld>	35	
	[0..1]	+++++LEI	<LEI>		yes
	[0..1]	+++++Name	<Nm>	140	
	[0..1]	+++++PostalAddress	<PstlAdr>		
	[0..1]	+++++Department	<Dept>	70	
	[0..1]	+++++SubDepartment	<SubDept>	70	
	[0..1]	+++++StreetName	<StrtNm>	70	
	[0..1]	+++++BuildingNumber	<BldgNb>	16	No
	[0..1]	+++++BuildingName	<BldgNm>	35	
	[0..1]	+++++Floor	<Flr>	70	
	[0..1]	+++++PostBox	<PstBx>	16	
	[0..1]	+++++Room	<Room>	70	

2.78	[0..1]	+++++PostCode	<PstCd>	16	
	[0..1]	+++++TownName	<TwnNm>	35	
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	+++++DistrictName	<DstrctNm>	35	
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35	
	[1..1]	+++++Country	<Ctry>	2(ISO)	
	[0..3]	+++++AddressLine	<AdrLine>	35	
	[0..1]	+++CreditorAgentAccount	<CdtrAgtAcct>		
	[1..1]	++++Identification	<Id>		
	[1..1]{Or	++++IBAN	<IBAN>		
	[1..1]Or}	++++Other	<Othr>		
	[1..1]	+++++Identification	<Id>	34	
	[0..1]	+++++SchemeName	<SchmeNm>		
	[1..1]{Or	+++++Code	<Cd>		
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++Issuer	<Issr>	35	
	[0..1]	++++Type	<Tp>		
	[1..1]{Or	++++Code	<Cd>		
	[1..1]Or}	++++Proprietary	<Prtry>	35	
	[0..1]	++++Currency	<Ccy>		
	[0..1]	++++Name	<Nm>	70	
	[0..1]	++++Proxy	<Prxy>		
	[0..1]	++++Type	<Tp>		
[1..1]{Or	++++Code	<Cd>			
[1..1]Or}	++++Proprietary	<Prtry>	35		
[1..1]	++++Identification	<Id>	2048		
2.79	[1..1]	+++Creditor	<Cdtr>		
	[1..1]	++++Name	<Nm>	140	
	[0..1]	++++PostalAddress	<PstAdr>		
	[0..1]	++++Department	<Dept>	70	
	[0..1]	++++SubDepartment	<SubDept>	70	
	[0..1]	++++StreetName	<StrtNm>	70	
	[0..1]	++++BuildingNumber	<BldgNb>	16	
	[0..1]	++++BuildingName	<BldgNm>	35	
	[0..1]	++++Floor	<Flr>	70	
	[0..1]	++++PostBox	<PstBx>	16	
	[0..1]	++++Room	<Room>	70	No
	[0..1]	++++PostCode	<PstCd>	16	
	[0..1]	++++TownName	<TwnNm>	35	
	[0..1]	++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	++++DistrictName	<DstrctNm>	35	
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35	
	[1..1]	++++Country	<Ctry>	2(ISOCode)	
	[0..3]	++++AddressLine	<AdrLine>	70	
	[0..1]	++++Identification	<Id>		
	[1..1]	++++OrganisationIdentification	<OrgId>		
	[0..1]	+++++AnyBIC	<AnyBIC>	11	
	[0..1]	+++++LEI	<LEI>		No
	[0..1]	+++++Other	<Othr>		No

	[1..1]	+++++Identification	<Id>	35	
	[0..1]	+++++SchemeName	<SchmeNm>		
	[1..1]{Or	+++++Code	<Cd>		No
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++Issuer	<Issr>	35	No
	[1..1]Or}	+++++PrivateIdentification	<PrvtId>		
	[0..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]	+++++BirthDate	<BirthDt>	ISODate	
	[0..1]	+++++ProvinceOfBirth	<PrvcOfBirth>	35	
	[1..1]	+++++CityOfBirth	<CityOfBirth>	35	
	[1..1]	+++++CountryOfBirth	<CtryOfBirth>		
	[0..n]	+++++Other	<Othr>		Yes
	[1..1]	+++++Identification	<Id>	35	
	[0..1]	+++++SchemeName	<SchmeNm>		
	[1..1]{Or	+++++Code	<Cd>		
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++Issuer	<Issr>	35	
	[0..1]	++++CountryOfResidence	<CtryOfRes>		
2.80	[0..1]	+++CreditorAccount	<CdtrAcct>		
	[1..1]	++++Identification	<Id>		No
	[1..1]{Or	++++IBAN	<IBAN>	34	
	[1..1]Or}	++++Other	<Othr>		No
	[1..1]	++++Identification	<Id>	34	
	[0..1]	++++SchemeName	<SchmeNm>		
	[1..1]{Or	++++Code	<Cd>		Yes
	[1..1]Or}	++++Proprietary	<Prtry>	35	
	[0..1]	++++Issuer	<Issr>	35	No
	[0..1]	++++Type	<Tp>		
	[1..1]{Or	++++Code	<Cd>		
	[1..1]Or}	++++Proprietary	<Prtry>	35	Yes
	[0..1]	++++Currency	<Ccy>		
	[0..1]	++++Name	<Nm>	70	
	[0..1]	++++Proxy	<Prxy>		Yes
	[0..1]	++++Type	<Tp>		
	[1..1]{Or	++++Code	<Cd>		
	[1..1]Or}	++++Proprietary	<Prtry>	35	Yes
	[1..1]	++++Identification	<Id>	2048	
2.81	[0..1]	+++ UltimateCreditor	<UltmtCdtr>		
	[0..1]	++++ Name	<Nm>	140	No
	[0..1]	++++PostalAddress	<PstlAdr>		
	[0..1]	++++Department	<Dept>	70	
	[0..1]	++++SubDepartment	<SubDept>	70	
	[0..1]	++++StreetName	<StrtNm>	70	
	[0..1]	++++BuildingNumber	<BldgNb>	16	No
	[0..1]	++++BuildingName	<BldgNm>	35	
	[0..1]	++++Floor	<Flr>	70	
	[0..1]	++++PostBox	<PstBx>	16	
	[0..1]	++++Room	<Room>	70	

	[0..1]	++++PostCode	<PstCd>	16	
	[0..1]	++++TownName	<TwnNm>	35	
	[0..1]	++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	++++DistrictName	<DstrctNm>	35	
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	++++Country	<Ctry>		
	[0..1]	++++ Identification	<Id>		
	[1..1]	++++ OrganisationIdentification	<Orgld>		No
	[0..1]{Or	+++++AnyBIC	<AnyBIC>	11	
	[0..1]Or	+++++LEI	<LEI>		No
	[0..1]Or}	+++++ Other	<Othr>		
	[1..1]	+++++ Identification	<Id>	35	No
	[0..1]	+++++SchemeName	<SchmeNm>		
	[1..1]{Or	+++++Code	<Cd>		No
	[1..1]Or}	+++++Proprietary	<Prtry>	35	
	[0..1]	+++++ Issuer	<lssr>	35	No
	[0..n]	+++InstructionForCreditorAgent	<InstrForCdtrAgt>		
	[0..1]	++++Code	<Cd>		Yes
	[0..1]	++++InstructionInformation	<InstrInf>	140	
2.85	[0..1]	+++InstructionForDebtorAgent	<InstrForDbtrAgt>	140	
2.86	[0..1]	+++Purpose	<Purp>		Yes
2.87	[1..1]{Or	++++Code	<Cd>		
2.88	[1..1]Or}	++++Proprietary	<Prtry>	35	
	[0..10]	+++RegulatoryReporting	<RgltryRptg>		
	[0..1]	++++DebitCreditReportingIndicator	<DbtCdtRptgInd>		
	[0..1]	++++Authority	<Authrty>		
	[0..1]	++++Name	<Nm>	140	
	[0..1]	++++Country	<Ctry>		
	[0..n]	++++Details	<Dtls>		
	[0..1]	++++Type	<Tp>	35	
	[0..1]	++++Date	<Dt>	ISODate	
	[0..1]	++++Country	<Ctry>		
	[0..1]	++++Code	<Cd>	10	
	[0..1]	++++Amount	<Amt>		
	[0..n]	++++Information	<Inf>	35	Yes
	[0..1]	+++Tax	<Tax>		
	[0..1]	++++Creditor	<Cdtr>		
	[0..1]	++++TaxIdentification	<TaxId>	35	
	[0..1]	++++RegistrationIdentification	<RegId>	35	
	[0..1]	++++TaxType	<TaxTp>	35	
	[0..1]	++++Debtor	<Dbtr>		
	[0..1]	++++TaxIdentification	<TaxId>	35	
	[0..1]	++++RegistrationIdentification	<RegId>	35	
	[0..1]	++++TaxType	<TaxTp>	35	
	[0..1]	++++Authorisation	<Authstn>		
	[0..1]	++++Title	<Titl>	35	
	[0..1]	++++Name	<Nm>	140	

[0..1]	++++AdministrationZone	<AdmstnZone>	35
[0..1]	++++ReferenceNumber	<RefNb>	140
[0..1]	++++Method	<Mtd>	35
[0..1]	++++TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	
[0..1]	++++TotalTaxAmount	<TtlTaxAmt>	
[0..1]	++++Date	<Dt>	ISODate
[0..1]	++++SequenceNumber	<SeqNb>	
[0..n]	++++Record	<Rcrd>	
[0..1]	++++Type	<Tp>	35
[0..1]	++++Category	<Ctgy>	35
[0..1]	++++CategoryDetails	<CtgyDtls>	35
[0..1]	++++DebtorStatus	<DbtrSts>	35
[0..1]	++++CertificateIdentification	<CertId>	35
[0..1]	++++FormsCode	<FrmsCd>	35
[0..1]	++++Period	<Prd>	
[0..1]	++++Year	<Yr>	ISODate
[0..1]	++++Type	<Tp>	
[0..1]	++++FromToDate	<FrToDt>	
[1..1]	++++FromDate	<FrDt>	ISODate
[1..1]	++++ToDate	<ToDt>	ISODate
[0..1]	++++TaxAmount	<TaxAmt>	
[0..1]	++++Rate	<Rate>	
[0..1]	++++TaxableBaseAmount	<TaxblBaseAmt>	
[0..1]	++++TotalAmount	<TtlAmt>	
[0..n]	++++Details	<Dtls>	
[0..1]	++++Period	<Prd>	
[0..1]	++++Year	<Yr>	ISODate
[0..1]	++++Type	<Tp>	
[0..1]	++++FromToDate	<FrToDt>	
[1..1]	++++FromDate	<FrDt>	ISODate
[1..1]	++++ToDate	<ToDt>	ISODate
[1..1]	++++Amount	<Amt>	
[0..1]	++++AdditionalInformation	<AddtlInf>	140
[0..10]	+++RelatedRemittanceinformation	<RltdRmtInf>	
[0..1]	++++RemittanceIdentification	<RmtId>	35
[0..n]	++++RemittanceLocationDetails	<RmtLctnDtls>	
[1..1]	++++Method	<Mtd>	
[0..1]	++++ElectronicAddress	<ElctrcAdr>	2048
[0..1]	++++PostalAddress	<PstlAdr>	
[1..1]	++++Name	<Nm>	140
[1..1]	++++Address	<Adr>	
[0..1]	++++Department	<Dept>	70
[0..1]	++++SubDepartment	<SubDept>	70
[0..1]	++++StreetName	<StrtNm>	70
[0..1]	++++BuildingNumber	<BldgNb>	16
[0..1]	++++BuildingName	<BldgNm>	35
[0..1]	++++Floor	<Flr>	70

	[0..1]	+++++++PostBox	<PstBx>	16	
	[0..1]	+++++++Room	<Room>	70	
	[0..1]	+++++++PostCode	<PstCd>	16	
	[0..1]	+++++++TownName	<TwnNm>	35	
	[0..1]	+++++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	+++++++DistrictName	<DstrctNm>	35	
	[0..1]	+++++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	+++++++Country	<Ctry>		
	[0..7]	+++++++AddressLine	<AdrLine>	70	
2.98	[0..1]	+++Remittanceinformation	<RmtInf>		
2.99	[1..1]{Or	++++Unstructured	<Ustrd>	140	No
2.100	[0..n]Or}	++++Structured	<Strd>		yes
	[0..n]	+++++ReferredDocumentInformation	<RfrdDocInf>		
	[0..1]	+++++Type	<Tp>		
	[1..1]	+++++++CodeOrProprietary	<CdOrPrtry>		
	[1..1]{Or	+++++++Code	<Cd>		
	[1..1]Or}	+++++++Proprietary	<Prtry>	35	
	[0..1]	+++++++Issuer	<Issr>	35	
	[0..1]	+++++++Number	<Nb>	35	
	[0..1]	+++++++RelatedDate	<RltdDt>	ISODate	
	[0..n]	+++++++LineDetails	<LineDtls>		
	[1..n]	+++++++Identification	<Id>		
	[0..1]	+++++++Type	<Tp>		
	[1..1]	+++++++CodeOrProprietary	<CdOrPrtry>		
	[1..1]{Or	+++++++Code	<Cd>		
	[1..1]Or}	+++++++Proprietary	<Prtry>	35	
	[0..1]	+++++++Issuer	<Issr>	35	
	[0..1]	+++++++Number	<Nb>	35	
	[0..1]	+++++++RelatedDate	<RltdDt>	ISODate	
	[0..1]	+++++++Description	<Desc>	2048	
	[0..1]	+++++++Amount	<Amt>		Yes
	[0..1]	+++++++DuePayableAmount	<DuePyblAmt>		
	[0..n]	+++++++DiscountAppliedAmount	<DscntApldAmt>		
	[0..1]	+++++++Type	<Tp>		
	[1..1]{Or	+++++++Code	<Cd>		
	[1..1]Or}	+++++++Proprietary	<Prtry>	35	
	[1..1]	+++++++Amount	<Amt>		
	[0..1]	+++++++CreditNoteAmount	<CdtNoteAmt>		
	[0..n]	+++++++TaxAmount	<TaxAmt>		
	[0..1]	+++++++Type	<Tp>		
	[1..1]{Or	+++++++Code	<Cd>		
	[1..1]Or}	+++++++Proprietary	<Prtry>	35	
	[1..1]	+++++++Amount	<Amt>		
	[0..n]	+++++++AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		
	[1..1]	+++++++Amount	<Amt>		
	[0..1]	+++++++CreditDebitIndicator	<CdtDbtInd>		
	[0..1]	+++++++Reason	<Rsn>	4	
	[0..1]	+++++++AdditionalInformation	<AddtlInf>	140	

	[0..1]	+++++++RemittedAmount	<RmtdAmt>		
	[0..1]	+++++ReferredDocumentAmount	<RfrdDocAmt>		
	[0..1]	+++++++DuePayableAmount	<DuePyblAmt>		
	[0..n]	+++++++DiscountAppliedAmount	<DscntApldAmt>		
	[0..1]	+++++++Type	<Tp>		
	[1..1]{Or	+++++++Code	<Cd>		
	[1..1]Or}	+++++++Proprietary	<Prtry>	35	
	[1..1]	+++++++Amount	<Amt>		
	[0..1]	+++++++CreditNoteAmount	<CdtNoteAmt>		
	[0..n]	+++++++TaxAmount	<TaxAmt>		
	[0..1]	+++++++Type	<Tp>		
	[1..1]{Or	+++++++Code	<Cd>		
	[1..1]Or}	+++++++Proprietary	<Prtry>	35	
	[1..1]	+++++++Amount	<Amt>		
	[0..n]	+++++++AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		
	[1..1]	+++++++Amount	<Amt>		
	[0..1]	+++++++CreditDebitIndicator	<CdtDbtInd>		
	[0..1]	+++++++Reason	<Rsn>	4	
	[0..1]	+++++++AdditionalInformation	<AddtlInf>	140	
	[0..1]	+++++++RemittedAmount	<RmtdAmt>		
2.120	[1..1]	+++++CreditorReferenceInformation	<CdtrRefInf>		
	[1..1]	+++++++Type	<Tp>		
	[1..1]	+++++++CodeOrProprietary	<CdOrPrtry>		No
	[1..1]	+++++++Code	<Cd>	4	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35	yes
	[0..1]	+++++++Issuer	<Issr>	35	
	[1..1]	+++++++Reference	<Ref>	35	No
	[0..1]	+++++Invoicer	<Invcr>		
	[0..1]	+++++++Name	<Nm>	140	
	[0..1]	+++++++PostalAddress	<PstlAdr>		
	[0..1]	+++++++Department	<Dept>	70	
	[0..1]	+++++++SubDepartment	<SubDept>	70	
	[0..1]	+++++++StreetName	<StrtNm>	70	
	[0..1]	+++++++BuildingNumber	<BldgNb>	16	
	[0..1]	+++++++BuildingName	<BldgNm>	35	
	[0..1]	+++++++Floor	<Flr>	70	
	[0..1]	+++++++PostBox	<PstBx>	16	
	[0..1]	+++++++Room	<Room>	70	
	[0..1]	+++++++PostCode	<PstCd>	16	
	[0..1]	+++++++TownName	<TwnNm>	35	
	[0..1]	+++++++TownLocationName	<TwnLctnNm>	35	
	[0..1]	+++++++DistrictName	<DstrctNm>	35	
	[0..1]	+++++++CountrySubDivision	<CtrySubDvsn>	35	
	[0..1]	+++++++Country	<Ctry>		
	[0..7]	+++++++AddressLine	<AdrLine>	70	
	[0..1]	+++++++Identification	<Id>		
	[1..1]{Or	+++++++OrganisationIdentification	<OrgId>		
	[0..1]	+++++++AnyBIC	<AnyBIC>		
	[0..1]	+++++++LEI	<LEI>		Yes

[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[1..1]Or}	+++++++PrivateIdentification	<PrvtId>	
[0..1]	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
[1..1]	+++++++BirthDate	<BirthDt>	ISODate
[0..1]	+++++++ProvinceOfBirth	<PrvcOfBirth>	35
[1..1]	+++++++CityOfBirth	<CityOfBirth>	35
[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	+++++++CountryOfResidence	<CtryOfRes>	
[0..1]	+++++Invoicee	<Invcee>	
[0..1]	+++++Name	<Nm>	140
[0..1]	+++++PostalAddress	<PstAdr>	
[0..1]	+++++Department	<Dept>	70
[0..1]	+++++SubDepartment	<SubDept>	70
[0..1]	+++++StreetName	<StrtNm>	70
[0..1]	+++++BuildingNumber	<BldgNb>	16
[0..1]	+++++BuildingName	<BldgNm>	35
[0..1]	+++++Floor	<Flr>	70
[0..1]	+++++PostBox	<PstBx>	16
[0..1]	+++++Room	<Room>	70
[0..1]	+++++PostCode	<PstCd>	16
[0..1]	+++++TownName	<TwnNm>	35
[0..1]	+++++TownLocationName	<TwnLctnNm>	35
[0..1]	+++++DistrictName	<DstrctNm>	35
[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
[0..1]	+++++Country	<Ctry>	
[0..7]	+++++AddressLine	<AdrLine>	70
[0..1]	+++++Identification	<Id>	
[1..1]{Or	+++++OrganisationIdentification	<OrgId>	
[0..1]	+++++AnyBIC	<AnyBIC>	
[0..1]	+++++LEI	<LEI>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[1..1]Or}	+++++++PrivateIdentification	<PrvtId>	
[0..1]	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	

[1..1]	+++++++BirthDate	<BirthDt>	ISODate
[0..1]	+++++++ProvinceOfBirth	<PrvcOfBirth>	35
[1..1]	+++++++CityOfBirth	<CityOfBirth>	35
[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	+++++CountryOfResidence	<CtryOfRes>	
[0..1]	+++++TaxRemittance	<TaxRmt>	
[0..1]	+++++Creditor	<Cdtr>	
[0..1]	+++++++TaxIdentification	<TaxId>	35
[0..1]	+++++++RegistrationIdentification	<RegnId>	35
[0..1]	+++++++TaxType	<TaxTp>	35
[0..1]	+++++Debtor	<Dbtr>	
[0..1]	+++++++TaxIdentification	<TaxId>	35
[0..1]	+++++++RegistrationIdentification	<RegnId>	35
[0..1]	+++++++TaxType	<TaxTp>	35
[0..1]	+++++++Authorisation	<Authstn>	
[0..1]	+++++++Title	<Titl>	35
[0..1]	+++++++Name	<Nm>	140
[0..1]	+++++UltimateDebtor	<UltmtDbtr>	
[0..1]	+++++++TaxIdentification	<TaxId>	35
[0..1]	+++++++RegistrationIdentification	<RegnId>	35
[0..1]	+++++++TaxType	<TaxTp>	35
[0..1]	+++++++Authorisation	<Authstn>	
[0..1]	+++++++Title	<Titl>	35
[0..1]	+++++++Name	<Nm>	140
[0..1]	+++++AdministrationZone	<AdmstnZone>	35
[0..1]	+++++ReferenceNumber	<RefNb>	140
[0..1]	+++++Method	<Mtd>	35
[0..1]	+++++TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	
[0..1]	+++++TotalTaxAmount	<TtlTaxAmt>	
[0..1]	+++++Date	<Dt>	ISODate
[0..1]	+++++SequenceNumber	<SeqNb>	
[0..n]	+++++Record	<Rcrd>	
[0..1]	+++++Type	<Tp>	35
[0..1]	+++++Category	<Ctgy>	35
[0..1]	+++++CategoryDetails	<CtgyDtls>	35
[0..1]	+++++DebtorStatus	<DbtrSts>	35
[0..1]	+++++CertificateIdentification	<CertId>	35
[0..1]	+++++FormsCode	<FrmsCd>	35
[0..1]	+++++Period	<Prd>	
[0..1]	+++++Year	<Yr>	ISODate
[0..1]	+++++Type	<Tp>	
[0..1]	+++++FromDate	<FrToDt>	
[1..1]	+++++FromDate	<FrDt>	ISODate

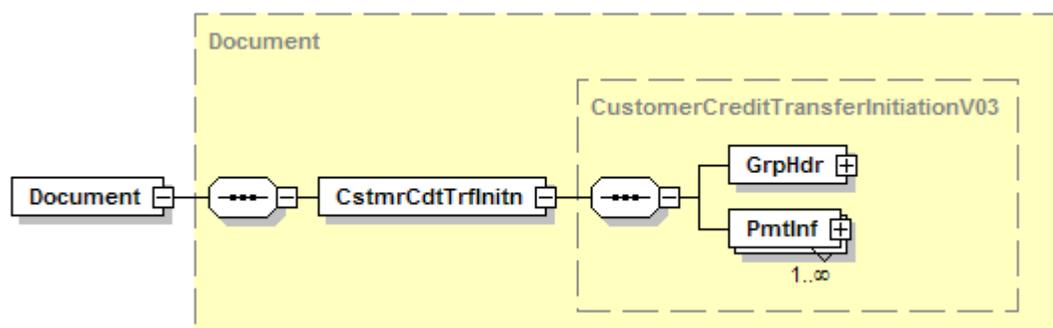
[1..1]	+++++++ToDate	<ToDt>	ISODate
[0..1]	+++++++TaxAmount	<TaxAmt>	
[0..1]	+++++++Rate	<Rate>	
[0..1]	+++++++TaxableBaseAmount	<TaxblBaseAmt>	
[0..1]	+++++++TotalAmount	<TtlAmt>	
[0..n]	+++++++Details	<DtIs>	
[0..1]	+++++++Period	<Prd>	
[0..1]	+++++++Year	<Yr>	ISODate
[0..1]	+++++++Type	<Tp>	
[0..1]	+++++++FromToDate	<FrToDt>	
[1..1]	+++++++Amount	<Amt>	
[0..1]	+++++++AdditionalInformation	<AddtlInf>	140
[0..1]	+++++GarnishmentRemittance	<GrnshmtRmt>	
[1..1]	+++++Type	<Tp>	
[1..1]	+++++CodeOrProprietary	<CdOrPrtry>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[0..1]	+++++Issuer	<Issr>	35
[0..1]	+++++Garnishee	<Grnshee>	
[0..1]	+++++Name	<Nm>	140
[0..1]	+++++PostalAddress	<PstlAdr>	
[0..1]	+++++Department	<Dept>	70
[0..1]	+++++SubDepartment	<SubDept>	70
[0..1]	+++++StreetName	<StrtNm>	70
[0..1]	+++++BuildingNumber	<BldgNb>	16
[0..1]	+++++BuildingName	<BldgNm>	35
[0..1]	+++++Floor	<Flr>	70
[0..1]	+++++PostBox	<PstBx>	16
[0..1]	+++++Room	<Room>	70
[0..1]	+++++PostCode	<PstCd>	16
[0..1]	+++++TownName	<TwnNm>	35
[0..1]	+++++TownLocationName	<TwnLctnNm>	35
[0..1]	+++++DistrictName	<DstrctNm>	35
[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
[0..1]	+++++Country	<Ctry>	
[0..7]	+++++AddressLine	<AdrLine>	70
[0..1]	+++++Identification	<Id>	
[1..1]{Or	+++++OrganisationIdentification	<OrgId>	
[0..1]	+++++AnyBIC	<AnyBIC>	
[0..1]	+++++LEI	<LEI>	
[0..n]	+++++Other	<Othr>	
[1..1]	+++++Identification	<Id>	35
[0..1]	+++++SchemeName	<SchmeNm>	
[0..1]	+++++Issuer	<Issr>	35
[1..1]Or}	+++++PrivateIdentification	<PrvtId>	
[0..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
[1..1]	+++++BirthDate	<BirthDt>	ISODate
[0..1]	+++++ProvinceOfBirth	<PrvcOfBirth>	35
[1..1]	+++++CityOfBirth	<CityOfBirth>	35

[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	+++++++CountryOfResidence	<CtryOfRes>	
[0..1]	+++++++GarnishmentAdministrator	<GrnshmtAdmstr>	
[0..1]	+++++++Name	<Nm>	140
[0..1]	+++++++PostalAddress	<PstlAdr>	
[0..1]	+++++++Department	<Dept>	70
[0..1]	+++++++SubDepartment	<SubDept>	70
[0..1]	+++++++StreetName	<StrtNm>	70
[0..1]	+++++++BuildingNumber	<BldgNb>	16
[0..1]	+++++++BuildingName	<BldgNm>	35
[0..1]	+++++++Floor	<Flr>	70
[0..1]	+++++++PostBox	<PstBx>	16
[0..1]	+++++++Room	<Room>	70
[0..1]	+++++++PostCode	<PstCd>	16
[0..1]	+++++++TownName	<TwnNm>	35
[0..1]	+++++++TownLocationName	<TwnLctnNm>	35
[0..1]	+++++++DistrictName	<DstrctNm>	35
[0..1]	+++++++CountrySubDivision	<CtrySubDvsn>	35
[0..1]	+++++++Country	<Ctry>	
[0..7]	+++++++AddressLine	<AdrLine>	70
[0..1]	+++++++Identification	<Id>	
[1..1]{Or	+++++++OrganisationIdentification	<Orgld>	
[0..1]	+++++++AnyBIC	<AnyBIC>	
[0..1]	+++++++LEI	<LEI>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[0..1]	+++++++Issuer	<Issr>	35
[1..1]Or}	+++++++PrivateIdentification	<PrvtId>	
[0..1]	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
[1..1]	+++++++BirthDate	<BirthDt>	ISODate
[0..1]	+++++++ProvinceOfBirth	<PrvcOfBirth>	35
[1..1]	+++++++CityOfBirth	<CityOfBirth>	35
[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	+++++++CountryOfResidence	<CtryOfRes>	
[0..1]	+++++++ReferenceNumber	<RefNb>	140
[0..1]	+++++++Date	<Dt>	ISODate
[0..1]	+++++++RemittedAmount	<RmtdAmt>	
[0..1]	+++++++FamilyMedicalInsuranceIndicator	<FmlyMdclInsrncInd>	
[0..1]	+++++++EmployeeTerminationIndicator	<MplyeeTermntnInd>	
[0..3]	+++++++AdditionalRemittanceInformation	<AddtlRmtInf>	140

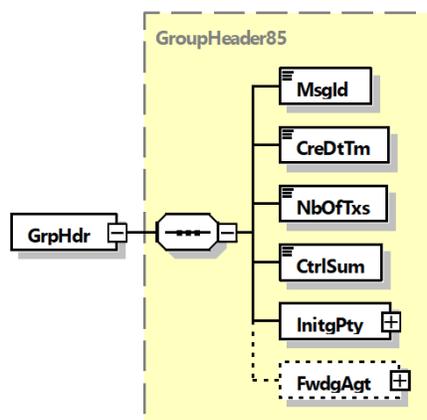
[0..n]	+++SupplementaryData	<SplmtryData>	
[0..1]	++++PlaceAndName	<PlcAndNm>	350
[1..1]	++++Envelope	<Envlp>	
[0..n]	+SupplementaryData	<SplmtryData>	
[0..1]	++PlaceAndName	<PlcAndNm>	350
[1..1]	++Envelope	<Envlp>	

5 Message items description

Message root



1.0 GroupHeader



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

XML Tag: <GrpHdr>

Occurrences: [1..1]

1.1 MessageIdentification



Definition: Point-to-point reference assigned by the instructing party and sent to the next party in the chain in order to unambiguously identify the message.

Usage: The instructing party must make sure that “MessageIdentification” is unique per instructed party for a pre-agreed period.

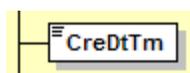
XML Tag: <MsgId>

Occurrences: [1..1]

Format: Max35Text

Example: <MsgId>ABC/060928/CCT001</MsgId>

1.2 CreationDateTime



Definition: Date and Time at which the message was created.

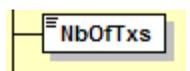
XML Tag: <CreDtTm>

Occurrences: [1..1]

Format: YYYY-MM-DDThh:mm:ss

Example: <CreDtTm>2010-12-18T08:35:30</CreDtTm>

1.6 NumberOfTransactions



Definition: Number of individual transactions contained in a message.

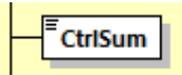
XML Tag: <NbOfTxs>

Occurrences: [1..1]

Format: Max15NumericText

Example: <NbOfTxs>3</NbOfTxs>

1.7 ControlSum



Definition: Total of all individual amounts included in the message, irrespective of currencies.

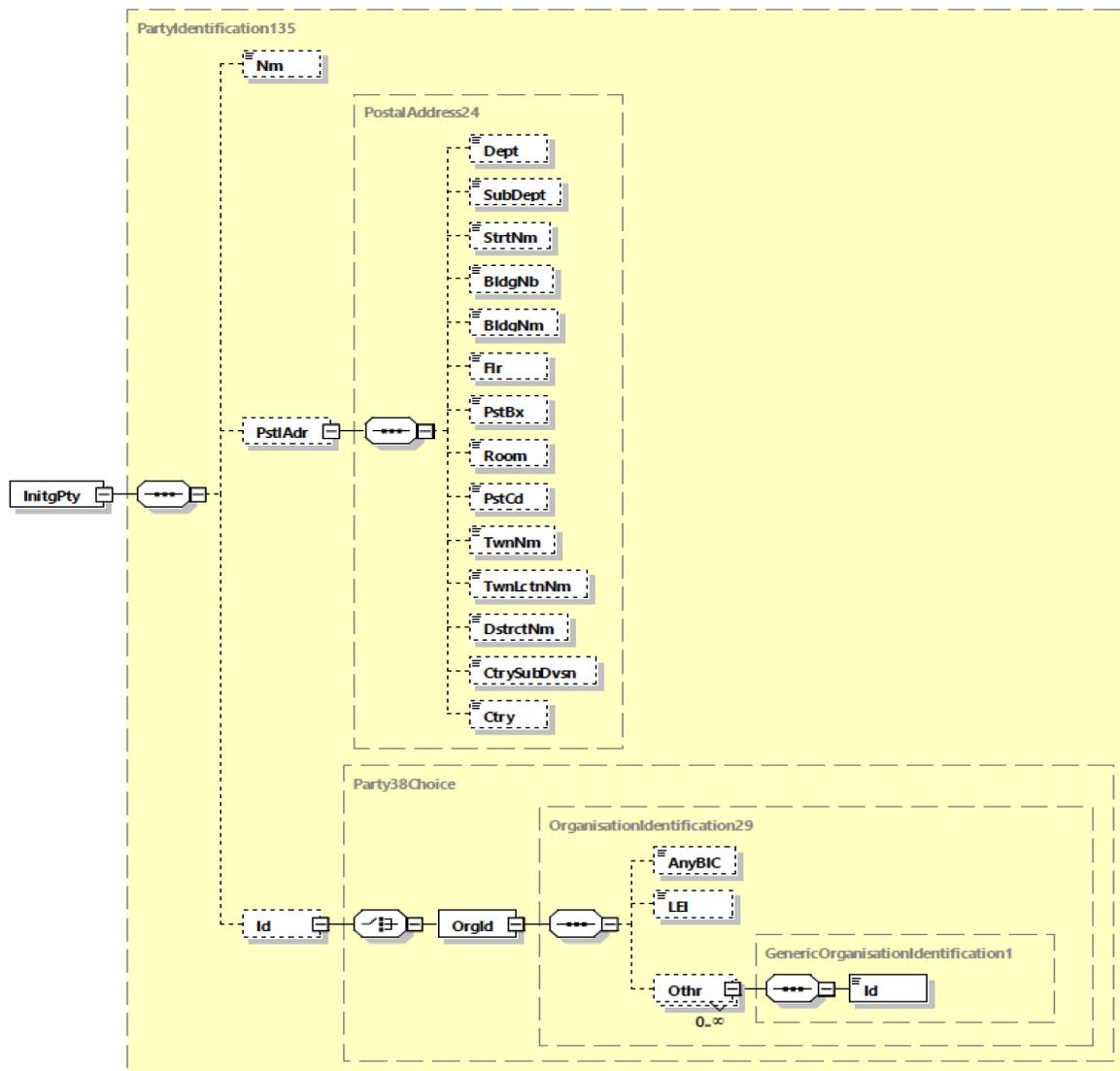
XML Tag: <CtrlSum>

Occurrences: [1..1]

Format: Max18totalDigits

Example: <CtrlSum>12.56</CtrlSum>

1.8 InitiatingParty



Definition: Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor.

XML Tag: <InitgPty>

Occurrences: [1..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max140Text
PostalAddress	<PstlAdr>	[0..1]	
+Department	<Dept>	[0..1]	Max70Text
+SubDepartment	<SubDept>	[0..1]	Max70Text
+StreetName	<StrtNm>	[0..1]	Max70Text
+BuildingNumber	<BldgNb>	[0..1]	Max16Text
+BuildingName	<BldgNm>	[0..1]	Max35Text
+Floor	<Flr>	[0..1]	Max70Text
+PostBox	<PstBx>	[0..1]	Max16Text
+Room	<Room>	[0..1]	Max70Text
+PostCode	<PstCd>	[0..1]	Max16Text
+TownName	<TwnNm>	[1..1]	Max35Text
+TownLocationName	<TwnLctnNm>	[0..1]	Max35Text
+DistrictName	<DstrctNm>	[0..1]	Max35Text
+CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text
+Country	<Ctry>	[1..1]	
Identification	<Id>	[0..1]	
+OrganisationIdentification	<OrgId>	[1..1]	
++AnyBIC	<AnyBIC>	[0..1]{or	ISO BIC format
++LEI	<LEI>	[0..1]or	
++Other	<Othr>	[0..1]or}	
+++Identification	<Id>	[1..1]	Max35Text

Rules:

SEPA Credit Transfers	Generic Credit transfers
<p>Either “Name” or “Identification” of the initiating party or both must be used. For Luxembourg companies, “Identification” (within Other) shall contain for example the “VAT number” or RCS number; The issuer of this identification is not mandatory.</p>	
<p>No business control is applied on the field “InitiatingParty”.</p>	
<p>“Name” is limited to 70 characters</p>	<p>“Name” is limited to 140 characters</p>
	<p>“TownName” and “Country” are mandatory</p>
	<p>“Country” is check against the list of country names obtain from the United Nations (ISO 3166, Alpha-2 code).</p>

Example:

```

<InitgPty>
  <Nm>Luxcompany</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>0123456789</Id>
      </Othr>
    </OrgId>
  </Id>
</InitPty>

```

1.9 ForwardingAgent

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

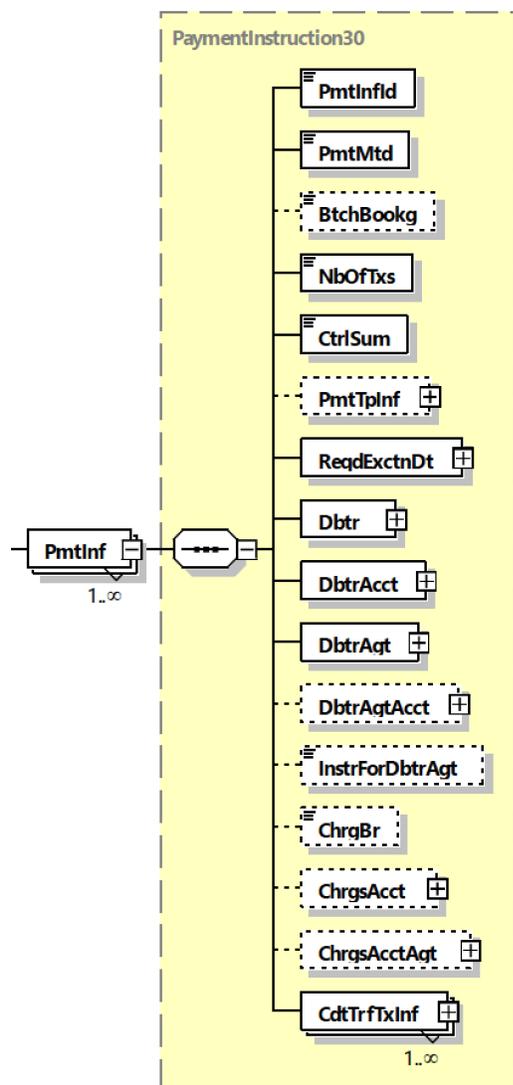
XML Tag: < FwdgAgt>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	< FinInstnId>	[1..1]	
+BICFI	<BICFI>	[1..1]	

2.0 PaymentInformation

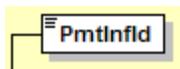


Definition: Set of characteristics that applies to the debit side of the payment transactions as well as one or several Transaction Information Blocks.

XML Tag: <PmtInf>

Occurrences: [1..n]

2.1 PaymentInformationIdentification



Definition: Reference assigned by a sending party in order to unambiguously identify the payment information block within the message.

XML Tag: <PmtInflId>

Occurrences: [1..1]

Format: Max35Text

Example: <PmtInflId> ABC/1234/2010-09-25</PmtInflId>

2.2 PaymentMethod



Definition: Specifies the means of payment that will be used to move the amount of money.

XML Tag: <PmtMtd>

Occurrences: [1..1]

Format: Code

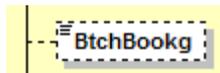
The following Code must be used:

Code	Name	Definition
TRF	Transfer	Transfer of an amount of money from Debtor account to Creditor account.

Rules: Only TRF is allowed for SEPA Credit Transfers. Values not listed are ignored.

Example: <PmtMtd>TRF</PmtMtd>

2.3 BatchBooking



Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in a payment is requested

XML Tag: <BtchBookg>

Occurrences: [0..1]

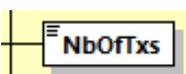
Format: One of the following “BatchBooking” values must be used:

Code	Name	Definition
true	true	Identifies that one single batch entry for the sum of the amounts of all transactions in a Payment Information Block is requested (one debit for all transactions in a Payment Information Block)
false	false	Identifies that a single entry for each of the transactions in a message is requested

Rules: If “BatchBooking” is absent, then its value is considered to be “true”. Values not listed are ignored.

Example: <BtchBookg>>false</BtchBookg>

2.4 NumberOfTransactions



Definition: Number of individual transactions contained in a payment information block.

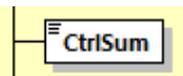
XML Tag: <NbOfTx>

Occurrences: [1..1]

Format: Max15NumericText

Example: <NbOfTx>55</NbOfTx>

2.5 ControlSum



Definition: Total of all individual amounts included in a payment information block, irrespective of currencies.

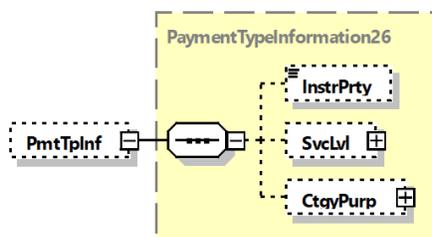
XML Tag: <CtrlSum>

Occurrences: [1..1]

Format: Max18totalDigits

Example: <CtrlSum>12.56</CtrlSum>

2.6 PaymentTypeInformation



Definition: Set of elements which specifies the type of transaction more in detail.

XML Tag: <PmtTplnf>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
InstructionPriority	<InstrPrty>	2.7	[0..1]	Code
ServiceLevel	<SvcLvl>	2.8	[0..1]	
CategoryPurpose	<CtgyPurp>	2.14	[0..1]	

Rules:

- "PaymentTypeInformation" must be present here or under 'Credit Transfer Transaction Information'. It is highly recommended that "PaymentTypeInformation" is used at payment level.

2.7 InstructionPriority



This Message item is part of “PaymentTypeInformation” ([2.6](#))

Definition: Indicates the degree of urgency the initiating party would like the Debtor’s Bank to apply to the processing of the instruction.

XML Tag: <InstrPrty>

Occurrences: [0..1]

Format: Code

When this message item is present, one of the following values must be used:

Code	Name	Definition
NORM	Normal	Priority level is normal
HIGH	High	Priority level is high

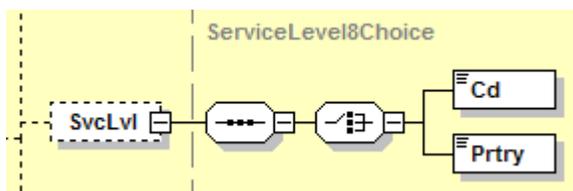
Rules: If “InstructionPriority” is absent, its value is considered to be “NORM”. Values not listed are ignored.

Only the value “NORM” can be used for a SEPA Credit Transfer. Other values not pre-agreed with Financial Institutions may be ignored.

High priority means a request for urgent interbank clearing, i.e. interbank clearing on the day of debiting, provided the Debtor’s Bank supports this facility and upon its conditions (only if no foreign exchange required). Of course, the orders must arrive at the Debtor’s Bank before its cut-off time.

Example: <InstrPrty>NORM</InstrPrty>

2.8 ServiceLevel



This Message item is part of “PaymentTypeInformation” ([2.6](#))

Definition: Agreement or rules according to which the transaction must be processed

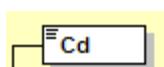
XML Tag: <SvcLvl>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Code	<Cd>	2.9	[1..1]{Or	Code
Proprietary	<Prtry>	2.10	[1..1]Or}	Max35Text

2.9 Code



Definition: Identification, in the form of a code, of a service level agreed upon beforehand.

XML Tag: <Cd>

Occurrences: [1..1]

Format: Code

The following Code value must be used:

Code	Name	Definition
SEPA	Single Euro Payments Area	Payment must be executed following the Single Euro Payments Area scheme
BKTR	BookTransaction	Payment through internal book transfer.
G001	TrackedCustomerCreditTransfer	Tracked Customer Credit Transfer
G002	TrackedStopAndRecall	Tracked Stop and Recall
G003	TrackedCorporateTransfer	Tracked Corporate Transfer
G004	TrackedFinancialInstitutionTransfer	Tracked Financial Institution Transfer
NUGP	NonurgentPriorityPayment	Payment must be executed as a non-urgent transaction with priority settlement.
NURG	NonurgentPayment	Payment must be executed as a non-urgent transaction, which is typically identified as an ACH or low value transaction.

PRPT	EBAPriorityService	Transaction must be processed according to the EBA Priority Service.
SDVA	SameDayValue	Payment must be executed with same day value to the creditor.
URGP	UrgentPayment	Payment must be executed as an urgent transaction cleared through a real-time gross settlement system, which is typically identified as a wire or high value transaction.
URNS	UrgentPaymentNetSettlement	Payment must be executed as an urgent transaction cleared through a real-time net settlement system, which is typically identified as a wire or high value transaction.

Rules: Values not listed or not pre-agreed with the Financial institution are ignored.

- if “ServiceLevel” is absent, the rules according to which the transaction will be processed, depend on the data elements of the transaction.

Example: <Cd>SEPA</Cd>

2.10 Proprietary



Definition: Proprietary identification of a particular bank’s service level agreed upon beforehand

XML Tag: <Prtry>

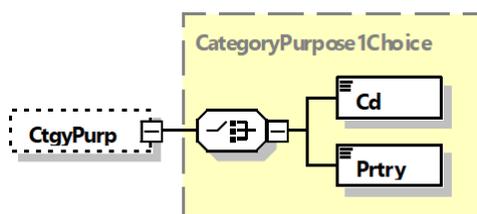
Occurrences: [1..1]

Format: Max35Text

Rules: Proprietary “ServiceLevel” is only to be used for Generic Credit Transfers

Example: <Prtry>NONSEPTARIF1</Prtry>

2.14 CategoryPurpose



This Message item is part of “PaymentTypeInformation” (2.6)

Definition: Specifies the high-level purpose of the instruction based on a set of pre-defined categories

XML Tag: <CtgyPurp>

Occurrences: [0..1]

2.15 Code



This Message item is part of “CategoryPurpose” (2.14)

Definition: Category purpose, as published in an external category purpose code list.

XML Tag: <Cd>

Occurrences: [0..1]

Format: Code

Rules: Values not listed or not pre-agreed with the Financial institution are ignored.

Code	Name	Definition
SALA	SalaryPayment	Payment of salaries.
INTC	IntraCompanyPayment	intra-company payment (a payment between two companies belonging to the same group)

For a complete list of codes, see Annex2 or the External Code Sets at

<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>.

Example: <Cd>SALA</Cd>

2.16 Proprietary



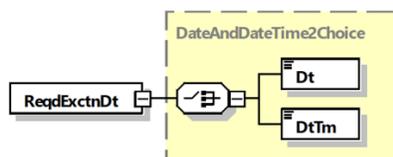
Definition: Category purpose, in a proprietary form.

XML Tag: <Prtry>

Occurrences: [1..1]

Format: Max35Text

2.17 RequestedExecutionDate



Definition: Date at which the initiating party requests the clearing agent to process the payment.

XML Tag: <ReqdExctnDt>

Occurrences: [1..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Date	<Dt>	[1..1]{Or	ISODate
DateTime	<DtTm>	[1..1]Or}	ISODateTime

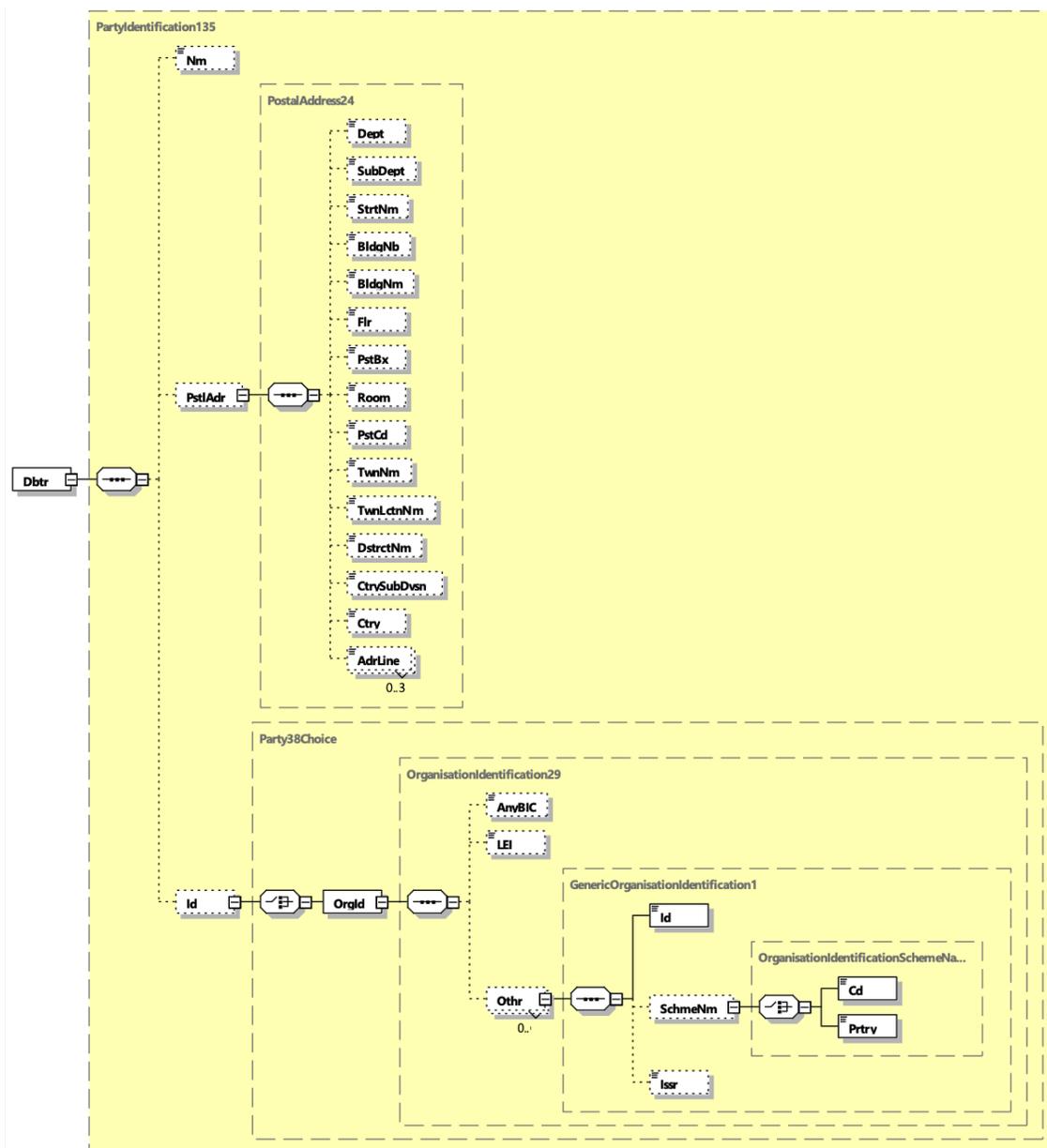
Rules: “RequestedExecutionDate” is limited to maximum one year in the future.

If “RequestedExecutionDate” is filled with a past date, then it is replaced with the date of execution.

Effective use of “RequestedExecutionDate” by the debtor bank is dependent of other factors like “Cut-of-time of reception” or others.

Example:
 <ReqdExctnDt>
 <Dt>2021-05-31</Dt>
 </ReqdExctnDt>

2.19 Debtor



Definition: Party owing an amount of money to the (ultimate) creditor.

XML Tag: <Dbtr>

Occurrences: [1..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[1..1]	Max140Text
PostalAddress	<PstlAdr>	[0..1]	
+Department	<Dept>	[0..1]	Max70Text
+SubDepartment	<SubDept>	[0..1]	Max70Text
+StreetName	<StrtNm>	[0..1]	Max70Text
+BuildingNumber	<BldgNb>	[0..1]	Max16Text
+BuildingName	<BldgNm>	[0..1]	Max35Text
+Floor	<Flr>	[0..1]	Max70Text
+PostBox	<PstBx>	[0..1]	Max16Text
+Room	<Room>	[0..1]	Max70Text
+PostCode	<PstCd>	[0..1]	Max16Text
+TownName	<TwnNm>	[0..1]	Max35Text
+TownLocationName	<TwnLctnNm>	[0..1]	Max35Text
+DistrictName	<DstrctNm>	[0..1]	Max35Text
+CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text
+Country	<Ctry>	[0..1]	2 (ISO)
+AddressLine	<AdrLine>	[0..3]	Max70Text
Identification	<Id>	[0..1]	
+OrganisationIdentification	<OrgId>	[1..1]	
++AnyBIC	<AnyBIC>	[0..1]	ISO BIC format
++LEI	<LEI>	[0..1]	
++Other	<Othr>	[0..1]	
+++Identification	<Id>	[1..1]	Max35Text
+++SchemeName	<SchmeNm>	[0..1]	
++++Code	<Cd>	[1..1]{Or	
++++Proprietary	<Prtry>	[1..1]Or}	Max35Text
+++Issuer	<Issr>	[0..1]	Max35Text

Rules:

SEPA Credit Transfers	Generic Credit transfers
Name is limited to 70 characters	Name is limited to 140 characters
AddressLine is limited to 2 occurrences of maximum 70 characters.	AddressLine is limited to 3 occurrences of maximum 35 characters.
Country is check against the list of country names obtain from the United Nations (ISO 3166, Alpha-2 code).	
The field Identification (here at same level as Name and PostalAddress) is not recommended to be used.	

- STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.
- HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.
- UNSTRUCTURED ADDRESS (As of 22 November 2026, only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' sub[1]elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is located in a non-EEA SEPA country or territory

Example:

<Dbtr>

<Nm>ABC Corporation</Nm>

<PstlAdr>

<StrtNm>Times Square</StrtNm>

<BldgNb>7</BldgNb>

<PstCd>NY 10036</PstCd>

<TwnNm>New York</TwnNm>

<Ctry>US</Ctry>

</PstlAdr>

</Dbtr>

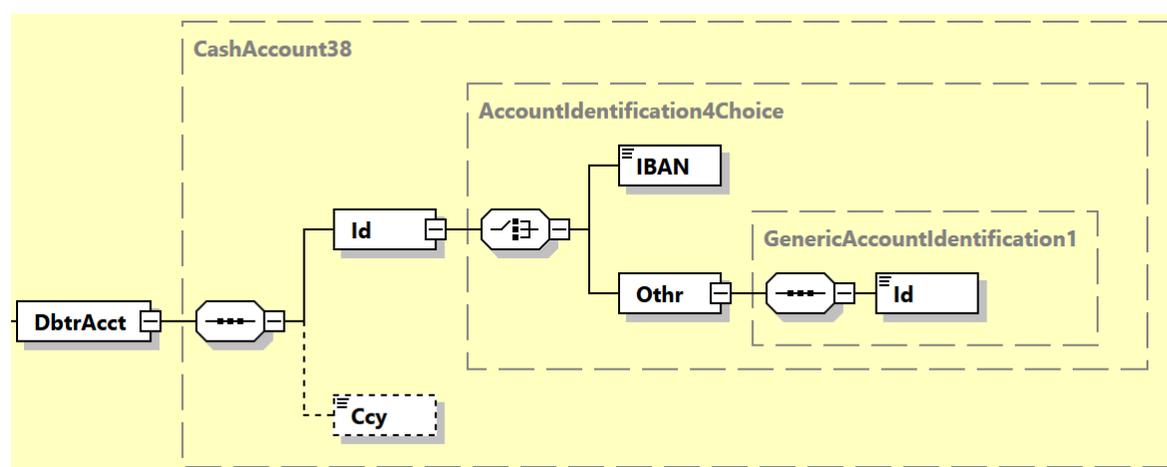
Or

```

<Dbtr>
  <Nm>Luxcompany</Nm>
  <PstlAdr>
    <AdrLine>59 Boulevard Royal</AdrLine>
    <AdrLine>L-2010 Luxembourg</AdrLine>
    <Ctry>LU</Ctry>
  </PstlAdr>
</Dbtr>

```

2.20 DebtorAccount



Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

XML Tag: <DbtrAcct>

Occurrences: [1..1]

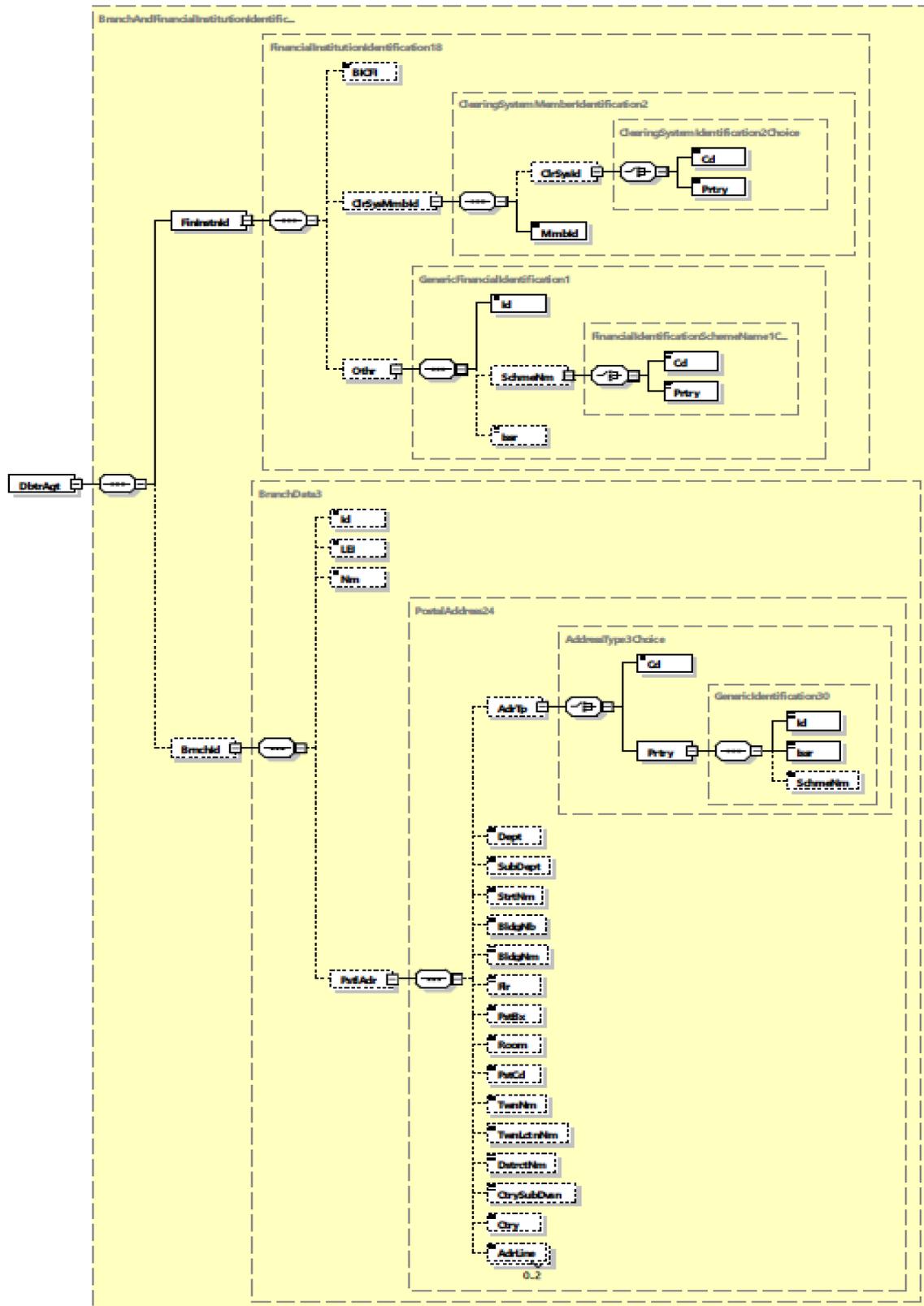
Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Identification	<Id>	[1..1]	
+IBAN (International Bank Account Number)	<IBAN>	[1..1]{Or	IBAN-format
+Other	<Othr>	[1..1]Or}	
++Identification	<Id>	[1..1]	Max34Text
Currency	<Ccy>	[0..1]	ISO Currency Code

- Rules:**
- For Luxembourg banks, IBAN format (ISO 13616) must always be used.
 - The field “Currency” is not recommended to be used. The account’s currency is dominant.
 - The currency code must be valid and registered with the ISO 4217 (Alpha-3)

Example : <DbtrAcct>
 <Id>
 <IBAN>LU566541234567890123</IBAN>
 </Id>
 </DbtrAcct>

2.21 DebtorAgent



Definition: Financial institution servicing an account for the debtor.

XML Tag: <DbtrAgt>

Occurrences: [1..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
+BICFI	<BICFI>	[0..1] {or	ISO BIC format
+ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	
++ClearingSystemIdentification	<ClrSysId>	[0..1]	
+++Code	<Cd>	[1..1]{Or	
+++Proprietary	<Prtry>	[1..1]Or}	Max35Text
++MemberIdentification	<Mmbld>	[1..1]	
+Other	<Othr>	[0..1] or}	
++Identification	<Id>	[1..1]	Max35Text
++SchemeName	<SchmeNm>	[0..1]	
+++Code	<Cd>	[1..1]{Or	
+++Proprietary	<Prtry>	[1..1]Or}	Max35Text
++Issuer	<Issr>	[0..1]	Max35Text

Rules:

The BIC is optional for national SEPA transactions as of 01/02/2014.

The BIC is mandatory for non-EU /EEA cross-border SEPA transactions.

If field <BICFI> is not used, then only 'NOTPROVIDED' is allowed in the field "Identification"

Example : <DbtrAgt>

```

    <FinInstnId>
      <BICFI>AAAALULLXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>

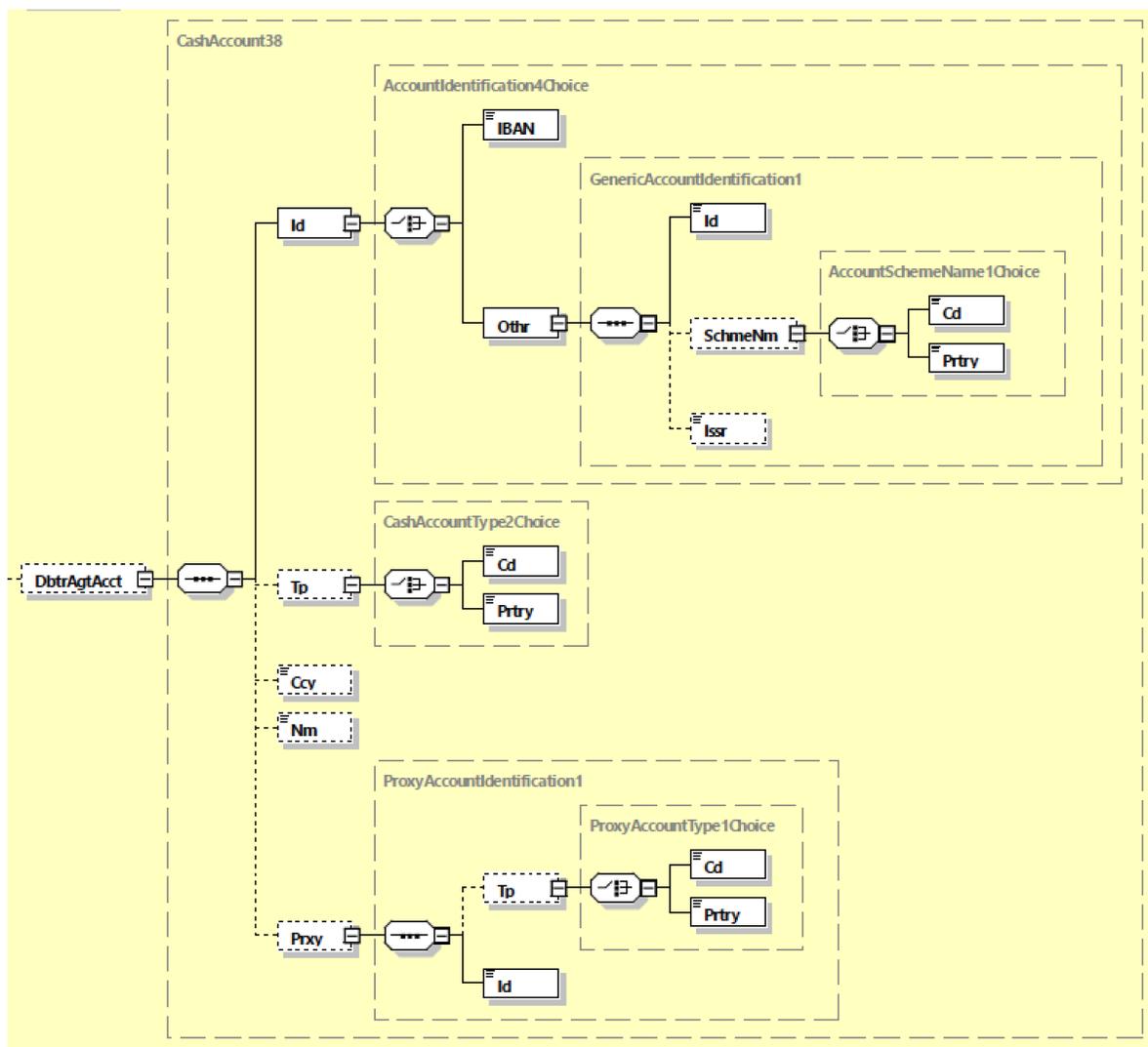
```

Or

```

<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
  
```

2.22 DebtorAgentAccount



Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

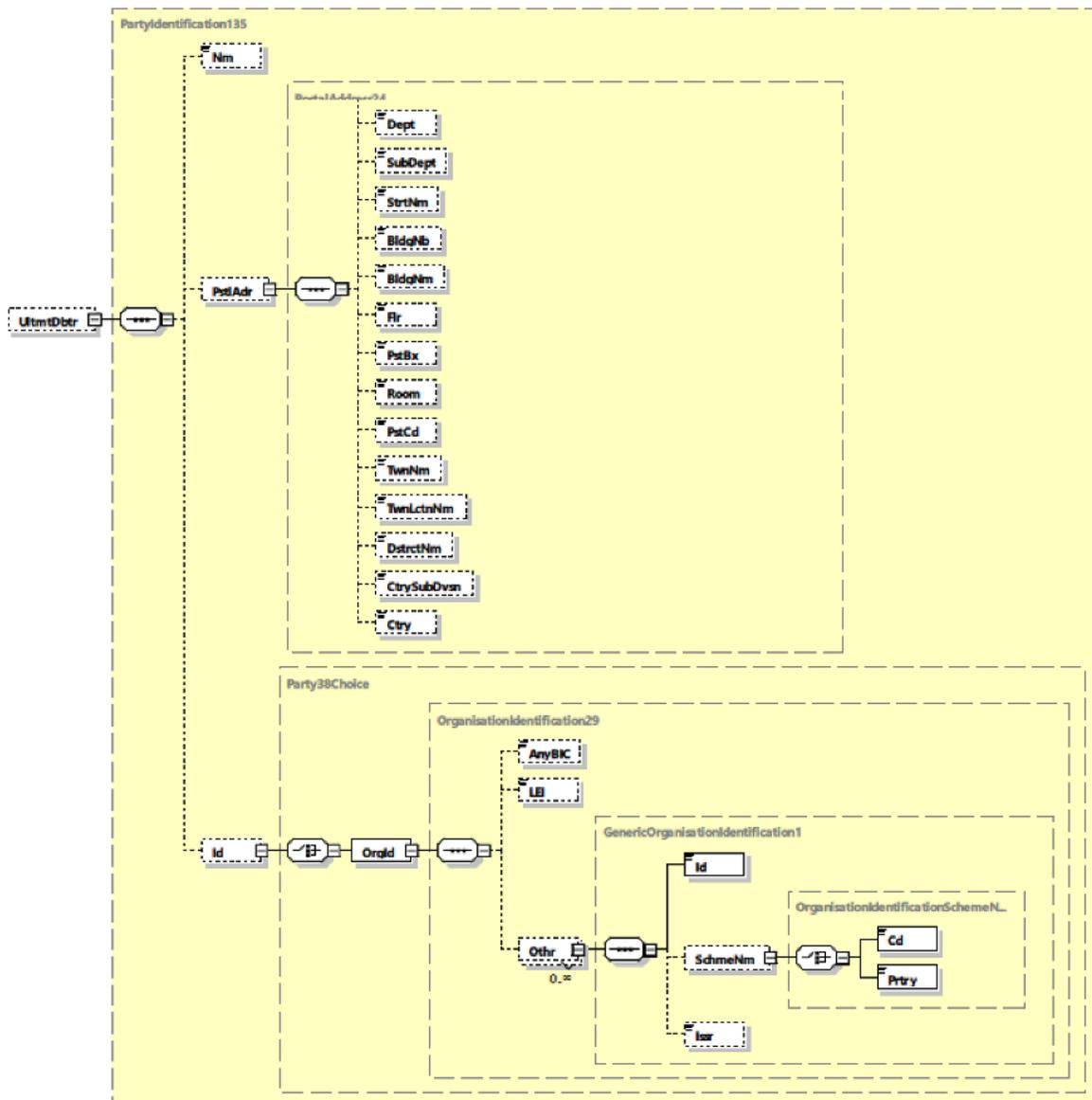
XML Tag: <DbtrAgtAcct>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Identification	<Id>	[1..1]	
+IBAN	<IBAN>	[1..1]{Or	
+Other	<Othr>	[1..1]Or}	
++Identification	<Id>	[1..1]	Max34Text
++SchemeName	<SchmeNm>	[0..1]	
+++Code	<Cd>	[1..1]{Or	
+++Proprietary	<Prtry>	[1..1]Or}	Max35Text
++Issuer	<Issr>	[0..1]	Max35Text
Type	<Tp>	[0..1]	
+Code	<Cd>	[1..1]{Or	
+Proprietary	<Prtry>	[1..1]Or}	Max35Text
Currency	<Ccy>	[0..1]	
Name	<Nm>	[0..1]	Max70Text
Proxy	<Prxy>	[0..1]	
+Type	<Tp>	[0..1]	
++Code	<Cd>	[1..1]{Or	
++Proprietary	<Prtry>	[1..1]Or}	Max35Text
+Identification	<Id>	[1..1]	Max2048Text

2.23 UltimateDebtor



Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.
The “UltimateDebtor” is only to be used if different from Debtor.

XML Tag: <UltmtDbtr>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max140Text *
PostalAddress	<PstAdr>	[0..1]	
+Department	<Dept>	[0..1]	Max70Text
+SubDepartment	<SubDept>	[0..1]	Max70Text
+StreetName	<StrtNm>	[0..1]	Max70Text
+BuildingNumber	<BldgNb>	[0..1]	Max16Text
+BuildingName	<BldgNm>	[0..1]	Max35Text
+Floor	<Flr>	[0..1]	Max70Text
+PostBox	<PstBx>	[0..1]	Max16Text
+Room	<Room>	[0..1]	Max70Text
+PostCode	<PstCd>	[0..1]	Max16Text
+TownName	<TwnNm>	[1..1]	Max35Text
+TownLocationName	<TwnLctnNm>	[0..1]	Max35Text
+DistrictName	<DstrctNm>	[0..1]	Max35Text
+CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text
+Country	<Ctry>	[1..1]	2 (ISO Code)
Identification	<Id>	[0..1]	
+OrganisationIdentification	<OrgId>	[1..1]	
++AnyBIC	<AnyBIC>	[0..1]	ISO BIC format
++LEI	<LEI>	[0..1]	
++Other	<Othr>	[0..1]	
+++Identification	<Id>	[1..1]	Max35Text
+++SchemeName	<SchmeNm>	[0..1]	
++++Code	<Cd>	[1..1]{Or	
++++Proprietary	<Prtry>	[1..1]Or}	Max35Text
++++Issuer	<Issr>	[0..1]	Max35Text

Rules:

SEPA Credit Transfers	Generic Credit transfers
Name is limited to 70 characters	Name is limited to 140 characters
Field 2.23 has to be used only if ultimate debtor is different from debtor.	
Ultimate Debtor may be present either at 'Payment Information' if bilaterally determined with the Financial institution or at 'Credit Transfer Transaction Information' level.	
If "PostalAddress" is used, then Town name and Country must be present.	
Country is check against the list of country names obtain from the United Nations (ISO 3166, Alpha-2 code).	

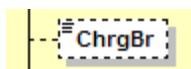
Example : <UltmtDbtr>

```

    <Id>
      <OrgId>
        <Othr>
          <Id>0123456789</Id>
        </Othr>
      </OrgId>
    </Id>
  </UltmtDbtr>

```

2.25 ChargeBearer



Definition: Specifies which party/parties will bear the charges linked to the processing of the payment transaction.

XML Tag: <ChrgBr>

Occurrences: [0..1]

Format: Code

If present, the following value must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	Transaction charges applied by Debtor Bank and Creditor Bank are borne resp. by Debtor and Creditor.
SLEV	Following Service Level	Charges are to be applied following the rules agreed upon in the service level and/or scheme. For SEPA: Charges applied by Debtor and Creditor Bank are charged respectively to Debtor and Creditor.

Rules:

For SEPA Credit Transfers only “SLEV” is allowed.

For generic Credit Transfers, “SLEV” is not allowed.

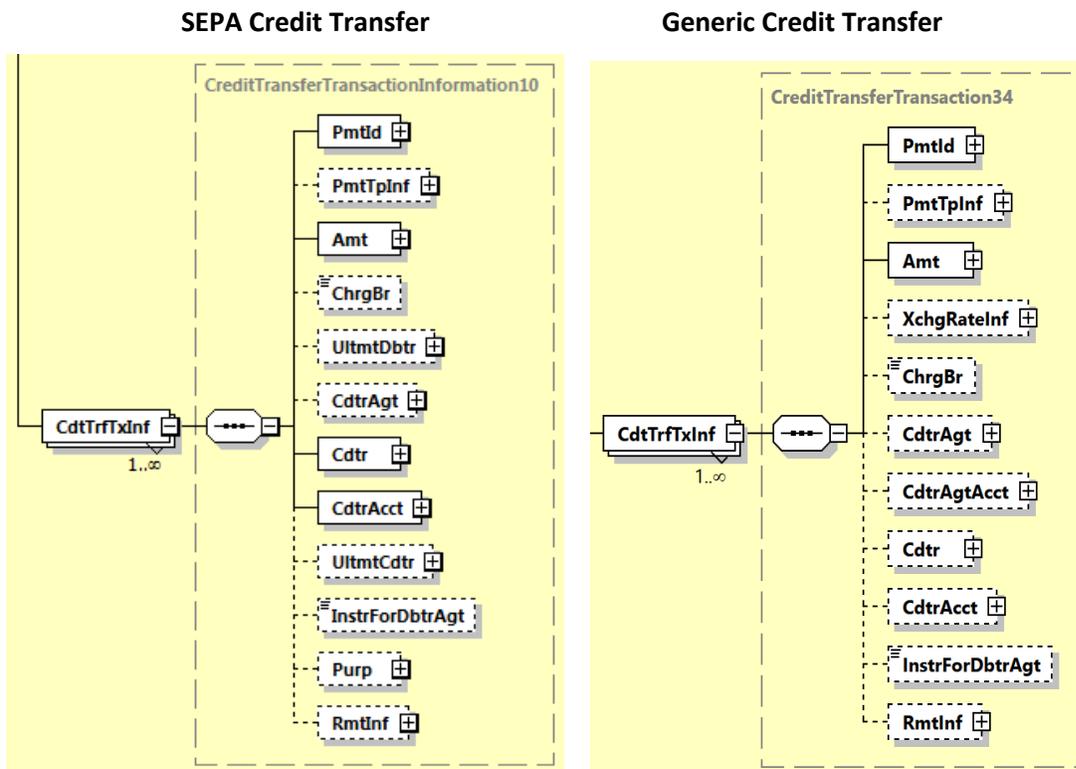
If ChargeBearer is absent, “SLEV” is used as default value for SEPA Credit Transfers and “SHAR” for generic Credit Transfers.

Values not listed are ignored

Charge Bearer may be present either at ‘Payment Information’ or at ‘Credit Transfer Transaction Information’ level

Example : <ChrgBr>SLEV</ChrgBr>

2.28 CreditTransferTransactionInformation

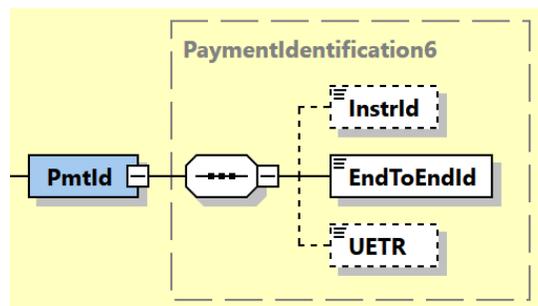


Definition: Set of elements providing information which is specific for the individual transaction(s) included into the message.

XML Tag: `<CdtTrfTxInf>`

Occurrences: [1..n]

2.29 PaymentIdentification



Definition: Set of elements as a reference for a payment instruction.

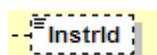
XML Tag: <PmtId>

Occurrences: [1..1]

Format: This message item consists of the following elements:

Index	Name
2.30	InstructionIdentification
2.31	EndToEndIdentification
2.32	UETR

2.30 InstructionIdentification



This Message item is part of “PaymentIdentification” ([2.29](#))

Definition: The “InstructionIdentification” is a unique reference assigned by the Initiator to unambiguously identify the transaction.

As this identification is a point to point reference between the Initiator and the “DebtorAgent”, it is not forwarded to the “CreditorAgent”.

XML Tag: <InstrId>

Occurrences: [0..1]

Format: max35Text

Example: <InstrId>1234567890</InstrId>

2.31 EndToEndIdentification



This Message item is part of “PaymentIdentification” ([2.29](#))

Definition: Unique identification assigned by the initiating party in order to unambiguously identify each transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

XML Tag: <EndToEndId>

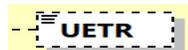
Occurrences: [1..1]

Format: max35Text

Rules: For SEPA Credit Transfers, this unique identification is passed on to the creditor.

Example: <EndToEndId>ABC/4562/2010-09-25</EndToEndId>

2.32 UETR



This Message item is part of “PaymentIdentification” ([2.28](#))

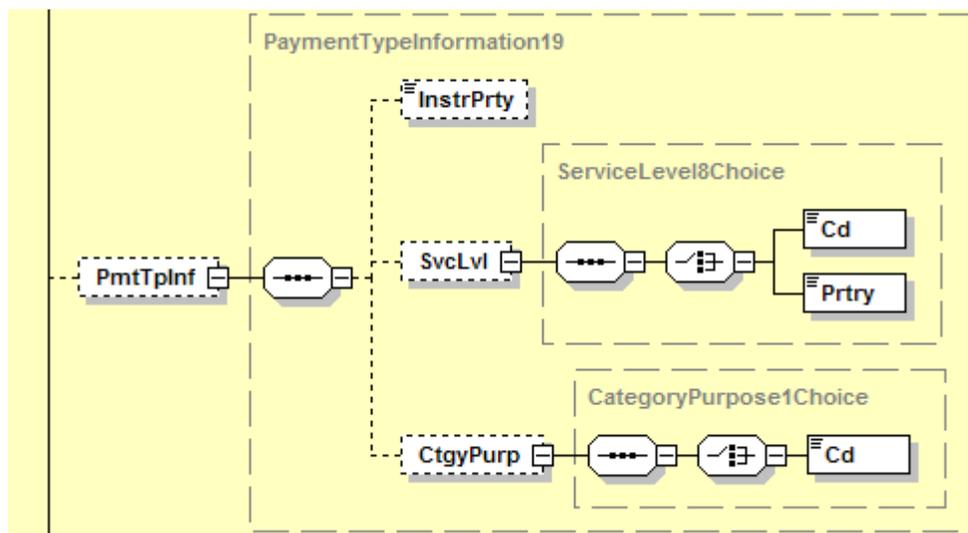
Definition: Universally unique identifier to provide an end-to-end reference of a payment transaction.

XML Tag: <UETR>

Occurrences: [0..1]

Format: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

2.6 PaymentTypeInformation



Definition: Set of elements which specifies the type of transaction more in detail.

XML Tag: <PmtTplnf>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
ServiceLevel	<SvcLvl>	2.35	[0..3]	
CategoryPurpose	<CtgyPurp>	2.39	[0..1]	

- Rules:**
- “PaymentTypeInformation” must be present here or under ‘Credit Transfer Transaction Information’. It is highly recommended that “PaymentTypeInformation” is used at payment level.
 - For SEPA Credit Transfers, maximum 1 occurrence of “ServiceLevel” is allowed.

2.7 InstructionPriority



This Message item is part of “PaymentTypeInformation” ([2.33](#))

Definition: Indicates the degree of urgency the initiating party would like the Debtor’s Bank to apply to the processing of the instruction.

XML Tag: <InstrPrty>

Occurrences: [0..1]

Format: Code

When this message item is present, one of the following values must be used:

Code	Name	Definition
NORM	Normal	Priority level is normal
HIGH	High	Priority level is high

Rules: If “InstructionPriority” is absent, its value is considered to be “NORM”. Values not listed are ignored.

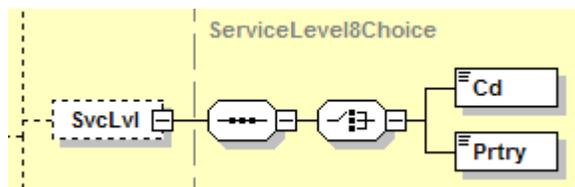
Only the value “NORM” can be used for a SEPA Credit Transfer. Other values not pre-agreed with Financial Institutions may be ignored.

High priority means a request for urgent interbank clearing, i.e. interbank clearing on the day of debiting, provided the Debtor’s Bank supports this facility and upon its conditions (only if no foreign exchange required). Of course, the orders must arrive at the Debtor’s Bank before its cut-off time.

Other values than “NORM” requires an upstream bilateral agreement with the Financial institution

Example: <InstrPrty>NORM</InstrPrty>

2.35 ServiceLevel



This Message item is part of “PaymentTypeInformation” ([2.33](#))

Definition: Agreement or rules according to which the transaction must be processed

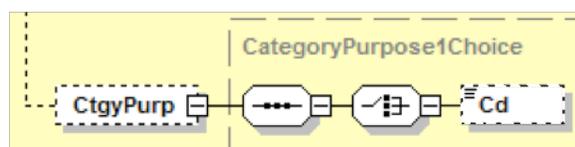
XML Tag: <SvcLvl>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Code	<Cd>	2.9	[1..1]{Or	Code
Proprietary	<Prtry>	2.10	[1..1]Or}	Max35Text

2.39 CategoryPurpose



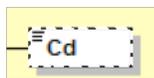
This Message item is part of “PaymentTypeInformation” ([2.33](#))

Definition: Specifies the high-level purpose of the instruction based on a set of pre-defined categories

XML Tag: <CtgyPurp>

Occurrences: [0..1]

2.9 Code



This Message item is part of “CategoryPurpose” ([2.39](#))

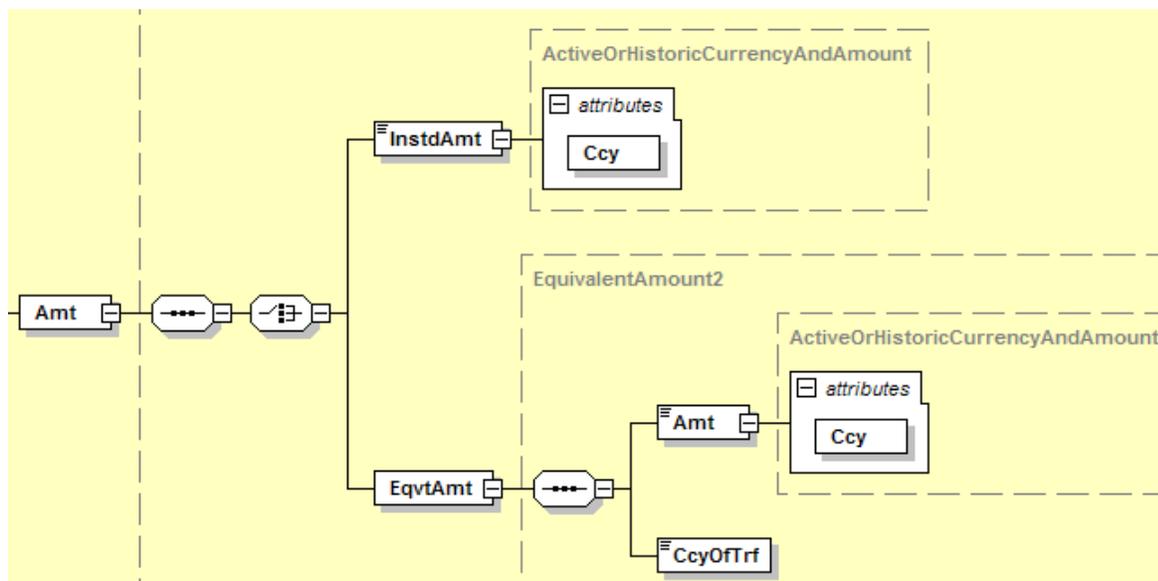
- Definition:** Category purpose, as published in an external category purpose code list.
- XML Tag:** <Cd>
- Occurrences:** [0..1]
- Format:** Code
- Rules:** Values not listed or not pre-agreed with the Financial institution are ignored.

Code	Name	Definition
SALA	SalaryPayment	Payment of salaries.
INTC	IntraCompanyPayment	intra-company payment (a payment between two companies belonging to the same group)

For a complete list of codes, see Annex2 or the External Code Sets at <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>.

Example: <Cd>SALA</Cd>

2.42 Amount



Definition: Amount of money to be moved between the debtor and creditor.

XML Tag: <Amt>

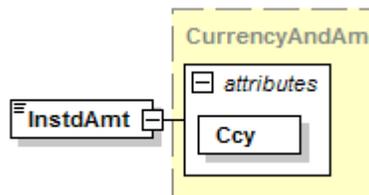
Occurrences: [1..1]

Format: This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
InstructedAmount	<InstdAmt>	2.43	[1..1]{Or	
EquivalentAmount	<EqvtAmt>	2.44	[1..1]Or}	

Rules: “EquivalentAmount” is only to be used for Generic Credit Transfers

2.43 InstdAmount



This Message item is part of “Amount” ([2.42](#))

Definition: Amount of money to be transferred, labeled in the currency as ordered by the initiating party.

XML Tag: <InstdAmt>

Occurrences: [1..1]

Format: Maximum 11 digits for SEPA Credit Transfers, two of which for the fractional part and excluding the decimal separator. E.g.: 999999999.99

Maximum 14 digits for Generic Credit Transfers, two of which for the meaningful fractional part and excluding the decimal separator. E.g.: 999999999999.99

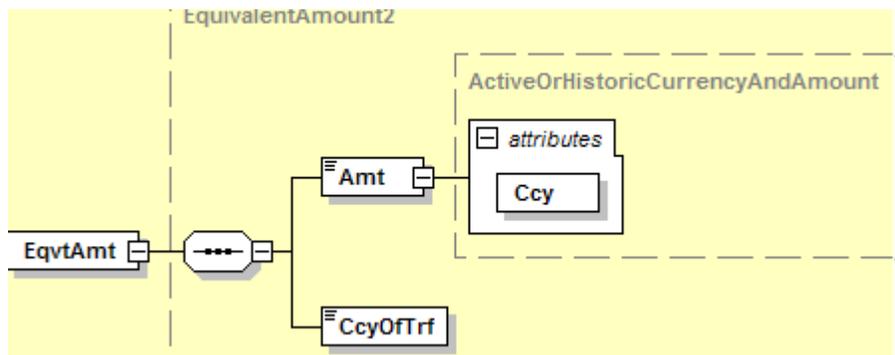
Decimal separator is “.”

Currency is explicit and included into the XML-tag.

- Rules:**
- Currency must be “EUR” for SEPA Credit Transfers.
 - Amount must be greater than 0.
 - The fractional part is linked to the currency (ISO 4217) and is less or equal than 5 digit.
 - A meaningless fractional part is not mandatory; i.e: “10” can be written “10” or “10.” Or “10.0” or “10.00”.
 - Maximum length of this field is 18 characters (currency and decimal separator included).

Example : <InstdAmt Ccy=“EUR”>4723.34</InstdAmt>

2.44 EquivalentAmount



This Message item is part of Amount ([2.42](#))

Definition: Amount of money labeled in the currency of the Debtor's Account and to be moved into a different currency.

XML Tag: <EqvtAmt>

Occurrences: [1..1]

Format: This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Amount	<Amt>	2.45	[1..1]	Amount
CurrencyOfTransfer	<CcyOfTrf>	2.46	[1..1]	ISO Currency Code

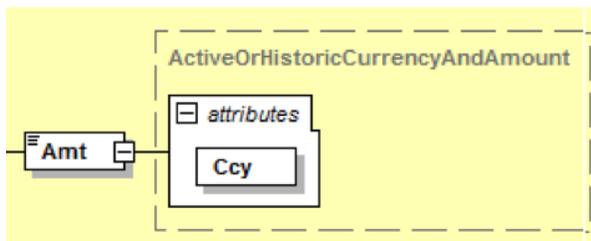
Rules:

- Amount is labeled in the currency of the Debtor's Account, but this amount is to be converted and transferred into the currency defined by "CurrencyOfTransfer".
- "EquivalentAmount" is only to be used for Generic Credit Transfers.

Example : Pay the equivalent of 1,500 EUR in JPY (and account is in EUR)

```
<EqvtAmt>
  <Amt Ccy="EUR">1500</Amt>
  <CcyOfTrf>JPY</CcyOfTrf>
</EqvtAmt>
```

2.45 Amount



This Message item is part of “EquivalentAmount” ([2.44](#))

Definition: Amount of money to be transferred, labeled in the currency as ordered by the initiating party.

XML Tag: <Amt>

Occurrences: [1..1]

Format: Maximum 14 digits, two of which for the meaningful fractional part and excluding the decimal separator. E.g.: 999999999999.99

Decimal separator is “.”

Currency is explicit and included into the XML-tag.

- Rules:**
- Amount must be greater than 0.
 - The fractional part is linked to the currency (ISO 4217) and is less or equal than 5 digit.
 - A meaningless fractional part is not mandatory; i.e: “10” can be written “10” or “10.” Or “10.0” or “10.00”.
 - Maximum length of this field is 18 characters (currency and decimal separator included).

Example : <Amt Ccy="EUR">1500</Amt>

2.46 CurrencyOfTransfer

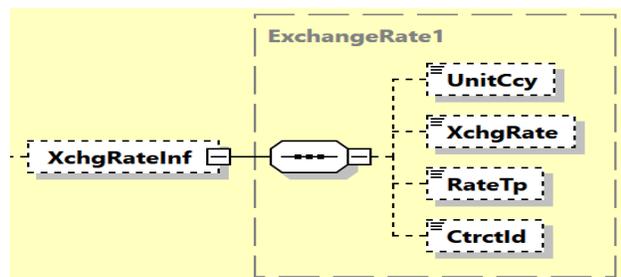
Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account

XML Tag: <CcyOfTrf>

Occurrences: [1..1]

Format: [A-Z]{3,3}

2.47 ExchangeRateInformation



Definition: Information on the foreign exchange contract agreed between the initiating party/creditor and debtor agent and which goes together with the payment transaction.

XML Tag: <XchgRateInf>

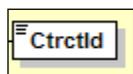
Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
UnitCurrency	<UnitCcy>		[0..1]	
ExchangeRate	<XchgRate>		[0..1]	
RateType	<RateTp>		[0..1]	
ContractIdentification	<CtrctId>	2.50	[1..1]	Max35Text

Rules: “ExchangeRateInformation” must not be used for SEPA Credit Transfers.

2.50 ContractIdentification



This Message item is part of “ExchangeRateInformation” ([2.47](#))

Definition: Unique reference of the foreign exchange contract agreed between the Debtor and his bank.

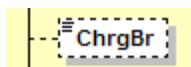
XML Tag: <CtrctId>

Occurrences: [1..1]

Format: Max35Text

Example: <CtrctId>FX222222111111</CtrctId>

2.51 ChargeBearer



Definition: Specifies which party/parties will bear the charges linked to the processing of the payment transaction.

XML Tag: <ChrgBr>

Occurrences: [0..1]

Format: Code

If present, the following value must be used:

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	Transaction charges applied by Debtor Bank and Creditor Bank are borne resp. by Debtor and Creditor.
SLEV	Following Service Level	Charges are to be applied following the rules agreed upon in the service level and/or scheme. For SEPA: Charges applied by Debtor and Creditor Bank are charged resp. to Debtor and Creditor.

Rules: For SEPA Credit Transfers only “SLEV” is allowed.

For generic Credit Transfers, “SLEV” is not allowed.

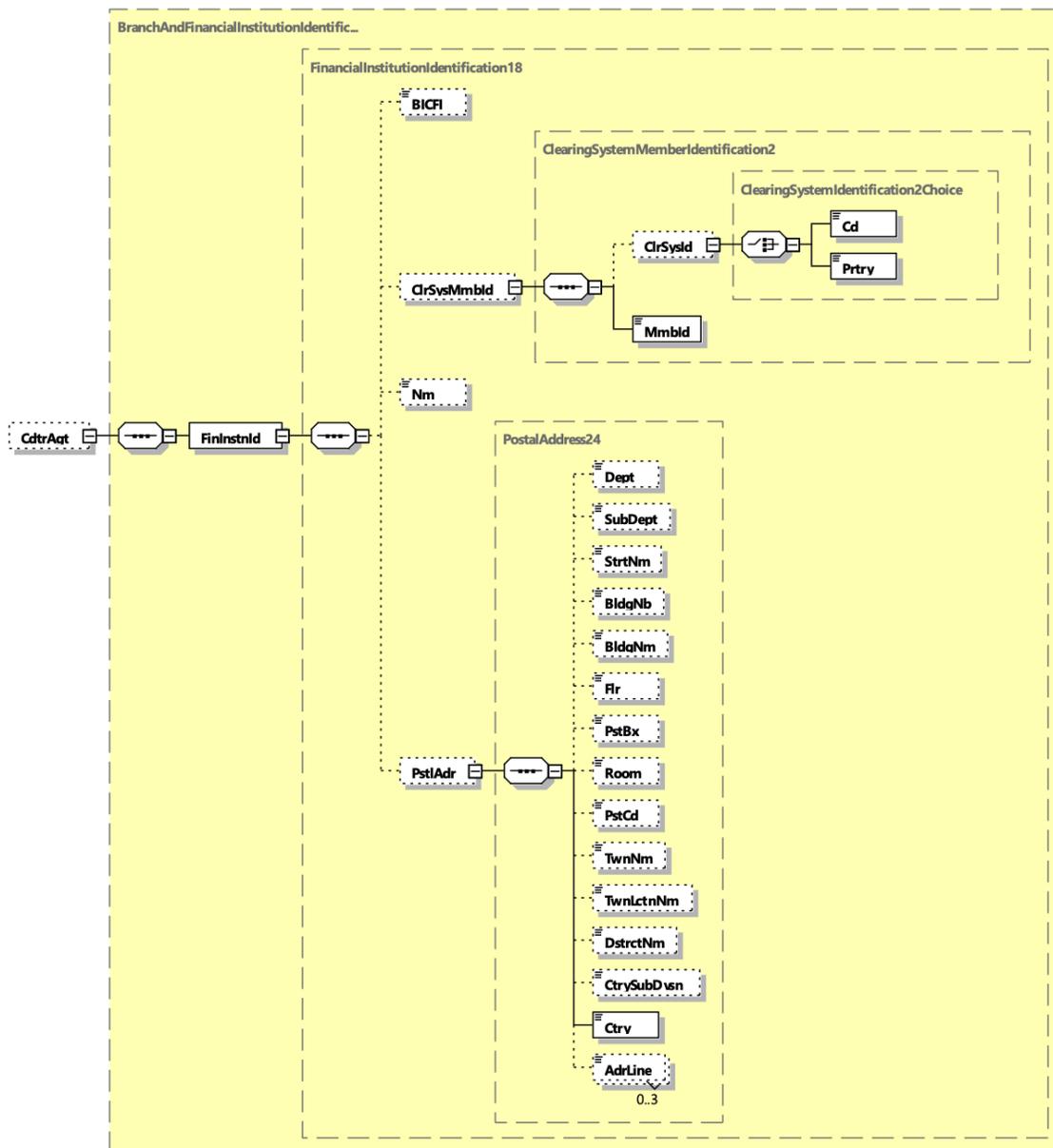
If “ChargeBearer” is absent, “SLEV” is used as default value for SEPA Credit Transfers and “SHAR” for generic Credit Transfers.

Values not listed are ignored

Charge Bearer may be present either at ‘Payment Information’ or at ‘Credit Transfer Transaction Information’ level

Example : <ChrgBr>SLEV</ChrgBr>

2.77 CreditorAgent



Definition: Unique identification of the Financial institution servicing the account of the creditor.

XML Tag: <CdrAgt>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
+BICFI	<BICFI>	[0..1]	ISO BIC format
+ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	
++ClearingSystemIdentification	<ClrSysId>	[0..1]	List of Clearing Systems
+++Code	<Cd>	[1..1]{or	Code
+++Proprietary	<Prtry>	[1..1]or}	Max35Text
++MemberIdentification	<Mmbld>	[1..1]	Text
+Name	<Nm>	[0..1]	Max140Text
+PostalAddress	<PstAdr>	[0..1]	
++Department	<Dept>	[0..1]	Max70Text
++SubDepartment	<SubDept>	[0..1]	Max70Text
++StreetName	<StrtNm>	[0..1]	Max70Text
++BuildingNumber	<BldgNb>	[0..1]	Max16Text
++BuildingName	<BldgNm>	[0..1]	Max35Text
++Floor	<Flr>	[0..1]	Max70Text
++PostBox	<PstBx>	[0..1]	Max16Text
++Room	<Room>	[0..1]	Max70Text
++PostCode	<PstCd>	[0..1]	Max16Text
++TownName	<TwnNm>	[0..1]	Max35Text
++TownLocationName	<TwnLctnNm>	[0..1]	Max35Text
++DistrictName	<DstrctNm>	[0..1]	Max35Text
++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text
++Country	<Ctry>	[1..1]	2 (ISO)
++AddressLine	<AdrLine>	[0..3]	Max35Text

The Bank Identifier Code (BICFI) consists of 8 or 11 characters.

The Financial Institution can be identified by means of its BIC, its “Name” and “PostalAddress” or a combination of those items.

The “ClearingSystemMemberIdentification” is the identification code of a bank within a National Clearing System (see code list as enclosure 1).

If “PostalAddress” is used, it is recommended to also add the post code when available

Rules:

SEPA Credit Transfers	Generic Credit transfers
	Name is limited to 140 characters
	If "PostalAddress" is used and if "AddressLine" is present, then <ul style="list-style-type: none"> • all other optional fields under "PostalAddress" must be absent except for Country Code • Street Name and Building Number should be put at the first "AddressLine"; the Postal code and Town at the second "AddressLine".
	If "PostalAddress" is used and if "AddressLine" is absent, www.swift.
	Country is check against the list of country names obtain from the United Nations (ISO 3166, Alpha-2 code).

For SEPA Credit Transfers only BICFI is allowed.

For generic Credit Transfers, if "PostalAddress" is used, it is recommended to also add the post code when available

Example 1 : in this example, the "CreditorAgent" is identified by means of his BIC.

```

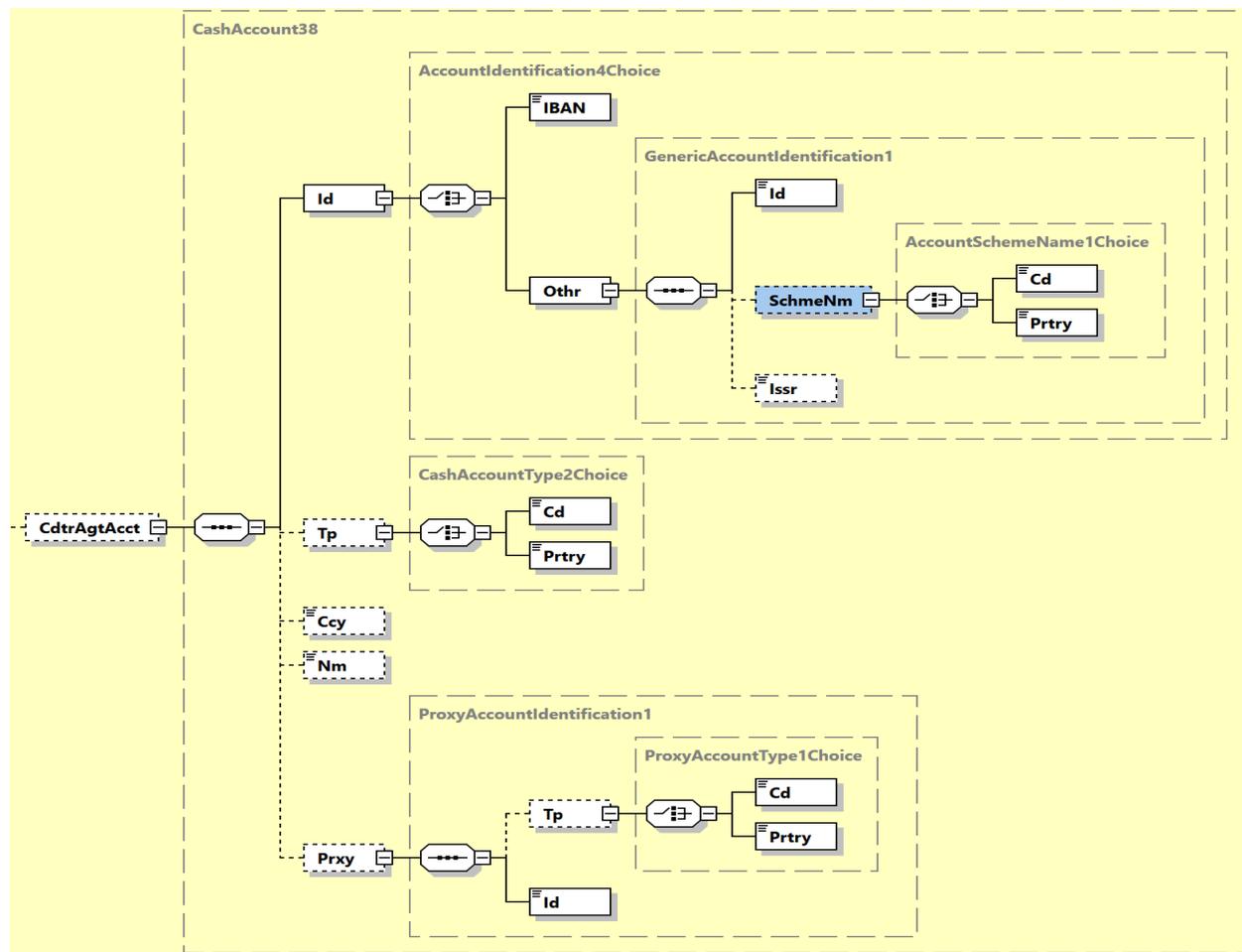
<CdtrAgt>
  <FinInstnId>
    <BIC>AAAALULLXXX</BIC>
  </FinInstnId>
</CdtrAgt>

```

Example 2 : this example shows a combination of BIC and “ClearingSystemMemberIdentification”.

```
<CdtrAgt>  
  <FinInstnId>  
    <BIC>AAAAGBXX</BIC>  
    <ClrSysMmbld>  
      <ClrSysId>  
        <Cd>GBDSC123456</Cd>  
      </ClrSysId>  
      <Mmbld>123456</Mmbld>  
    </ClrSysMmbld>  
  </FinInstnId>  
</CdtrAgt>
```

2.78 CreditorAgentAccount



Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which

a credit entry will be made as a result of the payment transaction.

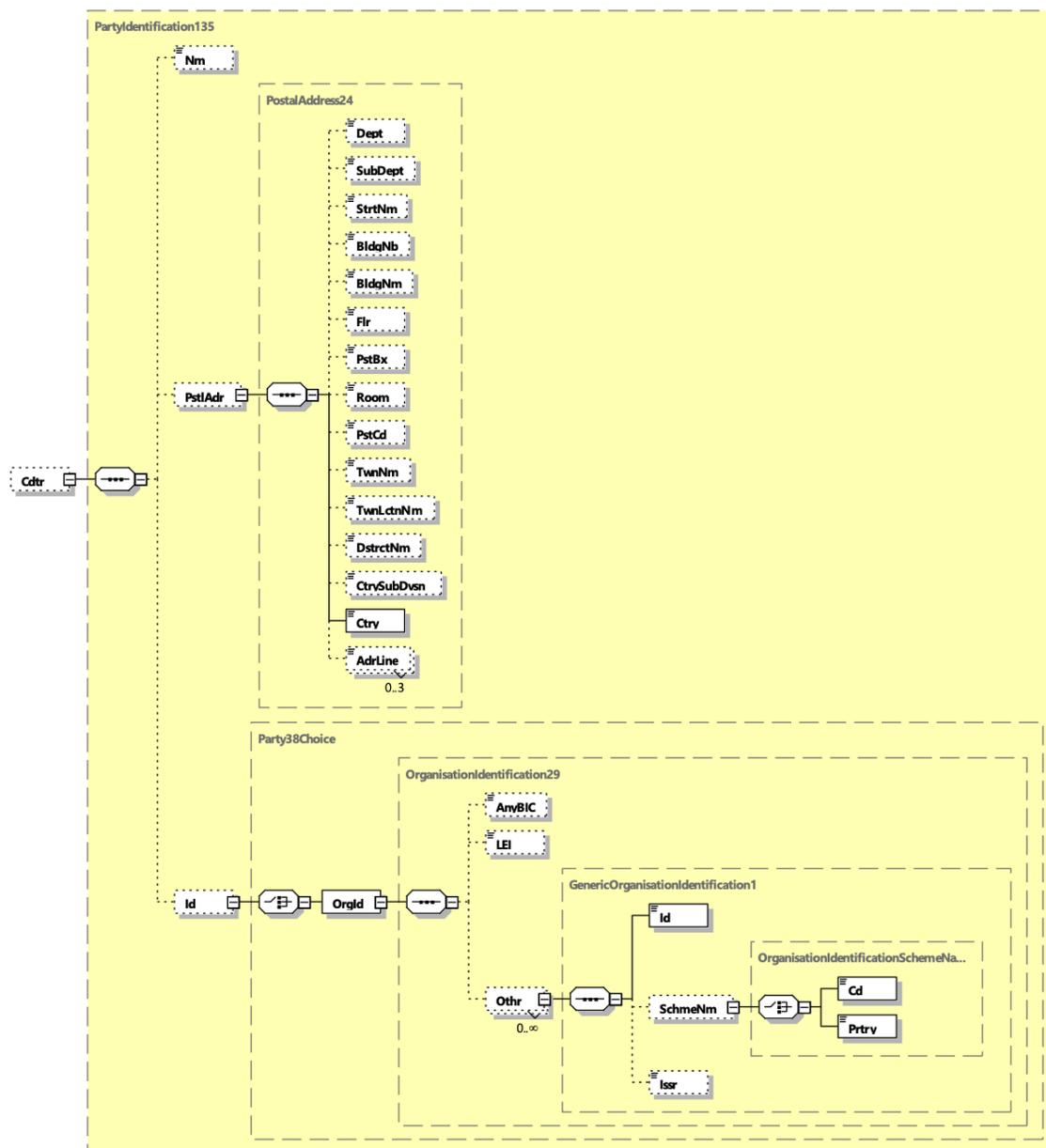
XML Tag: <CdtrAgtAcct>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Identification	<Id>	[1..1]	
+IBAN	<IBAN>	[1..1]	
+Other	<Othr>	[1..1]	
++Identification	<Id>	[1..1]	Max34Text
++SchemeName	<SchmeNm>	[0..1]	
+++Code	<Cd>	[1..1]	
+++Proprietary	<Prtry>	[1..1]	Max35Text
++Issuer	<Issr>	[0..1]	Max35Text
Type	<Tp>	[0..1]	
+Code	<Cd>	[1..1]	
+Proprietary	<Prtry>	[1..1]	Max35Text
Currency	<Ccy>	[0..1]	
Name	<Nm>	[0..1]	Max70Text
Proxy	<Prxy>	[0..1]	
+Type	<Tp>	[0..1]	
++Code	<Cd>	[1..1]	
++Proprietary	<Prtry>	[1..1]	Max35Text
+Identification	<Id>	[1..1]	Max2048Text

2.79 Creditor



Definition: Party to which an amount of money is due.

XML Tag: <Cdtr>

Occurrence : [1..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[1..1]	Max140Text
PostalAddress	<PstlAdr>	[0..1]	
+Department	<Dept>	[0..1]	Max70Text
+SubDepartment	<SubDept>	[0..1]	Max70Text
+StreetName	<StrtNm>	[0..1]	Max70Text
+BuildingNumber	<BldgNb>	[0..1]	Max16Text
+BuildingName	<BldgNm>	[0..1]	Max35Text
+Floor	<Flr>	[0..1]	Max70Text
+PostBox	<PstBx>	[0..1]	Max16Text
+Room	<Room>	[0..1]	Max70Text
+PostCode	<PstCd>	[0..1]	Max16Text
+TownName	<TwnNm>	[0..1]	Max35Text
+TownLocationName	<TwnLctnNm>	[0..1]	Max35Text
+DistrictName	<DstrctNm>	[0..1]	Max35Text
+CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text
+Country	<Ctry>	[1..1]	
+AddressLine	<AdrLine>	[0..3]	Max70Text
Identification	<Id>	[0..1]	
+OrganisationIdentification	<OrgId>	[1..1]	
++AnyBIC	<AnyBIC>	[1..1]	ISO BIC Format
++LEI	<LEI>	[0..1]	
++Other	<Othr>	[0..1]	
+++Identification	<Id>	[1..1]	Max35Text
+++SchemeName	<SchmeNm>	[0..1]	
++++Code	<Cd>	[1..1]	
++++Proprietary	<Prtry>	[1..1]	Max35Text
+++Issuer	<Issr>	[0..1]	Max35Text

Rules:

SEPA Credit Transfers	Generic Credit transfers
Name is limited to 70 characters	Name is limited to 140 characters
AddressLine is limited to 2 occurrences of maximum 70 characters.	AddressLine is limited to 3 occurrences of maximum 35 characters.
Country is check against the list of country names obtain from the United Nations (ISO 3166, Alpha-2 code).	
If the field Identification (here at same level as “Name” and “PostalAddress”) is used then “AnyBIC” is mandatory. The field Identification is not recommended to be used.	

- **STRUCTURED ADDRESS:** Usage is recommended. ‘Town Name’ and ‘Country’ are mandatory. ‘Address Line’ is not allowed. It is recommended to provide as many structured elements as possible.
- **HYBRID ADDRESS:** ‘Town Name’ and ‘Country’ are mandatory. At least one occurrence of ‘Address line’ is mandatory.
- **UNSTRUCTURED ADDRESS (As of 22 November 2026,** only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of ‘Address line’ is mandatory. ‘Postal Address’ sub[1]elements other than ‘Address Line’ and ‘Country’ are forbidden. The use of ‘Country’ is mandatory when either the Debtor Agent or Creditor Agent is located in a non-EEA SEPA country or territory

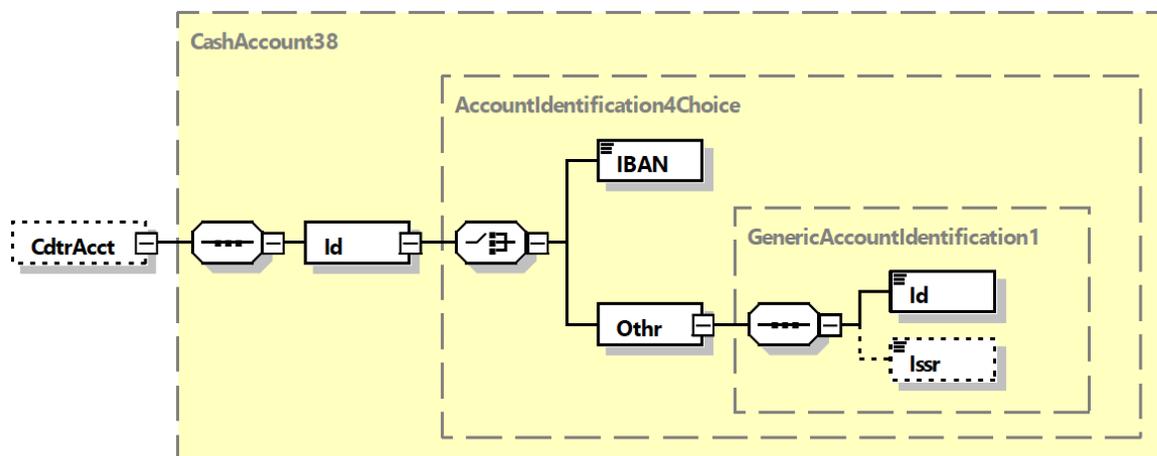
Example :

```

<Cdtr>
  <Nm>Luxcompany</Nm>
  <PstAdr>
    <AdrLine>59 Boulevard Royal</AdrLine>
    <PstCd>L-2010</PstCd>
    <TwnNm>Luxembourg</TwnNm>
    <Ctry>LU</Ctry>
  </PstAdr>
</Cdtr>

```

2.80 CreditorAccount



Definition: Unambiguous identification of the creditor's account to which a credit entry will be booked as a result of the payment transaction.

XML Tag: <CdtrAcct>

Occurrences: [0..1]

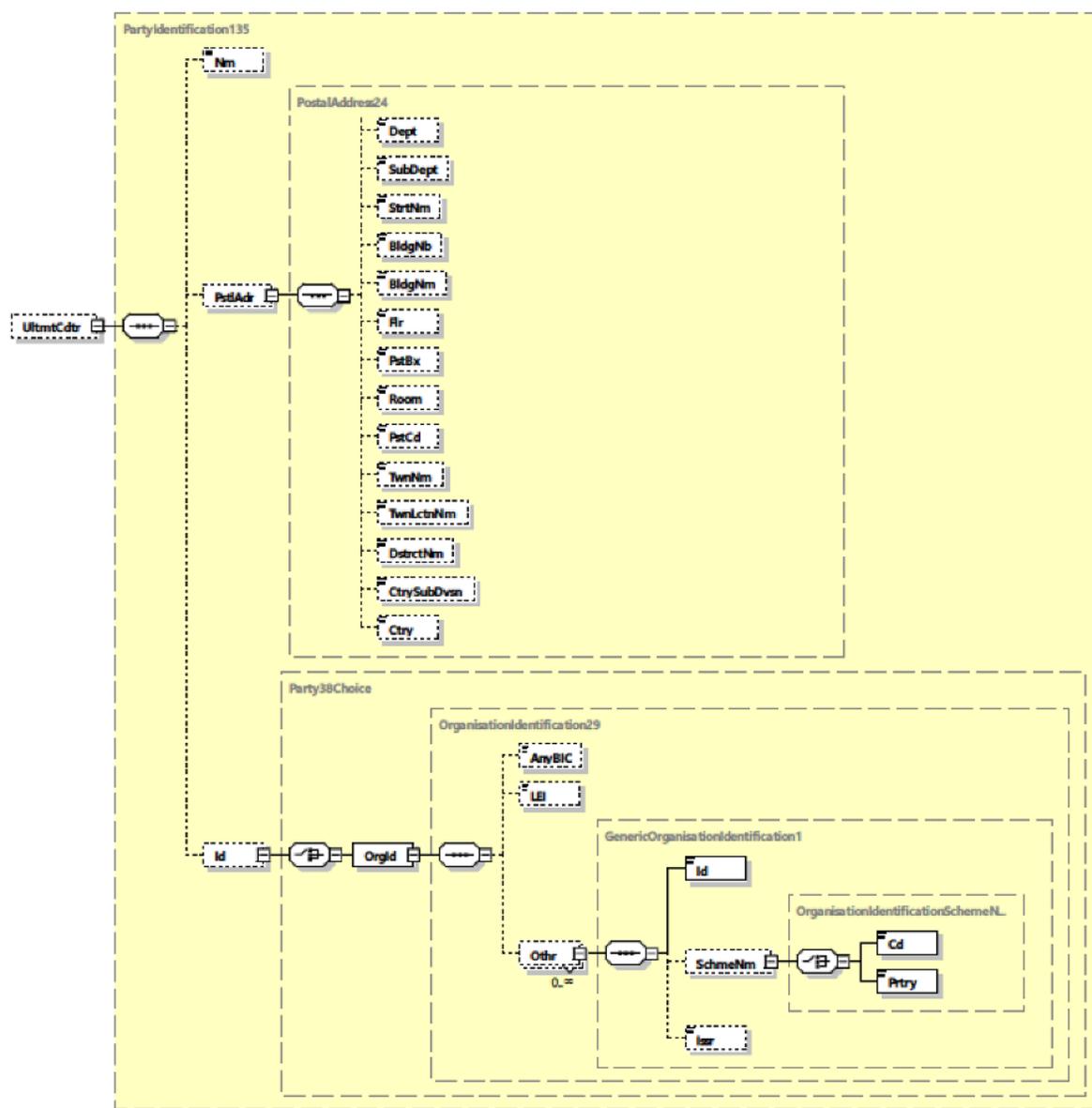
Format: This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Identification	<Id>		[1..1]	
+IBAN (International Bank Account Number)	<IBAN>		[1..1]{Or}	IBAN-format
+Other	<Othr>		[1..1] Or}	
++Identification	<Id>		[1..1]	Max34Text
++Issuer	<Issr>		[0..1]	Max35Text

Rules: Creditor account in IBAN format (ISO 13616) is mandatory for SEPA Credit Transfers

Example: <CdtrAcct>
 <Id>
 <IBAN>LU566541234567890123</IBAN>
 </Id>
 </CdtrAcct>

2.81 UltimateCreditor



Definition: Ultimate party to which an amount of money is due
 “UltimateCreditor” is only to be used if different from Creditor.

XML Tag: <UltmtCdtr>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max140Text
PostalAddress	<PstIAdr>	[0..1]	
++Department	<Dept>	[0..1]	Max70Text
++SubDepartment	<SubDept>	[0..1]	Max70Text
++StreetName	<StrtNm>	[0..1]	Max70Text
++BuildingNumber	<BldgNb>	[0..1]	Max16Text
++BuildingName	<BldgNm>	[0..1]	Max35Text
++Floor	<Flr>	[0..1]	Max70Text
++PostBox	<PstBx>	[0..1]	Max16Text
++Room	<Room>	[0..1]	Max70Text
++PostCode	<PstCd>	[0..1]	Max16Text
++TownName	<TwnNm>	[0..1]	Max35Text
++TownLocationName	<TwnLctnNm>	[0..1]	Max35Text
++DistrictName	<DstrctNm>	[0..1]	Max35Text
++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text
++Country	<Ctry>	[0..1]	2 (ISO Code)
Identification	<Id>	[0..1]	
+OrganisationIdentification	<OrgId>	[1..1]	
++AnyBIC	<AnyBIC>	[0..1] {Or	ISO BIC format
++LEI	<LEI>	[0..1]	
++Other	<Othr>	[0..1]Or}	
+++Identification	<Id>	[1..1]	Max35Text
+++SchemeName	<SchmeNm>	[0..1]	
++++Code	<Cd>	[1..1]{Or	
++++Proprietary	<Prtry>	[1..1]Or}	Max35Text
+++Issuer	<Issr>	[0..1]	Max35Text

Rules:

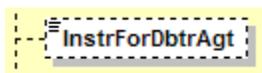
SEPA Credit Transfers	Generic Credit transfers
Name is limited to 70 characters	Name is limited to 140 characters
	If PostalAddress is used, then Country must be present.
	Country is check against the list of country names obtain from the United Nations (ISO 3166, Alpha-2 code).
Field 2.81 has to be used only if ultimate creditor is different from creditor.	

If “PostalAddress” is used, it is recommended that “BuildingNumber” is used if “StreetName” is also used.

The Ultimate Creditor can be identified by means of its “BIC”, its “Name” and “PostalAddress” or a combination of those items.

Example: <UltmtCDtr>
 <Id>
 <OrgId>
 <Othr>
 <Id>0123456789</Id>
 </Othr>
 </OrgId>
 </Id>
</UltmtCdtr>

2.85 InstrForDebtorAgent



Definition: Instructions related to the processing of the payment, intended for the Debtor Bank.

XML Tag: <InstrForDbtrAgt>

Occurrences: [0..1]

Format: Max140Text

Rules: This field may be filled with:

“ADEB” for a SEPA Credit Transfer

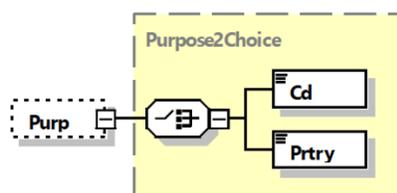
“ADEB”, “RTGS”, “SDVA for non SEPA Credit Transfers.

Usage will be: CODE1/CODE2/.../CODEn

Values not listed or not pre-agreed with the Financial institution are ignored.

Example: <InstrForDbtrAgt>SDVA/ADEB</InstrForDbtrAgt>

2.86 Purpose



Definition: Underlying reason for the payment transaction.

Purpose is used by the Debtor to provide information to the Creditor, concerning the nature of the payment transaction. It is not used for processing by any of the banks involved in the payment chain.

XML Tag: <Purp>

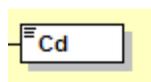
Occurrences: [0..1]

Format: This message item contains the following element:

Index	Occurrences	Name
2.87	[1..1]{Or	Code
2.88	[1..1]Or}	Proprietary

Rules: Purpose is only to be used for SEPA Credit Transfers.

2.87 Code



This message item is part of Purpose ([2.86](#))

Definition: Specifies the underlying reason of the payment transaction

XML Tag: <Cd>

Occurrences: [1..1]

Format: Code

For a complete list of codes, see Annex2 or the External Code Sets at <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>.

Example: <Cd>ELEC</Cd>

2.88 Proprietary



This message item is part of Purpose ([2.86](#))

Definition: Specifies the purpose, in a proprietary form.

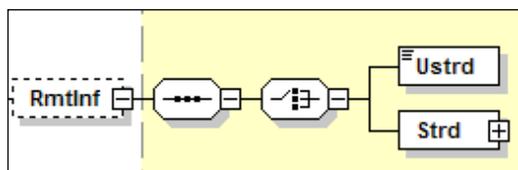
XML Tag: <Prtry>

Occurrences: [1..1]

Format: Max35Text

Rules: Only "RRTP" (Related to an RTP) is allowed.

2.98 RemittanceInformation



Definition: Information which makes it possible to match a payment with the items it is supposed to settle, e.g. commercial invoices within an account receivable system.

This information can be structured or unstructured.

XML Tag: <RmtInf>

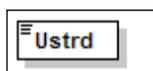
Occurrences: [0..1]

Format: This message item consists of the following elements:

Index	Occurrences	Name
2.99	[1..1]{Or	Unstructured
2.100	[1..1]Or}	Structured

Rules: Either “Structured” or “Unstructured”, may be present, but not both.

2.99 Unstructured



This Message item is part of “RemittanceInformation” ([2.98](#))

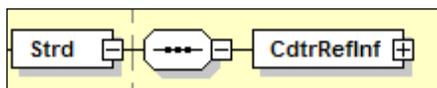
Definition: Information supplied so as to enable the matching of an entry with the items the transfer is supposed to settle, e.g. a commercial invoice, in an unstructured form.

XML Tag: <Ustrd>

Occurrences: [1..1]

Format: max140Text

2.100 Structured



This Message item is part of “RemittanceInformation” ([2.98](#))

Definition: Information which makes it possible to match a payment with the items it is supposed to settle, in a structured form.

XML Tag: <Strd>

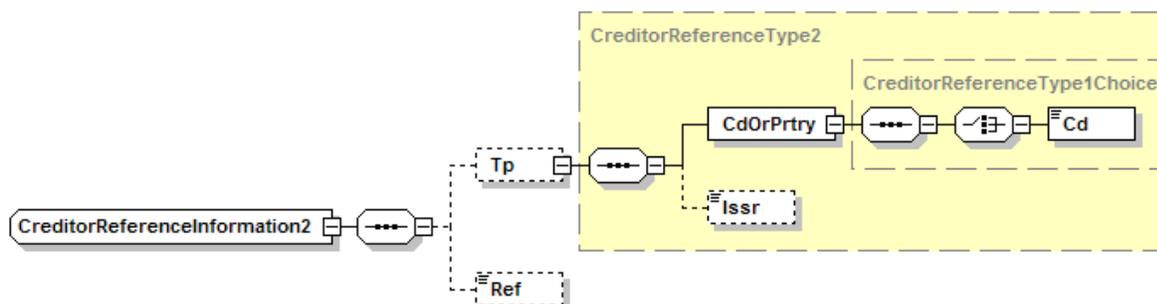
Occurrences: [1..1]

Format: This message item consists of the following element:

Index	Name
2.120	CreditorReferenceInformation

Rules: This field may be filled with the national standardized reference.

2.120 CreditorReferenceInformation



This Message item is part of “Structured” ([2.100](#))

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

XML Tag: <CdtrRefInf>

Occurrences: [1..1]

Format: This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Type	<Tp>	[1..1]	
+CodeOrProprietary	<CdOrPrtry>	[1..1]	
++Code	<Cd>	[1..1]	Code
+Issuer	<Issr>	[0..1]	Max35Text
Reference	<Ref>	[1..1]	Max35Text

Rules:

Code	Name	Definition
SCOR	“StructuredCommunication” Reference	Document is a structured communication reference provided by the creditor for the purpose of identifying

Values for Code not listed or not pre-agreed with the financial institution are ignored

Reference : If used, the national standardized reference has to be filled in this field.

The “Reference” contains a 14 digit structured communication, with the last 2 digits as check digits (modulo 97) of the first 12 digits; but if the result is 0, then the check digits are 97.

Only Luxembourg banks support this national standardized reference.

The bank will put the data from the “Structured reference field” to the “Unstructured reference field” if a SEPA Credit transfer cannot be performed.

Example : <CdtrRefInf>
 <Tp>
 <CdOrPrtry>
 <Cd>SCOR</Cd>
 </CdOrPrtry>
 </Tp>
 <Ref>+++01234012401313+++</Ref>
</CdtrRefInf>

6 Examples of XML-messages with Credit transfers

Description :

The examples contain payments with the following data :

Initiator : the LuxCompany company with “B123456” as RCS Enterprise Number

Payment 1 :

Requested execution date: 01/12/2011

Debtor: the “LuxCompany” company with account (IBAN) “LU566541234567890123”
at bank (BIC) “AAAALULL”

End-To-End Reference: ABC/1234/2011-11-30

Amount & Currency: 535.25 EUR

Creditor: the “SocMetal” company with address “Boulevard Royal, 1 L-2010 Luxembourg”
and account (IBAN) “LU699871234567898765” at bank (BIC) “BBBBLULL”

Remittance information (unstructured): “Invoice 123456”

Payment 2 :

Requested execution date: 01/12/2011

Debtor: the “LuxCompany” company with account (IBAN) “LU566541234567890123”
at bank (BIC) “AAAALULL”

End-To-End Reference: ABC/1235/2011-11-30

Amount & Currency: 1,400 EUR

Creditor: the “Telephone Company” with account (IBAN) “LU415551234567898765”
at bank (BIC) “CCCCLULL”

Luxembourg structured communication: “+++12345678912313+++”

Payment 3 :

Requested execution date: 01/12/2011

Debtor: the “LuxCompany” company with account (IBAN) “LU566541234567890123”
at bank (BIC) “AAAALULL”

End-To-End Reference: ABC/1236/2011-11-30

Amount & Currency: 72.840,75 USD

Creditor: the “General Telephone Cy” with address “Highstreet 7b, New York”
and account “86379524”

at bank with BIC “MYBBUS33” and Chips identifier “3468”

Remittance information (unstructured): “X-Atlantic telephone traffic August”

Priority of payment is High

Category Purpose of payment is “Supplier”

Transaction charges are shared

In **example 1**, all three payments are to be executed as single payments, the result being a separate booking on Debtor’s Account for each of the payments

In **example 2**, a batch payment is to be executed for payment 1 and payment 2, the result being one debit entry on Debtor’s account for both payments.

Remark : the indentation of the lines in the examples is used only for clarifying their presentation, and is not visible in a real XML-message.

6.1 Example 1 : Single payments

```
<xml version="1.0" encoding="UTF-8">
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInittn>
  <GrpHdr>
    <MsgId>ABC/060928/CCT001</MsgId>
    <CreDtTm>2011-11-30T14:00:00</CreDtTm>
    <NbOfTx>3</NbOfTx>
    <CtrlSum>74776</CtrlSum>
  <InitgPty>
    <Nm>LuxCompany</Nm>
    <Id>
      <OrgId>
```

```

        <Othr>
            <Id>B123456</Id>
        </Othr>
    </Orgld>
</Id>
</InitgPty>
</GrpHdr>
<PmtInf>
    <PmtInfId>ABC/1230/2011-11-15</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>false</BtchBookg>
    <NbOfTxes>2</NbOfTxes>
    <CtrlSum>1935.25</CtrlSum>
    <PmtTpInf>
        <SvcLvl>
            <Cd>SEPA</Cd>
        </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>
        <Dt>2011-12-01</Dt>
    </ReqdExctnDt>
    <Dbtr>
        <Nm>LuxCompany</Nm>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>LU566541234567890123</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>AAAALULL</BICFI>
        </FinInstnId>
    </DbtrAgt>

```

```

<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>ABC/1234/2011-11-30</EndToEndId>
    <UETR>8a562c67-ca16-48ba-b074-65581be6f011</UETR>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">535.25</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>BBBBLULL</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>SocMetal</Nm>
    <PstlAdr>
      <AdrLine>Boulevard Royal, 1</AdrLine>
      <AdrLine>L-2010 Luxembourg</AdrLine>
      <Ctry>LU</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>LU699871234567898765</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Invoice 123456</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>ABC/1235/2011-11-30</EndToEndId>

```

```

    <UETR>8a56sq467-ca16-48ba-b074-65581be6f012</UETR>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1400</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>CCCCLULL</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Telephone Company</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>LU415551234567898765</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
        </Tp>
        <Ref>+++12345678912313+++</Ref>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
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6.2 Example 2: Batch payment

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Annex 1: List of Clearing System Member Identifications

Values accepted by Luxembourg Banks

	Name	Definition	Code	Bank Identifier ([character type] {length})	Example
1	Australia	Australian Bank State Branch Code (BSB)	AUBSB	[0-9]{6,6}	AUBSB123456
3	Canada	Canadian Payments Association Payment Routing Number	CACPA	[0-9]{9,9}	CACPA123456789
4	China	CNAPS Identifier	CNAPS	[0-9]{12,12}	CNAPS123456789012
7	Hong Kong	Hong Kong Bank Code	HKNCC	[0-9]{3,3}	HKNCC123
8	India	Indian Financial System Code	INFSC	[a-zA-Z0-9]{11,11}	INFSC123AZ456789
11	Japan	Japan Zengin Clearing Code	JPZGN	[0-9]{7,7}	JPZGN1234567
12	New Zealand	New Zealand National Clearing Code	NZNCC	[0-9]{6,6}	NZNCC123456
15	Russia	Russian Central Bank Identification Code	RUCBC	[0-9]{9,9}	RUCBC123456789
16	Singapore	IBG Sort Code	SGIBG	[0-9]{7,7} or [0-9]{3,4}	SGIBG1234567
17	South Africa	South African National Clearing Code	ZANCC	[0-9]{6,6}	ZANCC123456
19	Sweden	Sweden Bankgiro Clearing Code	SESBA	[0-9]{4,4}	SESBA1234
20	Switzerland	Swiss Clearing Code (BC Code)	CHBCC	[0-9]{3,5}	CHBCC12345
21	Switzerland	Swiss Clearing Code (SIC Code)	CHSIC	[0-9]{6,6}	CHSIC123456
22	Taiwan	Financial Institution Code	TWNCC	[0-9]{7,7}	TWNCC1234567
23	UK	UK Domestic Sort Code	GBDSC	[0-9]{6,6}	GBDSC123456
24	US	CHIPS Participant Identifier	USPID	[0-9]{4,4}	USPID1234
25	US	United States Routing Number (Fedwire, NACHA)	USABA	[0-9]{9,9}	USABA123456789

Annex 2: List of Purpose Code (underlying reason of the payment transaction)

Code Value	Classification	Code Name	Code Definition
BKDF	Bank Debt	BankLoanDelayedDrawFunding	Delayed draw funding. Certain issuers may utilize delayed draw loans whereby the lender is committed to fund cash within a specified period once a call is made by the issuer. The lender receives a fee for entering into such a commitment
BKFE	Bank Debt	BankLoanFees	Bank loan fees. Cash activity related to specific bank loan fees, including (a) agent / assignment fees; (b) amendment fees; (c) commitment fees; (d) consent fees; (e) cost of carry fees; (f) delayed compensation fees; (g) facility fees; (h) fronting fees; (i) funding fees; (j) letter of credit assignment fees
BKFM	Bank Debt	BankLoanFundingMemo	Bank loan funding memo. Net cash movement for the loan contract final notification when sent separately from the loan contract final notification instruction.
BKIP	Bank Debt	BankLoanAccruedInterestPayment	Accrued interest payments. Specific to bank loans.
BKPP	Bank Debt	BankLoanPrincipalPaydown	Principal paydowns. Specific to bank loans
CBLK	Card Settlement	CardBulkClearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
CDCB	Card Settlement	CardPaymentWithCashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
CDCD	Card Settlement	CashDisbursementCashSettlement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter)
CDCS	Card Settlement	CashDisbursementWithSurcharging	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter) with surcharging.
CDDP	Card Settlement	CardDeferredPayment	A combined service which enables the card acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended

			environment. Examples where this service is widely used are unattended petrol pumps and phone booths
CDOC	Card Settlement	OriginalCredit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
CDQC	Card Settlement	QuasiCash	Purchase of Goods which are equivalent to cash like coupons in casinos.
ETUP	Card Settlement	EPurseTopUp	Transaction is related to a Service that is first reserving money from a card account and then is loading an e-purse application by this amount.
FCOL	Card Settlement	FeeCollection	A Service that is settling card transaction related fees between two parties.
MTUP	Card Settlement	MobileTopUp	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
ACCT	Cash Mgmt	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
CASH	Cash Mgmt	CashManagementTransfer	Transaction is a general cash management instruction.
COLL	Cash Mgmt	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
CSDB	Cash Mgmt	CashDisbursementCashManagement	Transaction is related to cash disbursement.
DEPT	Cash Mgmt	Deposit	Transaction is related to a payment of deposit.
INTC	Cash Mgmt	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
INTP	Cash Mgmt	IntraPartyPayment	Transaction is a payment between two accounts belonging to the same party (intra-party payment), where party is a natural person (identified by a private ID, not organisation ID).
LIMA	Cash Mgmt	LiquidityManagement	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
NETT	Cash Mgmt	Netting	Transaction is related to a netting operation.
BFWD	Collateral	BondForward	Cash collateral related to any securities traded out beyond 3 days which include treasury notes, JGBs and Gilts.
CCIR	Collateral	CrossCurrencyIRS	Cash Collateral related to a Cross Currency Interest Rate Swap, indicating the exchange of fixed interest payments in one currency for those in another.
CCPC	Collateral	CCPClearedInitialMargin	Cash Collateral associated with an ISDA or Central Clearing Agreement that is covering the initial

			margin requirements for OTC trades clearing through a CCP.
CCPM	Collateral	CCPClearedVariationMargin	Cash Collateral associated with an ISDA or Central Clearing Agreement that is covering the variation margin requirements for OTC trades clearing through a CCP.
CCSM	Collateral	CCPClearedInitialMarginSegregatedCash	CCP Segregated initial margin: Initial margin on OTC Derivatives cleared through a CCP that requires segregation
CRDS	Collateral	CreditDefaultSwap	Cash collateral related to trading of credit default swap.
CRPR	Collateral	CrossProduct	Cash collateral related to a combination of various types of trades.
CRSP	Collateral	CreditSupport	Cash collateral related to cash lending/borrowing; letter of Credit; signing of master agreement.
CRTL	Collateral	CreditLine	Cash collateral related to opening of a credit line before trading.
EQPT	Collateral	EquityOption	Cash collateral related to trading of equity option (Also known as stock options).
EQUS	Collateral	EquitySwap	Cash collateral related to equity swap trades where the return of an equity is exchanged for either a fixed or a floating rate of interest.
EXPT	Collateral	ExoticOption	Cash collateral related to trading of an exotic option for example a non-standard option.
EXTD	Collateral	ExchangeTradedDerivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
FIXI	Collateral	FixedIncome	Cash collateral related to a fixed income instrument
FWBC	Collateral	ForwardBrokerOwnedCashCollateral	Cash collateral payment against a Master Forward Agreement (MFA) where the cash is held in a segregated account and is not available for use by the client. Includes any instruments with a forward settling date such TBAs, repurchase agreements and bond forwards
FWCC	Collateral	ForwardClientOwnedCashCollateral	Cash collateral payment against a Master Forward Agreement (MFA) where the cash is owned and may be used by the client when returned. Includes any instruments with a forward settling date such TBAs, repurchase agreements and bond forwards
FWSB	Collateral	ForwardBrokerOwnedCashCollateralSegregated	Any cash payment related to the collateral for a Master Agreement forward, which is segregated, and not available for use by the client. Example master agreement forwards include TBA, repo and Bond Forwards.

FWSC	Collateral	ForwardClientOwnedSegregatedCashCollateral	Any cash payment related to the collateral for a Master agreement forward, which is owned by the client and is available for use by the client when it is returned to them from the segregated account. Example master agreement forwards include TBA, repo and Bond Forwards.
MARG	Collateral	DailyMarginOnListedDerivatives	Daily margin on listed derivatives – not segregated as collateral associated with an FCM agreement. Examples include listed futures and options margin payments; premiums for listed options not covered in the MT54X message
MBSB	Collateral	MBSBrokerOwnedCashCollateral	MBS Broker Owned Segregated (40Act/Dodd Frank) Cash Collateral - Any cash payment related to the collateral for a Mortgage Back Security, which is segregated, and not available for use by the client.
MBSC	Collateral	MBSClientOwnedCashCollateral	MBS Client Owned Cash Segregated (40Act/Dodd Frank) Cash Collateral - Any cash payment related to the collateral for a Mortgage Back Security, which is owned by the client and is available for use by the client when it is returned to them from the segregated account
MGCC	Collateral	FuturesInitialMargin	Initial futures margin. Where such payment is owned by the client and is available for use by them on return
MGSC	Collateral	FuturesInitialMarginClientOwnedSegregatedCashCollateral	Margin Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.
OCCC	Collateral	ClientOwnedOCCPledgedCollateral	Client owned collateral identified as eligible for OCC pledging
OPBC	Collateral	OTCOptionBrokerOwnedCashCollateral	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is segregated and not available for use by the client
OPCC	Collateral	OTCOptionClientOwnedCashCollateral	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is not segregated and is available for use by the client upon return
OPSB	Collateral	OTCOptionBrokerOwnedSegregatedCashCollateral	Option Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is segregated, and not available for use by the client.
OPSC	Collateral	OTCOptionClientOwnedCashSegregatedCashCollateral	Option Client Owned Cash Segregated Cash Collateral - Any cash payment related to the

			collateral for an OTC option, which is owned by the client and is available for use by the client when it is returned to them from the segregated account
OPTN	Collateral	FXOption	Cash collateral related to trading of option on Foreign Exchange.
OTCD	Collateral	OTCDerivatives	Cash collateral related to Over-the-counter (OTC) Derivatives in general for example contracts which are traded and privately negotiated.
REPO	Collateral	RepurchaseAgreement	Cash collateral related to a repurchase agreement transaction.
RPBC	Collateral	BilateralRepoBrokerOwnedCollateral	Bi-lateral repo broker owned collateral associated with a repo master agreement – GMRA or MRA Master Repo Agreements
RPCC	Collateral	RepoClientOwnedCollateral	Repo client owned collateral associated with a repo master agreement – GMRA or MRA Master Repo Agreements
RPSB	Collateral	BilateralRepoBrokerOwnedSegregatedCashCollateral	Bi-lateral repo broker owned segregated cash collateral associated with a repo master agreement
RPSC	Collateral	BilateralRepoClientOwnedSegregatedCashCollateral	Repo client owned segregated collateral associated with a repo master agreement
RVPO	Collateral	ReverseRepurchaseAgreement	Cash collateral related to a reverse repurchase agreement transaction.
SBSC	Collateral	SecuritiesBuySellSellBuyBack	Cash collateral related to a Securities Buy Sell Sell Buy Back
SCIE	Collateral	SingleCurrencyIRExotic	Cash collateral related to Exotic single currency interest rate swap.
SCIR	Collateral	SingleCurrencyIRS	Cash collateral related to Single Currency Interest Rate Swap.
SCRP	Collateral	SecuritiesCrossProducts	Cash collateral related to Combination of securities-related exposure types.
SHBC	Collateral	BrokerOwnedCollateralShortSale	Short Sale broker owned collateral associated with a prime broker agreement
SHCC	Collateral	ClientOwnedCollateralShortSale	Short Sale client owned collateral associated with a prime brokerage agreement
SHSL	Collateral	ShortSell	Cash Collateral related to a Short Sell
SLEB	Collateral	SecuritiesLendingAndBorrowing	Cash collateral related to Securities lending and borrowing.
SLOA	Collateral	SecuredLoan	Cash collateral related to a Secured loan.
SWBC	Collateral	SwapBrokerOwnedCashCollateral	Cash collateral payment for swaps associated with an ISDA agreement. . Where such payment is segregated and not available for use by the client. Includes any cash collateral payments made under the terms

			of a CSA agreement for instruments such as swaps and FX forwards.
SWCC	Collateral	SwapClientOwnedCashCollateral	Cash collateral payment for swaps associated with an ISDA agreement. Where such payment is not segregated and is available for use by the client upon return. Includes any cash collateral payments made under the terms of a CSA agreement for instruments such as swaps and FX forwards.
SWPT	Collateral	Swaption	Cash collateral related to an option on interest rate swap.
SWSB	Collateral	SwapsBrokerOwnedSegregatedCashCollateral	Swaps Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin , which is segregated, and not available for use by the client. This includes any collateral identified in a CSA agreement such as Swap or FX Forward collateral.
SWSC	Collateral	SwapsClientOwnedSegregatedCashCollateral	Swaps Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin, which is owned by the client and is available for use by the client when returned from the segregated account. This includes any collateral identified in a CSA agreement such as Swap or FX Forward collateral.
TBAS	Collateral	ToBeAnnounced	Cash collateral related to a To Be Announced (TBA)
TBBC	Collateral	TBABrokerOwnedCashCollateral	Cash collateral payment (segregated) for TBA securities associated with a TBA Master Agreement. Where such payment is segregated and not available for use by the client.
TBCC	Collateral	TBAClientOwnedCashCollateral	Cash collateral payment (for use by client)for TBA securities associated with a TBA Master Agreement. Where such payment is not segregated and is available for use by the client upon return.
TRCP	Collateral	TreasuryCrossProduct	Cash collateral related to a combination of treasury-related exposure types.
AGRT	Commercial	AgriculturalTransfer	Transaction is related to the agricultural domain.
AREN	Commercial	AccountsReceivablesEntry	Transaction is related to a payment associated with an Account Receivable Entry
BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
BOCE	Commercial	BackOfficeConversionEntry	Transaction is related to a payment associated with a Back Office Conversion Entry

COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
CPYR	Commercial	Copyright	Transaction is payment of copyright.
GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
GDSV	Commercial	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
GSCB	Commercial	PurchaseSaleOfGoodsAndServicesWithCashBack	Transaction is related to purchase and sale of goods and services with cash back.
LICF	Commercial	LicenseFee	Transaction is payment of a license fee.
MP2B	Commercial	MobileP2BPayment	A service which enables a user to use an app on its mobile to pay a merchant or other business payees by initiating a payment message. Within this context, the account information or an alias of the payee might be transported through different channels to the app, for example QR Code, NFC, Bluetooth, other Networks.
POPE	Commercial	PointOfPurchaseEntry	Transaction is related to a payment associated with a Point of Purchase Entry.
ROYA	Commercial	Royalties	Transaction is the payment of royalties.
SCVE	Commercial	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
SERV	Commercial	ServiceCharges	Transaction is related to service charges charged by a service provider.
SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
TRAD	Commercial	Commercial	Transaction is related to a trade services operation.
CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
COMT	Consumer	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
MP2P	Consumer	MobileP2PPayment	A service which enables a user to use an app on its mobile to initiate moving funds from his/her bank account to another person's bank account while not using the account number but an alias information like an MSISDN as account addressing information in his/her app.
BOND	CR1045	Bonds	Securities Lending-Settlement of Bond transaction.
CABD	CR1045	CorporateActions-Bonds	Securities Lending-Settlement of Corporate Actions: Bonds transactions.

CAEQ	CR1045	CorporateActions-Equities	Securities Lending-Settlement of Corporate Actions: Equities transactions.
CBCR	CR1045	CreditCard	Card Settlement-Settlement of Credit Card transactions.
DBCR	CR1045	DebitCard	Card Settlement-Settlement of Debit Card transactions.
DICL	CR1045	Diners	Card Settlement-Settlement of Diners transactions.
EQTS	CR1045	Equities	Securities Lending-Settlement of Equities transactions.
FLCR	CR1045	FleetCard	Card Settlement-Settlement of Fleet transactions.
EFTC	CR1045	LowValueCredit	Utilities-Settlement of Low value Credit transactions.
EFTD	CR1045	LowValueDebit	Utilities-Settlement of Low value Debit transactions.
MOM A	CR1045	MoneyMarket	Securities Lending-ettlement of Money Market PCH.
RAPI	CR1045	RapidPaymentInstruction	Instant Payments-Settlement of Rapid Payment Instruction (RPI) transactions.
AMEX	CR1045	Amex	Card Settlement-Settlement of AMEX transactions.
SASW	CR1045	ATM	Card Settlement-Settlement of ATM transactions.
AUCO	CR1045	AuthenticatedCollections	Utilities-Settlement of Authenticated Collections transactions.
GAMB	CR1049	GamblingOrWageringPayment	General-Payments towards a purchase or winnings received from gambling, betting or other wagering activities.
LOTT	CR1049	LotteryPayment	General-Payment towards a purchase or winnings received from lottery activities.
GAFA	CR1052	GovernmentFamilyAllowance	Salary and Benefits-Allowance from government to support family.
GAHO	CR1052	GovernmentHousingAllowance	Salary and Benefits-Allowance from government to individuals to support payments of housing.
ECPG	E-Commerce	GuaranteedEPayment	E-Commerce payment with payment guarantee of the issuing bank.
ECPR	E-Commerce	EPaymentReturn	E-Commerce payment return.
ECPU	E-Commerce	NonGuaranteedEPayment	E-Commerce payment without payment guarantee of the issuing bank.
EPAY	E-Commerce	Epayment	Transaction is related to ePayment.
CLPR	Finance	CarLoanPrincipalRepayment	Transaction is a payment of car loan principal payment.
COMP	Finance	CompensationPayment	Transaction is related to the payment of a compensation relating to interest loss/value date adjustment and can include fees.
DBTC	Finance	DebitCollectionPayment	Collection of funds initiated via a debit transfer.

GOVI	Finance	GovernmentInsurance	Transaction is related to a payment of government insurance.
HLRP	Finance	PropertyLoanRepayment	Transaction is related to a payment of property loan.
HLST	Finance	PropertyLoanSettlement	Transaction is related to the settlement of a property loan.
INPC	Finance	InsurancePremiumCar	Transaction is a payment of car insurance premium.
INPR	Finance	InsurancePremiumRefund	Transaction is related to an insurance premium refund.
INSC	Finance	PaymentOfInsuranceClaim	Transaction is related to the payment of an insurance claim.
INSU	Finance	InsurancePremium	Transaction is payment of an insurance premium.
INTE	Finance	Interest	Transaction is payment of interest.
LBRI	Finance	LaborInsurance	Transaction is a payment of labor insurance.
LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower.
LOAR	Finance	LoanRepayment	Transaction is related to repayment of loan to lender.
PENO	Finance	PaymentBasedOnEnforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees.
PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.
RELG	Finance	RentalLeaseGeneral	Transaction is for general rental/lease.
RINP	Finance	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
TRFD	Finance	TrustFund	Transaction is related to a payment of a trust fund.
PCOM	Finance	PropertyCompletionPayment	Final payment to complete the purchase of a property.
PDEP	Finance	PropertyDeposit	Payment of the deposit required towards purchase of a property.
PLDS	Finance	PropertyLoanDisbursement	Payment of funds from a lender as part of the issuance of a property loan.
PLRF	Finance	PropertyLoanRefinancing	Transfer or extension of a property financing arrangement to a new deal or loan provider, without change of ownership of property.
FORW	Foreign Exchange	ForwardForeignExchange	FX trades with a value date in the future.
FXNT	Foreign Exchange	ForeignExchangeRelatedNetting	FX netting if cash is moved by separate wire instead of within the closing FX instruction
ADMG	General	AdministrativeManagement	Transaction is related to a payment associated with administrative management.
ADVA	General	AdvancePayment	Transaction is an advance payment.
BCDM	General	BearerChequeDomestic	Transaction is the payment of a domestic bearer cheque.

BCFG	General	BearerChequeForeign	Transaction is the payment of a foreign bearer cheque.
BLDM	General	BuildingMaintenance	Transaction is related to a payment associated with building maintenance.
BNET	General	BondForwardNetting	Bond Forward pair-off cash net movement
CBFF	General	CapitalBuilding	Transaction is related to capital building fringe fortune, ie capital building in general
CBFR	General	CapitalBuildingRetirement	Transaction is related to capital building fringe fortune for retirement
CCRD	General	CreditCardPayment	Transaction is related to a payment of credit card account.
CDBL	General	CreditCardBill	Transaction is related to a payment of credit card bill.
CFEE	General	CancellationFee	Transaction is related to a payment of cancellation fee.
CGDD	General	CardGeneratedDirectDebit	Transaction is related to a direct debit where the mandate was generated by using data from a payment card at the point of sale.
CORT	General	TradeSettlementPayment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
COST	General	Costs	Transaction is related to payment of costs.
CPKC	General	CarparkCharges	Transaction is related to carpark charges.
DCRD	General	DebitCardPayment	Transaction is related to a debit card payment.
DSMT	General	PrintedOrderDisbursement	Transaction is the payment of a disbursement due to a specific type of printed order for a payment of a specified sum, issued by a bank or a post office (Zahlungsanweisung zur Verrechnung)
DVPM	General	DeliverAgainstPayment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction.
EDUC	General	Education	Transaction is related to a payment of study/tuition fees.
FACT	General	FactorUpdateRelatedPayment	Payment related to a factor update
FAND	General	FinancialAidInCaseOfNaturalDisaster	Financial aid by State authorities for abolition of consequences of natural disasters.
FCPM	General	LatePaymentOfFeesAndCharges	Transaction is the payment for late fees & charges. E.g Credit card charges
FEES	General	PaymentOfFees	Payment of fees/charges.
GIFT	General	Gift	Payment with no commercial or statutory purpose.
GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.
ICCP	General	IrrevocableCreditCardPayment	Transaction is reimbursement of credit card payment.

IDCP	General	IrrevocableDebitCardPayment	Transaction is reimbursement of debit card payment.
IHRP	General	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
INSM	General	Installment	Transaction is related to a payment of an installment.
IVPT	General	InvoicePayment	Transaction is the payment for invoices.
MCDM	General	MultiCurrenyChequeDomestic	Transaction is the payment of a domestic multi-currency cheque
MCFG	General	MultiCurrenyChequeForeign	Transaction is the payment of a foreign multi-currency cheque
MSVC	General	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
NOWS	General	NotOtherwiseSpecified	Transaction is related to a payment for type of services not specified elsewhere.
OCDM	General	OrderChequeDomestic	Transaction is the payment of a domestic order cheque
OCFG	General	OrderChequeForeign	Transaction is the payment of a foreign order cheque
OFEE	General	OpeningFee	Transaction is related to a payment of opening fee.
OTHR	General	Other	Other payment purpose.
PADD	General	PreauthorizedDebit	Transaction is related to a pre-authorized debit origination
PTSP	General	PaymentTerms	Transaction is related to payment terms specifications
RCKE	General	RepresentedCheckEntry	Transaction is related to a payment associated with a re-presented check entry
RCPT	General	ReceiptPayment	Transaction is related to a payment of receipt.
REBT	General	Rebate	Transaction is the payment of a rebate.
REFU	General	Refund	Transaction is the payment of a refund.
RENT	General	Rent	Transaction is the payment of rent.
REOD	General	AccountOverdraftRepayment	Transaction is for account overdraft repayment
RIMB	General	ReimbursementOfAPreviousErroneousTransaction	Transaction is related to a reimbursement of a previous erroneous transaction.
RPNT	General	BilateralRepoInternetNetting	Bi-lateral repo interest net/bulk payment at rollover/pair-off or other closing scenarios where applicable
RRBN	General	RoundRobin	Cash payment resulting from a Round Robin
RRCT	General	ReimbursementReceivedCreditTransfer	Transaction is related to a reimbursement for commercial reasons of a correctly received credit transfer.
RRTP	General	RelatedRequestToPay	Transaction is related to a Request to Pay.
RVPM	General	ReceiveAgainstPayment	Code used to pre-advise the account servicer of a forthcoming receive against payment instruction.

SLPI	General	PaymentSlipInstruction	Transaction is payment of a well formatted payment slip.
SPLT	General	SplitPayments	Split payments. To be used when cash and security movements for a security trade settlement are instructed separately.
STDY	General	Study	Transaction is related to a payment of study/tuition costs.
TBAN	General	TBAPairOffNetting	TBA pair-off cash wire net movement
TBIL	General	TelecommunicationsBill	Transaction is related to a payment of telecommunications related bill.
TCSC	General	TownCouncilServiceCharges	Transaction is related to a payment associated with charges levied by a town council.
TELI	General	TelephoneInitiatedTransaction	Transaction is related to a payment initiated via telephone.
TMPG	General	TMPGClaimPayment	Cash payment resulting from a TMPG Claim
TPRI	General	TriPartyRepoInterest	Tri-Party Repo related interest
TPRP	General	TriPartyRepoNetting	Tri-party Repo related net gain/loss cash movement
TRNC	General	TruncatedPaymentSlip	Transaction is payment of a beneficiary pre-filled payment slip where beneficiary to payer information is truncated.
TRVC	General	TravellerCheque	Transaction is the payment of a travellers cheque
WEBI	General	InternetInitiatedTransaction	Transaction is related to a payment initiated via internet.
IPAY	Instant Payments	InstantPayments	Transaction in which the amount is available to the payee immediately.
IPCA	Instant Payments	InstantPaymentsCancellation	Transaction in which the Return of the amount is fully returned.
IPDO	Instant Payments	InstantPaymentsForDonations	Transaction in which the amount is available to the payee immediately, done for donations, with sending the address data of the payer.
IPEA	Instant Payments	InstantPaymentsInECommerceWithoutAddressData	Transaction in which the amount is available to the payee immediately, done in E-commerce, without sending the address data of the payer.
IPEC	Instant Payments	InstantPaymentsInECommerceWithAddressData	Transaction in which the amount is available to the payee immediately, done in E-commerce, with sending the address data of the payer.
IPEW	Instant Payments	InstantPaymentsInECommerce	Transaction in which the amount is available to the payee immediately, done in E-commerce.
IPPS	Instant Payments	InstantPaymentsAtPOS	Transaction in which the amount is available to the payee immediately, done at POS.
IPRT	Instant Payments	InstantPaymentsReturn	Transaction in which the Return of the amount is fully or partial returned.
IPU2	Instant Payments	InstantPaymentsUnattendedVendingMachineWith2FA	Transaction is made via an unattended vending machine by using 2-factor-authentication.

IPUW	Instant Payments	InstantPaymentsUnattendedVendingMachineWithout2FA	Transaction is made via an unattending vending machine by without using 2-factor-authentication.
ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
CAFI	Investment	CustodianManagementFeeInhouse	Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank coincide
CFDI	Investment	CapitalFallingDueInhouse	Transaction is the payment of capital falling due where custodian bank and current account servicing bank coincide
CMDT	Investment	CommodityTransfer	Transaction is payment of commodities.
DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
DIVD	Investment	Dividend	Transaction is payment of dividends.
FREX	Investment	ForeignExchange	Transaction is related to a foreign exchange operation.
HEDG	Investment	Hedging	Transaction is related to a hedging operation.
INVS	Investment	InvestmentAndSecurities	Transaction is for the payment of mutual funds, investment products and shares
PRME	Investment	PreciousMetal	Transaction is related to a precious metal operation.
SAVG	Investment	Savings	Transfer to savings/retirement account.
SECU	Investment	Securities	Transaction is the payment of securities.
SEPI	Investment	SecuritiesPurchaseInhouse	Transaction is the payment of a purchase of securities where custodian bank and current account servicing bank coincide
TREA	Investment	TreasuryPayment	Transaction is related to treasury operations.
UNIT	Investment	UnitTrustPurchase	Transaction is purchase of Unit Trust
FNET	Listed Derivatives	FuturesNettingPayment	Cash associated with a netting of futures payments. Refer to CCPM codeword for netting of initial and variation margin through a CCP
FUTR	Listed Derivatives	Futures	Cash related to futures trading activity.
ANTS	Medical	AnesthesiaServices	Transaction is a payment for anesthesia services.
CVCF	Medical	ConvalescentCareFacility	Transaction is a payment for convalescence care facility services.
DMEQ	Medical	DurableMedicaleEquipment	Transaction is a payment is for use of durable medical equipment.
DNTS	Medical	DentalServices	Transaction is a payment for dental services.
HLTC	Medical	HomeHealthCare	Transaction is a payment for home health care services.
HLTI	Medical	HealthInsurance	Transaction is a payment of health insurance.
HSPC	Medical	HospitalCare	Transaction is a payment for hospital care services.

ICRF	Medical	IntermediateCareFacility	Transaction is a payment for intermediate care facility services.
LTCF	Medical	LongTermCareFacility	Transaction is a payment for long-term care facility services.
MAFC	Medical	MedicalAidFundContribution	Transaction is contribution to medical aid fund.
MARF	Medical	MedicalAidRefund	Transaction is related to a medical aid refund.
MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.
VIEW	Medical	VisionCare	Transaction is a payment for vision care services.
CDEP	OTC Derivatives	CreditDefaultEventPayment	Payment related to a credit default event
SWFP	OTC Derivatives	SwapContractFinalPayment	Final payments for a swap contract
SWPP	OTC Derivatives	SwapContractPartialPayment	Partial payment for a swap contract
SWRS	OTC Derivatives	SwapContractResetPayment	Reset payment for a swap contract
SWUF	OTC Derivatives	SwapContractUpfrontPayment	Upfront payment for a swap contract
ADCS	Salary & Benefits	AdvisoryDonationCopyrightServices	Payments for donation, sponsorship, advisory, intellectual and other copyright services.
AEMP	Salary & Benefits	ActiveEmploymentPolicy	Payment concerning active employment policy.
ALLW	Salary & Benefits	Allowance	Transaction is the payment of allowances.
ALMY	Salary & Benefits	AlimonyPayment	Transaction is the payment of alimony.
BBSC	Salary & Benefits	BabyBonusScheme	Transaction is related to a payment made as incentive to encourage parents to have more children
BECH	Salary & Benefits	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
BENE	Salary & Benefits	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
BONU	Salary & Benefits	BonusPayment.	Transaction is related to payment of a bonus.
CCHD	Salary & Benefits	CashCompensationHelplessnessDisability	Payments made by Government institute related to cash compensation, helplessness, disability. These payments are made by the Government institution as a social benefit in addition to regularly paid salary or pension.
COMM	Salary & Benefits	Commission	Transaction is payment of commission.
CSLP	Salary & Benefits	CompanySocialLoanPaymentToBank	Transaction is a payment by a company to a bank for financing social loans to employees.
GFRP	Salary & Benefits	GuaranteeFundRightsPayment	Compensation to unemployed persons during insolvency procedures.

GVEA	Salary & Benefits	AustrianGovernmentEmployee sCategoryA	Transaction is payment to category A Austrian government employees.
GVEB	Salary & Benefits	AustrianGovernmentEmployee sCategoryB	Transaction is payment to category B Austrian government employees.
GVEC	Salary & Benefits	AustrianGovernmentEmployee sCategoryC	Transaction is payment to category C Austrian government employees.
GVED	Salary & Benefits	AustrianGovernmentEmployee sCategoryD	Transaction is payment to category D Austrian government employees.
GWLT	Salary & Benefits	GovernmentWarLegislationTran sfer	Payment to victims of war violence and to disabled soldiers.
HREC	Salary & Benefits	HousingRelatedContribution	Transaction is a contribution by an employer to the housing expenditures (purchase, construction, renovation) of the employees within a tax free fringe benefit system
PAYR	Salary & Benefits	Payroll	Transaction is related to the payment of payroll.
PEFC	Salary & Benefits	PensionFundContribution	Transaction is contribution to pension fund.
PENS	Salary & Benefits	PensionPayment	Transaction is the payment of pension.
PRCP	Salary & Benefits	PricePayment	Transaction is related to a payment of a price.
RHBS	Salary & Benefits	RehabilitationSupport	Benefit for the duration of occupational rehabilitation.
SALA	Salary & Benefits	SalaryPayment	Transaction is the payment of salaries.
SPSP	Salary & Benefits	SalaryPensionSumPayment	Salary or pension payment for more months in one amount or a delayed payment of salaries or pensions.
SSBE	Salary & Benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
LBIN	Securities Lending	LendingBuyInNetting	Net payment related to a buy-in. When an investment manager is bought in on a sell trade that fails due to a failed securities lending recall, the IM may seize the underlying collateral to pay for the buy-in. Any difference between the value of the collateral and the sell proceeds would be paid or received under this code
LCOL	Securities Lending	LendingCashCollateralFreeMov ement	Free movement of cash collateral. Cash collateral paid by the borrower is done separately from the delivery of the shares at loan opening or return of collateral done separately from return of the loaned security. Note: common when the currency of the security is different the currency of the cash collateral.

LFEE	Securities Lending	LendingFees	Fee payments, other than rebates, for securities lending. Includes (a) exclusive fees; (b) transaction fees; (c) custodian fees; (d) minimum balance fees
LMEQ	Securities Lending	LendingEquityMarkedToMarketCashCollateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned equity securities
LMFI	Securities Lending	LendingFixedIncomeMarkedToMarketCashCollateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned fixed income securities
LMRK	Securities Lending	LendingUnspecifiedTypeOfMarkedToMarketCashCollateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned securities where the instrument types are not specified
LREB	Securities Lending	LendingRebatePayments	Securities lending rebate payments
LREV	Securities Lending	LendingRevenuePayments	Revenue payments made by the lending agent to the client
LSFL	Securities Lending	LendingClaimPayment	Payments made by a borrower to a lending agent to satisfy claims made by the investment manager related to sell fails from late loan recall deliveries
ESTX	Tax	EstateTax	Transaction is related to a payment of estate tax.
FWLV	Tax	ForeignWorkerLevy	Transaction is related to a payment of Foreign Worker Levy
GSTX	Tax	GoodsServicesTax	Transaction is the payment of Goods & Services Tax
HSTX	Tax	HousingTax	Transaction is related to a payment of housing tax.
INTX	Tax	IncomeTax	Transaction is related to a payment of income tax.
NITX	Tax	NetIncomeTax	Transaction is related to a payment of net income tax.
PTXP	Tax	PropertyTax	Transaction is related to a payment of property tax.
RDTX	Tax	RoadTax	Transaction is related to a payment of road tax.
TAXS	Tax	TaxPayment	Transaction is the payment of taxes.
VATX	Tax	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	Tax	WithHolding	Transaction is related to a payment of withholding tax.
TAXR	Tax	TaxRefund	Transaction is the refund of a tax payment or obligation.
B112	Trailer Fee	TrailerFeePayment	US mutual fund trailer fee (12b-1) payment
BR12	Trailer Fee	TrailerFeeRebate	US mutual fund trailer fee (12b-1) rebate payment

TLRF	Trailer Fee	NonUSMutualFundTrailerFeePayment	Any non-US mutual fund trailer fee (retrocession) payment (use ISIN to determine onshore versus offshore designation)
TLRR	Trailer Fee	NonUSMutualFundTrailerFeeRebatePayment	Any non-US mutual fund trailer fee (retrocession) rebate payment (use ISIN to determine onshore versus offshore designation)
AIRB	Transport	Air	Transaction is a payment for air transport related business.
BUSB	Transport	Bus	Transaction is a payment for bus transport related business.
FERB	Transport	Ferry	Transaction is a payment for ferry related business.
RLWY	Transport	Railway	Transaction is a payment for railway transport related business.
TRPT	Transport	RoadPricing	Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation
CBTV	Utilities	CableTVBill	Transaction is related to a payment of cable TV bill.
ELEC	Utilities	ElectricityBill	Transaction is related to a payment of electricity bill.
ENRG	Utilities	Energies	Transaction is related to a utility operation.
GASB	Utilities	GasBill	Transaction is related to a payment of gas bill.
NWCH	Utilities	NetworkCharge	Transaction is related to a payment of network charges.
NWCM	Utilities	NetworkCommunication	Transaction is related to a payment of network communication.
OTLC	Utilities	OtherTelecomRelatedBill	Transaction is related to a payment of other telecom related bill.
PHON	Utilities	TelephoneBill	Transaction is related to a payment of telephone bill.
UBIL	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
WTER	Utilities	WaterBill	Transaction is related to a payment of water bill.

Annex 3: List of changes

No change has been made to the format and rules of the **SEPA** Credit Transfer Initiation messages since the publication of the ABBL XML message for Credit Transfer Initiation Implementation Guidelines **V2.5**. The below table highlights the new or updated message items of the **Generic Credit Transfer**.

Global ISO 20022 XML Message Standards		
New message element	Changed message element	Message elements only applicable within the framework of a bilateral agreement with the Financial institution

Index	Occ.	Message Item	<XML Tag>	Length of content
	[1..1]	Message root	Message root	
1.0	[1..1]	+GroupHeader	<GrpHdr>	
1.1	[1..1]	++MessageIdentification	<MsgId>	35
1.2	[1..1]	++CreationDateTime	<CreDtTm>	19
	[0..2]	++Authorisation	<Authstn>	
	[1..1]	+++Code	<Cd>	
	[1..1]	+++Proprietary	<Prtry>	128
1.6	[1..1]	++NumberOfTransactions	<NbOfTx>	15
1.7	[1..1]	++ControlSum	<CtrlSum>	18
1.8	[1..1]	++InitiatingParty	<InitgPty>	
	[0..1]	+++Name	<Nm>	140
	[0..1]	+++PostalAddress	<PstAdr>	
	[0..1]	++++Department	<Dept>	70
	[0..1]	++++SubDepartment	<SubDept>	70
	[0..1]	++++StreetName	<StrtNm>	70
	[0..1]	++++BuildingNumber	<BldgNb>	16
	[0..1]	++++BuildingName	<BldgNm>	35
	[0..1]	++++Floor	<Flr>	70
	[0..1]	++++PostBox	<PstBx>	16
	[0..1]	++++Room	<Room>	70
	[0..1]	++++PostCode	<PstCd>	16
	[1..1]	++++TownName	<TwnNm>	35
	[0..1]	++++TownLocationName	<TwnLctnNm>	35

[0..1]	++++DistrictName	<DstrctNm>	35
[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35
[1..1]	++++Country	<Ctry>	
[0..1]	+++Identification	<Id>	
[1..1]	++++OrganisationIdentification	<OrgId>	
[0..1]{Or	+++++AnyBIC	<AnyBIC>	11
[0..1]Or	+++++LEI	<LEI>	
[0..1]Or}	+++++Other	<Othr>	
[1..1]	++++++Identification	<Id>	35
[0..1]Or}	++++++SchemeName	<SchmeNm>	
[1..1]	+++++++Code	<Cd>	
[1..1]	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[1..1]	++++PrivateIdentification	<PrvtId>	
[0..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
[1..1]	++++++BirthDate	<BirthDt>	ISODate
[0..1]	++++++ProvinceOfBirth	<PrvcOfBirth>	35
[1..1]	++++++CityOfBirth	<CityOfBirth>	35
[1..1]	++++++CountryOfBirth	<CtryOfBirth>	
[0..n]	+++++Other	<Othr>	
[1..1]	++++++Identification	<Id>	35
[0..1]	++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	+++CountryOfResidence	<CtryOfRes>	
[0..1]	+++ContactDetails	<CtctDtls>	
[0..1]	++++NamePrefix	<NmPrfx>	
[0..1]	++++Name	<Nm>	140
[0..1]	++++PhoneNumber	<PhneNb>	
[0..1]	++++MobileNumber	<MobNb>	
[0..1]	++++FaxNumber	<FaxNb>	
[0..1]	++++EmailAddress	<EmailAdr>	2048
[0..1]	++++EmailPurpose	<EmailPurp>	35
[0..1]	++++JobTitle	<JobTitl>	35
[0..1]	++++Responsibility	<Rspnsblty>	35
[0..1]	++++Department	<Dept>	70
[0..n]	+++++Other	<Othr>	
[1..1]	+++++ChannelType	<ChanlTp>	4
[0..1]	+++++Identification	<Id>	128

	[0..1]	++++PreferredMethod	<PrefrdMtd>	
1.9	[0..1]	++ForwardingAgent	<FwdgAgt>	
	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]	++++BICFI	<BICFI>	
	[0..1]	++++ClearingSystemMemberIdentific ation	<ClrSysMmbld>	
	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[1..1]	+++++MemberIdentification	<Mmbld>	35
	[0..1]	++++LEI	<LEI>	
	[0..1]	++++Name	<Nm>	140
	[0..1]	++++PostalAddress	<PstAdr>	
	[0..1]	+++++Department	<Dept>	70
	[0..1]	+++++SubDepartment	<SubDept>	70
	[0..1]	+++++StreetName	<StrtNm>	70
	[0..1]	+++++BuildingNumber	<BldgNb>	16
	[0..1]	+++++BuildingName	<BldgNm>	35
	[0..1]	+++++Floor	<Flr>	70
	[0..1]	+++++PostBox	<PstBx>	16
	[0..1]	+++++Room	<Room>	70
	[0..1]	+++++PostCode	<PstCd>	16
	[0..1]	+++++TownName	<TwnNm>	35
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35
	[0..1]	+++++DistrictName	<DstrctNm>	35
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
	[0..1]	+++++Country	<Ctry>	
	[0..7]	+++++AddressLine	<AdrLine>	70
	[0..1]	++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	35
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[0..1]	+++BranchIdentification	<BrnchId>	
	[0..1]	++++Identification	<Id>	35
	[0..1]	++++LEI	<LEI>	
	[0..1]	++++Name	<Nm>	140
	[0..1]	++++PostalAddress	<PstAdr>	
	[0..1]	+++++Department	<Dept>	70

	[0..1]	++++SubDepartment	<SubDept>	70
	[0..1]	++++StreetName	<StrtNm>	70
	[0..1]	++++BuildingNumber	<BldgNb>	16
	[0..1]	++++BuildingName	<BldgNm>	35
	[0..1]	++++Floor	<Flr>	70
	[0..1]	++++PostBox	<PstBx>	16
	[0..1]	++++Room	<Room>	70
	[0..1]	++++PostCode	<PstCd>	16
	[0..1]	++++TownName	<TwnNm>	35
	[0..1]	++++TownLocationName	<TwnLctnNm>	35
	[0..1]	++++DistrictName	<DstrctNm>	35
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35
	[0..1]	++++Country	<Ctry>	
	[0..7]	++++AddressLine	<AdrLine>	70
2.0	[1..n]	+PaymentInformation	<PmtInf>	
2.1	[1..1]	++PaymentInformationIdentification	<PmtInfId>	35
2.2	[1..1]	++PaymentMethod	<PmtMtd>	3
2.3	[0..1]	++BatchBooking	<BtchBookg>	5
2.4	[1..1]	++NumberOfTransactions	<NbOfTx>	15
2.5	[1..1]	++ControlSum	<CtrlSum>	18
2.6	[0..1]	++PaymentTypeInformation	<PmtTpInf>	
2.7	[0..1]	+++InstructionPriority	<InstrPrty>	4
2.8	[0..1]	+++ServiceLevel	<SvcLvl>	
2.9	[1..1]	++++ Code	<Code>	4
2.10	[1..1]	++++Proprietary	<Prtry>	35
	[0..1]	+++LocalInstrument	<LclInstrm>	
	[1..1]{Or	++++Code	<Cd>	
	[1..1]Or}	++++Proprietary	<Prtry>	35
2.14	[0..1]	+++CategoryPurpose	<CtgyPurp>	
2.15	[0..1]	++++Code	<Cd>	4
2.16 ¹	[1..1]}Or	++++Proprietary	<Prtry>	35
2.17	[1..1]	++RequestedExecutionDate	<ReqdExctnDt>	
	[1..1]{Or	+++Date	<Dt>	ISODate
	[1..1]}Or	+++DateTime	<DtTm>	ISODate Time
	[0..1]	++PoolingAdjustmentDate	<PoolgAdjstmntDt>	ISODate
2.19	[1..1]	++Debtor	<Dbtr>	
	[1..1]	+++Name	<Nm>	140
	[0..1]	+++PostalAddress	<PstlAdr>	
	[0..1]	++++Department	<Dept>	70

¹ New message element for SEPA Credit Transfers

	[0..1]	++++SubDepartment	<SubDept>	70
	[0..1]	++++StreetName	<StrtNm>	70
	[0..1]	++++BuildingNumber	<BldgNb>	16
	[0..1]	++++BuildingName	<BldgNm>	35
	[0..1]	++++Floor	<Flr>	70
	[0..1]	++++PostBox	<PstBx>	16
	[0..1]	++++Room	<Room>	70
	[0..1]	++++PostCode	<PstCd>	16
	[0..1]	++++TownName	<TwnNm>	35
	[0..1]	++++TownLocationName	<TwnLctnNm>	35
	[0..1]	++++DistrictName	<DstrctNm>	35
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35
	[0..1]	++++Country	<Ctry>	2 (ISO Code)
	[0..3]	++++AddressLine	<AdrLine>	70
	[0..1]	+++Identification	<Id>	
	[1..1]	++++OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++AnyBIC	<AnyBIC>	11
	[0..1]Or	+++++LEI	<LEI>	
	[0..1]Or}	+++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	35
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[1..1]Or	++++PrivateIdentification	<PrvtId>	
	[0..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	+++++BirthDate	<BirthDt>	ISODate
	[0..1]	+++++ProvinceOfBirth	<PrvcOfBirth>	35
	[1..1]	+++++CityOfBirth	<CityOfBirth>	35
	[1..1]	+++++CountryOfBirth	<CtryOfBirth>	
	[0..n]	+++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	35
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[0..1]	+++CountryOfResidence	<CtryOfRes>	
2.20	[1..1]	++DebtorAccount	<DbtrAcct>	
	[1..1]	+++Identification	<Id>	

	[1..1]{Or}	++++IBAN	<IBAN>	34
	[1..1]Or}	++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	34
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]	+++++Code	<Cd>	
	[1..1]	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[0..1]	+++Type	<Tp>	
	[1..1]{Or	++++Code	<Cd>	
	[1..1]Or}	++++Proprietary	<Prtry>	35
	[0..1]	+++Currency	<Ccy>	3
	[0..1]	+++Name	<Nm>	70
	[0..1]	+++Proxy	<Prxy>	
	[0..1]	++++Type	<Tp>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[1..1]	+++++Identification	<Id>	2048
2.21	[1..1]	++DebtorAgent	<DbtrAgt>	
	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]	++++BICFI	<BICFI>	11
	[0..1]	++++ClearingSystemMemberIdentific ation	<ClrSysMmbld>	
	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[1..1]	+++++MemberIdentification	<Mmbld>	35
	[0..1]	++++LEI	<LEI>	
	[0..1]	++++Name	<Nm>	140
	[0..1]	++++PostalAddress	<PstAdr>	
	[0..1]	+++++Department	<Dept>	70
	[0..1]	+++++SubDepartment	<SubDept>	70
	[0..1]	+++++StreetName	<StrtNm>	70
	[0..1]	+++++BuildingNumber	<BldgNb>	16
	[0..1]	+++++BuildingName	<BldgNm>	35
	[0..1]	+++++Floor	<Flr>	70
	[0..1]	+++++PostBox	<PstBx>	16
	[0..1]	+++++Room	<Room>	70
	[0..1]	+++++PostCode	<PstCd>	16
	[0..1]	+++++TownName	<TwnNm>	35
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35

	[0..1]	++++DistrictName	<DstrctNm>	35
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35
	[0..1]	++++Country	<Ctry>	
	[0..7]	++++AddressLine	<AdrLine>	70
	[0..1]	++++Other	<Othr>	
	[1..1]	++++Identification	<Id>	35
	[0..1]	++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
2.22	[0..1]	++DebtorAgentAccount	<DbtrAgtAcct>	
	[1..1]	+++Identification	<Id>	
	[1..1]	++++IBAN	<IBAN>	
	[1..1]	++++Other	<Othr>	
	[1..1]	++++Identification	<Id>	34
	[0..1]	++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[0..1]	+++Type	<Tp>	
	[1..1]	++++Code	<Cd>	
	[1..1]	++++Proprietary	<Prtry>	35
	[0..1]	+++Currency	<Ccy>	
	[0..1]	+++Name	<Nm>	70
	[0..1]	+++Proxy	<Prxy>	
	[0..1]	++++Type	<Tp>	
	[1..1]	++++Code	<Cd>	
	[1..1]	++++Proprietary	<Prtry>	35
	[1..1]	++++Identification	<Id>	2048
2.85	[0..1]	++InstructionForDebtorAgent	<InstrForDbtrAgt>	140
2.23	[0..1]	++ UltimateDebtor	<UltmtDbtr>	
	[0..1]	+++ Name	<Nm>	140
	[0..1]	+++PostalAddress	<PstlAdr>	
	[0..1]	++++Department	<Dept>	70
	[0..1]	++++SubDepartment	<SubDept>	70
	[0..1]	++++StreetName	<StrtNm>	70
	[0..1]	++++BuildingNumber	<BldgNb>	16
	[0..1]	++++BuildingName	<BldgNm>	35
	[0..1]	++++Floor	<Flr>	70
	[0..1]	++++PostBox	<PstBx>	16

	[0..1]	++++Room	<Room>	70
	[0..1]	++++PostCode	<PstCd>	16
	[1..1]	++++TownName	<TwnNm>	35
	[0..1]	++++TownLocationName	<TwnLctnNm>	35
	[0..1]	++++DistrictName	<DstrctNm>	35
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35
				2 (ISO Code)
	[1..1]	++++Country	<Ctry>	
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ AnyBIC	<AnyBIC>	11
	[0..1]Or	+++++LEI	<LEI>	
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++ Issuer	<Issr>	35
2.25	[0..1]	++ChargeBearer	<ChrgBr>	4
	[0..1]	++ChargesAccount	<ChrgsAcct>	
	[1..1]	+++Identification	<Id>	
	[1..1]	++++IBAN	<IBAN>	
	[1..1]	++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	34
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]	+++++Code	<Cd>	
	[1..1]	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[0..1]	+++Type	<Tp>	
	[1..1]	++++Code	<Cd>	
	[1..1]	++++Proprietary	<Prtry>	35
	[0..1]	+++Currency	<Ccy>	
	[0..1]	+++Name	<Nm>	70
	[0..1]	+++Proxy	<Prxy>	
	[0..1]	++++Type	<Tp>	
	[1..1]	+++++Code	<Cd>	
	[1..1]	+++++Proprietary	<Prtry>	35
	[1..1]	+++++Identification	<Id>	2048
	[0..1]	++ChargesAccountAgent	<ChrgsAcctAgt>	
	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>	

	[0..1]	++++BICFI	<BICFI>	
	[0..1]	++++ClearingSystemMemberIdentific	<ClrSysMmbld>	
	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>	
	[1..1]	++++++Code	<Cd>	
	[1..1]	++++++Proprietary	<Prtry>	35
	[1..1]	+++++MemberIdentification	<Mmbld>	35
	[0..1]	++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	35
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]	++++++Code	<Cd>	
	[1..1]	++++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
2.28	[1..n]	++CreditTransferTransactionInformati	<CdtTrfTxInf>	
2.29	[1..1]	+++PaymentIdentification	<PmtId>	
2.30	[0..1]	++++InstructionIdentification	<InstrId>	35
2.31	[1..1]	++++EndToEndIdentification	<EndToEndId>	35
2.32	[0..1]	++++UETR	<UETR>	
2.33	[0..1]	+++PaymentTypeInformation	<PmtTpInf>	
2.35	[0..1]	++++ServiceLevel	<SvcLvl>	
2.37	[1..1]{Or	+++++Proprietary	<Prtry>	35
	[1..1]Or}	+++++Code	<Cd>	4
	[0..1]	++++LocalInstrument	<LclInstrm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
2.39	[0..1]	++++CategoryPurpose	<CtgyPurp>	
2.40	[0..1]	+++++Code	<Cd>	4
	[1..1]			
	Or}	+++++Proprietary	<Prtry>	35
2.42	[1..1]	+++Amount	<Amt>	
2.43	[1..1]{Or	+++++InstructedAmount	<InstdAmt>	18
2.44	[1..1]Or}	+++++EquivalentAmount	<EqvtAmt>	
2.45	[1..1]	+++++Amount	<Amt>	18
2.46	[1..1]	+++++CurrencyOfTransfer	<CcyOfTrf>	3
2.47	[0..1]	+++ExchangeRateInformation	<XchgRateInf>	
	[0..1]	++++UnitCurrency	<UnitCcy>	
	[0..1]	++++ExchangeRate	<XchgRate>	
	[0..1]	++++RateType	<RateTp>	
2.50	[1..1]	++++ContractIdentification	<CtrctId>	35

2.51	[0..1]	+++ChargeBearer	<ChrgBr>	4
	[0..1]	+++ChequeInstruction	<ChqInstr>	
	[0..1]	++++ChequeType	<ChqTp>	4
	[0..1]	++++ChequeNumber	<ChqNb>	35
	[0..1]	++++ChequeFrom	<ChqFr>	
	[1..1]	+++++Name	<Nm>	140
	[1..1]	+++++PostalAddress	<Adr>	
	[0..1]	+++++Department	<Dept>	70
	[0..1]	+++++SubDepartment	<SubDept>	70
	[0..1]	+++++StreetName	<StrtNm>	70
	[0..1]	+++++BuildingNumber	<BldgNb>	16
	[0..1]	+++++BuildingName	<BldgNm>	35
	[0..1]	+++++Floor	<Flr>	70
	[0..1]	+++++PostBox	<PstBx>	16
	[0..1]	+++++Room	<Room>	70
	[0..1]	+++++PostCode	<PstCd>	16
	[0..1]	+++++TownName	<TwnNm>	35
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35
	[0..1]	+++++DistrictName	<DstrctNm>	35
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
	[0..1]	+++++Country	<Ctry>	
	[0..7]	+++++AddressLine	<AdrLine>	70
	[0..1]	++++DeliveryMethod	<DlvryMtd>	
	[1..1]{Or	++++Code	<Cd>	4
	[1..1]Or}	++++Proprietary	<Prtry>	35
	[0..1]	++++DeliverTo	DeliverTo	
	[1..1]	++++Name	<Nm>	140
	[1..1]	++++PostalAddress	<Adr>	
	[0..1]	+++++Department	<Dept>	70
	[0..1]	+++++SubDepartment	<SubDept>	70
	[0..1]	+++++StreetName	<StrtNm>	70
	[0..1]	+++++BuildingNumber	<BldgNb>	16
	[0..1]	+++++BuildingName	<BldgNm>	35
	[0..1]	+++++Floor	<Flr>	70
	[0..1]	+++++PostBox	<PstBx>	16
	[0..1]	+++++Room	<Room>	70
	[0..1]	+++++PostCode	<PstCd>	16
	[0..1]	+++++TownName	<TwnNm>	35
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35
	[0..1]	+++++DistrictName	<DstrctNm>	35

	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
	[0..1]	+++++Country	<Ctry>	
	[0..7]	+++++AddressLine	<AdrLine>	70
	[0..1]	++++InstructionPriority	<InstrPrty>	
	[0..1]	++++ChequeMaturityDate	<ChqMtrtyDt>	ISODate
	[0..1]	++++FormsCode	<FrmsCd>	35
	[0..2]	++++MemoField	<MemoFld>	35
	[0..1]	++++RegionalClearingZone	<RgnlClrZone>	35
	[0..1]	++++PrintLocation	<PrtLctn>	35
	[0..5]	++++Signature	<Sgntr>	70
2.23	[0..1]	+++ UltimateDebtor	<UltmtDbtr>	
	[0..1]	++++ Name	<Nm>	140
	[0..1]	++++PostalAddress	<PstlAdr>	
	[0..1]	++++Department	<Dept>	70
	[0..1]	++++SubDepartment	<SubDept>	70
	[0..1]	++++StreetName	<StrtNm>	70
	[0..1]	++++BuildingNumber	<BldgNb>	16
	[0..1]	++++BuildingName	<BldgNm>	35
	[0..1]	++++Floor	<Flr>	70
	[0..1]	++++PostBox	<PstBx>	16
	[0..1]	++++Room	<Room>	70
	[0..1]	++++PostCode	<PstCd>	16
	[1..1]	++++TownName	<TwnNm>	35
	[0..1]	++++TownLocationName	<TwnLctnNm>	35
	[0..1]	++++DistrictName	<DstrctNm>	35
	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	35
	[1..1]	++++Country	<Ctry>	2 (ISO Code)
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ AnyBIC	<AnyBIC>	11
	[0..1]Or	+++++LEI	<LEI>	
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++ Issuer	<Issr>	35
	[0..1]	+++IntermediaryAgent1	<IntrmyAgt1>	
	[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	

[0..1]	+++++BICFI	<BICFI>	11
[0..1]	+++++ClearingSystemMemberIdentifi	<ClrSysMmbld>	
[0..1]	cation		
[0..1]	++++++ClearingSystemIdentification	<ClrSysId>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[1..1]	+++++++MemberIdentification	<Mmbld>	35
[0..1]	+++++LEI	<LEI>	
[0..1]	+++++Name	<Nm>	140
[0..1]	+++++PostalAddress	<PstIAdr>	
[0..1]	+++++Department	<Dept>	70
[0..1]	+++++SubDepartment	<SubDept>	70
[0..1]	+++++StreetName	<StrtNm>	70
[0..1]	+++++BuildingNumber	<BldgNb>	16
[0..1]	+++++BuildingName	<BldgNm>	35
[0..1]	+++++Floor	<Flr>	70
[0..1]	+++++PostBox	<PstBx>	16
[0..1]	+++++Room	<Room>	70
[0..1]	+++++PostCode	<PstCd>	16
[0..1]	+++++TownName	<TwnNm>	35
[0..1]	+++++TownLocationName	<TwnLctnNm>	35
[0..1]	+++++DistrictName	<DstrctNm>	35
[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
[0..1]	+++++Country	<Ctry>	
[0..7]	+++++AddressLine	<AdrLine>	70
[0..1]	+++++Other	<Othr>	
[1..1]	+++++Identification	<Id>	35
[0..1]	+++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++Issuer	<Issr>	35
[0..1]	+++IntermediaryAgent1Account	<IntrmyAgt1Acct>	
[1..1]	++++Identification	<Id>	
[1..1]{Or	+++++IBAN	<IBAN>	
[1..1]Or}	+++++Other	<Othr>	
[1..1]	+++++Identification	<Id>	34
[0..1]	+++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++Issuer	<Issr>	35

[0..1]	++++Type	<Tp>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[0..1]	++++Currency	<Ccy>	
[0..1]	++++Name	<Nm>	70
[0..1]	++++Proxy	<Prxy>	
[0..1]	+++++Type	<Tp>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[1..1]	+++++Identification	<Id>	2048
[0..1]	+++IntermediaryAgent2	<IntrmyAgt2>	
[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	
[0..1]	+++++BICFI	<BICFI>	
[0..1]	+++++ClearingSystemMemberIdentifi cation	<ClrSysMmbld>	
[0..1]	+++++ClearingSystemIdentification	<ClrSysId>	
[1..1]{Or	+++++Code	<Cd>	
[1..1]Or}	+++++Proprietary	<Prtry>	35
[1..1]	+++++MemberIdentification	<Mmbld>	35
[0..1]	+++++LEI	<LEI>	
[0..1]	+++++Name	<Nm>	140
[0..1]	+++++PostalAddress	<PstAdr>	
[0..1]	+++++Department	<Dept>	70
[0..1]	+++++SubDepartment	<SubDept>	70
[0..1]	+++++StreetName	<StrtNm>	70
[0..1]	+++++BuildingNumber	<BldgNb>	16
[0..1]	+++++BuildingName	<BldgNm>	35
[0..1]	+++++Floor	<Flr>	70
[0..1]	+++++PostBox	<PstBx>	16
[0..1]	+++++Room	<Room>	70
[0..1]	+++++PostCode	<PstCd>	16
[0..1]	+++++TownName	<TwnNm>	35
[0..1]	+++++TownLocationName	<TwnLctnNm>	35
[0..1]	+++++DistrictName	<DstrctNm>	35
[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
[0..1]	+++++Country	<Ctry>	
[0..7]	+++++AddressLine	<AdrLine>	70
[0..1]	+++++Other	<Othr>	
[1..1]	+++++Identification	<Id>	35
[0..1]	+++++SchemeName	<SchmeNm>	

[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	+++IntermediaryAgent2Account	<IntrmyAgt2Acct>	
[1..1]	++++Identification	<Id>	
[1..1]{Or	++++IBAN	<IBAN>	
[1..1]Or}	++++Other	<Othr>	
[1..1]	++++Identification	<Id>	34
[0..1]	++++SchemeName	<SchmeNm>	
[1..1]	+++++++Code	<Cd>	
[1..1]	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	++++Type	<Tp>	
[1..1]			
{Or	++++Code	<Cd>	
[1..1]			
Or}	++++Proprietary	<Prtry>	35
[0..1]	++++Currency	<Ccy>	
[0..1]	++++Name	<Nm>	70
[0..1]	++++Proxy	<Prxy>	
[0..1]	++++Type	<Tp>	
[1..1]{Or	++++Code	<Cd>	
[1..1]Or}	++++Proprietary	<Prtry>	35
[1..1]	++++Identification	<Id>	2048
[0..1]	+++IntermediaryAgent3	<IntrmyAgt3>	
[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	
[0..1]	++++BICFI	<BICFI>	
[0..1]	++++ClearingSystemMemberIdentifi cation	<ClrSysMmbld>	
[0..1]	++++ClearingSystemIdentification	<ClrSysId>	
[1..1]{Or	++++Code	<Cd>	
[1..1]Or}	++++Proprietary	<Prtry>	35
[1..1]	++++MemberIdentification	<Mmbld>	35
[0..1]	++++LEI	<LEI>	
[0..1]	++++Name	<Nm>	140
[0..1]	++++PostalAddress	<PstlAdr>	
[0..1]	++++Department	<Dept>	70
[0..1]	++++SubDepartment	<SubDept>	70
[0..1]	++++StreetName	<StrtNm>	70
[0..1]	++++BuildingNumber	<BldgNb>	16

	[0..1]	+++++BuildingName	<BldgNm>	35
	[0..1]	+++++Floor	<Flr>	70
	[0..1]	+++++PostBox	<PstBx>	16
	[0..1]	+++++Room	<Room>	70
	[0..1]	+++++PostCode	<PstCd>	16
	[0..1]	+++++TownName	<TwnNm>	35
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35
	[0..1]	+++++DistrictName	<DstrctNm>	35
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
	[0..1]	+++++Country	<Ctry>	
	[0..7]	+++++AddressLine	<AdrLine>	70
	[0..1]	+++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	35
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[0..1]	+++IntermediaryAgent3Account	<IntrmyAgt3Acct>	
	[1..1]	++++Identification	<Id>	
	[1..1]{Or	++++IBAN	<IBAN>	
	[1..1]Or}	++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	34
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]	+++++Code	<Cd>	
	[1..1]	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[0..1]	++++Type	<Tp>	
	[1..1]	++++Code	<Cd>	
	[1..1]	++++Proprietary	<Prtry>	35
	[0..1]	++++Currency	<Ccy>	
	[0..1]	++++Name	<Nm>	70
	[0..1]	++++Proxy	<Prxy>	
	[0..1]	++++Type	<Tp>	
	[1..1]{Or	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[1..1]	+++++Identification	<Id>	2048
2.77	[0..1]	+++CreditorAgent	<CdtrAgt>	
	[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	
	[1..1]	++++BICFI	<BICFI>	11

	[1..1]	++++ClearingSystemMemberIdentifi cation	<ClrSysMmbld>	
	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>	
	[1..1]{Or	+++++++Code	<Cd>	5
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[1..1]	+++++MemberIdentification	<Mmbld>	35
	[0..1]	++++LEI	<LEI>	
	[0..1]	++++Name	<Nm>	140
	[0..1]	++++PostalAddress	<PstAdr>	
	[0..1]	+++++Department	<Dept>	70
	[0..1]	+++++SubDepartment	<SubDept>	70
	[0..1]	+++++StreetName	<StrtNm>	70
	[0..1]	+++++BuildingNumber	<BldgNb>	16
	[0..1]	+++++BuildingName	<BldgNm>	35
	[0..1]	+++++Floor	<Flr>	70
	[0..1]	+++++PostBox	<PstBx>	16
	[0..1]	+++++Room	<Room>	70
	[0..1]	+++++PostCode	<PstCd>	16
	[0..1]	+++++TownName	<TwnNm>	35
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35
	[0..1]	+++++DistrictName	<DstrctNm>	35
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
	[1..1]	+++++Country	<Ctry>	2(ISO)
	[0..3]	+++++AddressLine	<AdrLine>	70
2.78	[0..1]	+++CreditorAgentAccount	<CdtrAgtAcct>	
	[1..1]	++++Identification	<Id>	
	[1..1]{Or	+++++IBAN	<IBAN>	
	[1..1]Or}	+++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	34
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++++Code	<Cd>	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[0..1]	++++Type	<Tp>	
	[1..1]{Or	++++Code	<Cd>	
	[1..1]Or}	++++Proprietary	<Prtry>	35
	[0..1]	++++Currency	<Ccy>	
	[0..1]	++++Name	<Nm>	70
	[0..1]	++++Proxy	<Prxy>	
	[0..1]	++++Type	<Tp>	

	[1..1]{Or [1..1]Or}	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[1..1]	+++++Identification	<Id>	2048
2.79	[1..1]	+++Creditor	<Cdtr>	
	[1..1]	++++Name	<Nm>	140
	[0..1]	++++PostalAddress	<PstAdr>	
	[0..1]	+++++Department	<Dept>	70
	[0..1]	+++++SubDepartment	<SubDept>	70
	[0..1]	+++++StreetName	<StrtNm>	70
	[0..1]	+++++BuildingNumber	<BldgNb>	16
	[0..1]	+++++BuildingName	<BldgNm>	35
	[0..1]	+++++Floor	<Flr>	70
	[0..1]	+++++PostBox	<PstBx>	16
	[0..1]	+++++Room	<Room>	70
	[0..1]	+++++PostCode	<PstCd>	16
	[0..1]	+++++TownName	<TwnNm>	35
	[0..1]	+++++TownLocationName	<TwnLctnNm>	35
	[0..1]	+++++DistrictName	<DstrctNm>	35
	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	35
	1..1	+++++Country	<Ctry>	2(ISO Code)
	[0..3]	+++++AddressLine	<AdrLine>	70
	[0..1]	+++++Identification	<Id>	
	[1..1]	+++++OrganisationIdentification	<OrgId>	
	[0..1]	+++++AnyBIC	<AnyBIC>	11
	[0..1]	+++++LEI	<LEI>	
	[0..1]	+++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	35
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]{Or [1..1]Or}	+++++Code	<Cd>	
	[1..1]Or}	+++++Proprietary	<Prtry>	35
	[0..1]	+++++Issuer	<Issr>	35
	[1..1]Or}	+++++PrivateIdentification	<PrvtId>	
	[0..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	+++++BirthDate	<BirthDt>	ISODate
	[0..1]	+++++ProvinceOfBirth	<PrvcOfBirth>	35
	[1..1]	+++++CityOfBirth	<CityOfBirth>	35
	[1..1]	+++++CountryOfBirth	<CtryOfBirth>	
	[0..n]	+++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	35

	[0..1]	+++++++SchemeName	<SchmeNm>	
	[1..1]{Or	+++++++Code	<Cd>	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[0..1]	+++++++Issuer	<Issr>	35
	[0..1]	++++CountryOfResidence	<CtryOfRes>	
2.80	[0..1]	+++CreditorAccount	<CdtrAcct>	
	[1..1]	++++Identification	<Id>	
	[1..1]{Or	++++IBAN	<IBAN>	34
	[1..1]Or}	++++Other	<Othr>	
	[1..1]	++++Identification	<Id>	34
	[0..1]	++++SchemeName	<SchmeNm>	
	[1..1]{Or	++++Code	<Cd>	
	[1..1]Or}	++++Proprietary	<Prtry>	35
	[0..1]	++++Issuer	<Issr>	35
	[0..1]	++++Type	<Tp>	
	[1..1]{Or	++++Code	<Cd>	
	[1..1]Or}	++++Proprietary	<Prtry>	35
	[0..1]	++++Currency	<Ccy>	
	[0..1]	++++Name	<Nm>	70
	[0..1]	++++Proxy	<Prxy>	
	[0..1]	++++Type	<Tp>	
	[1..1]{Or	++++Code	<Cd>	
	[1..1]Or}	++++Proprietary	<Prtry>	35
	[1..1]	++++Identification	<Id>	2048
2.81	[0..1]	+++ UltimateCreditor	<UltmtCdtr>	
	[0..1]	++++ Name	<Nm>	140
	[0..1]	++++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++ AnyBIC	<AnyBIC>	11
	[0..1]Or	++++LEI	<LEI>	
	[0..1]Or}	++++ Other	<Othr>	
	[1..1]	++++ Identification	<Id>	35
	[0..1]	++++SchemeName	<SchmeNm>	
	[1..1]{Or	++++Code	<Cd>	
	[1..1]Or}	++++Proprietary	<Prtry>	35
	[0..1]	++++ Issuer	<Issr>	35
1	[0..n]	+++InstructionForCreditorAgent	<InstrForCdtrAgt>	
1	[0..1]	++++Code	<Cd>	
1	[0..1]	++++InstructionInformation	<InstrInf>	140
2.85	[0..1]	+++InstructionForDebtorAgent	<InstrForDbtrAgt>	140

¹ New message element for SEPA Credit Transfers

[0..1]	+++Purpose	<Purp>	
[1..1]{Or	++++Code	<Cd>	
[1..1]Or}	++++Proprietary	<Prtry>	35
[0..10]	+++RegulatoryReporting	<RgltryRptg>	
[0..1]	++++DebitCreditReportingIndicator	<DbtCdtRptgInd>	
[0..1]	++++Authority	<Authrty>	
[0..1]	+++++Name	<Nm>	140
[0..1]	+++++Country	<Ctry>	
[0..n]	++++Details	<Dtls>	
[0..1]	+++++Type	<Tp>	35
[0..1]	+++++Date	<Dt>	ISODate
[0..1]	+++++Country	<Ctry>	
[0..1]	+++++Code	<Cd>	10
[0..1]	+++++Amount	<Amt>	
[0..n]	+++++Information	<Inf>	35
[0..1]	+++Tax	<Tax>	
[0..1]	++++Creditor	<Cdtr>	
[0..1]	+++++TaxIdentification	<TaxId>	35
[0..1]	+++++RegistrationIdentification	<RegnId>	35
[0..1]	+++++TaxType	<TaxTp>	35
[0..1]	++++Debtor	<Dbtr>	
[0..1]	+++++TaxIdentification	<TaxId>	35
[0..1]	+++++RegistrationIdentification	<RegnId>	35
[0..1]	+++++TaxType	<TaxTp>	35
[0..1]	+++++Authorisation	<Authstn>	
[0..1]	+++++Title	<Titl>	35
[0..1]	+++++Name	<Nm>	140
[0..1]	++++AdministrationZone	<AdmstnZone>	35
[0..1]	++++ReferenceNumber	<RefNb>	140
[0..1]	++++Method	<Mtd>	35
[0..1]	++++TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	
[0..1]	++++TotalTaxAmount	<TtlTaxAmt>	
[0..1]	++++Date	<Dt>	ISODate
[0..1]	++++SequenceNumber	<SeqNb>	
[0..n]	++++Record	<Rcrd>	
[0..1]	+++++Type	<Tp>	35
[0..1]	+++++Category	<Ctgy>	35
[0..1]	+++++CategoryDetails	<CtgyDtls>	35
[0..1]	+++++DebtorStatus	<DbtrSts>	35
[0..1]	+++++CertificateIdentification	<CertId>	35

[0..1]	++++FormsCode	<FrmsCd>	35
[0..1]	++++Period	<Prd>	
[0..1]	++++Year	<Yr>	ISODate
[0..1]	++++Type	<Tp>	
[0..1]	++++FromToDate	<FrToDt>	
[1..1]	++++FromDate	<FrDt>	ISODate
[1..1]	++++ToDate	<ToDt>	ISODate
[0..1]	++++TaxAmount	<TaxAmt>	
[0..1]	++++Rate	<Rate>	
[0..1]	++++TaxableBaseAmount	<TaxblBaseAmt>	
[0..1]	++++TotalAmount	<TtlAmt>	
[0..n]	++++Details	<Dtls>	
[0..1]	++++Period	<Prd>	
[0..1]	++++Year	<Yr>	ISODate
[0..1]	++++Type	<Tp>	
[0..1]	++++FromToDate	<FrToDt>	
[1..1]	++++FromDate	<FrDt>	ISODate
[1..1]	++++ToDate	<ToDt>	ISODate
[1..1]	++++Amount	<Amt>	
[0..1]	`++++AdditionalInformation	<AddtlInf>	140
[0..10]	+++Remittanceinformation	<RltdRmtInf>	
[0..1]	+++RemittanceIdentification	<RmtId>	35
[0..n]	+++RemittanceLocationDetails	<RmtLctnDtls>	
[1..1]	++++Method	<Mtd>	
[0..1]	++++ElectronicAddress	<ElctrcnAdr>	2048
[0..1]	++++PostalAddress	<PstlAdr>	
[1..1]	++++Name	<Nm>	140
[1..1]	++++PostalAddress	<Adr>	
[0..1]	++++Department	<Dept>	70
[0..1]	++++SubDepartment	<SubDept>	70
[0..1]	++++StreetName	<StrtNm>	70
[0..1]	++++BuildingNumber	<BldgNb>	16
[0..1]	++++BuildingName	<BldgNm>	35
[0..1]	++++Floor	<Flr>	70
[0..1]	++++PostBox	<PstBx>	16
[0..1]	++++Room	<Room>	70
[0..1]	++++PostCode	<PstCd>	16
[0..1]	++++TownName	<TwnNm>	35
[0..1]	++++TownLocationName	<TwnLctnNm>	35
[0..1]	++++DistrictName	<DstrctNm>	35

	[0..1]	+++++++CountrySubDivision	<CtrySubDvsn>	35
	[0..1]	+++++++Country	<Ctry>	
	[0..7]	+++++++AddressLine	<AdrLine>	70
2.98	[0..1]	+++Remittanceinformation	<RmtInf>	
2.99	[1..1]{Or	++++Unstructured	<Ustrd>	140
	[0..n]Or}	++++Structured	<Strd>	
	[0..n]	+++++ReferredDocumentInformation	<RfrdDocInf>	
	[0..1]	+++++Type	<Tp>	
	[1..1]	+++++++CodeOrProprietary	<CdOrPrtry>	
	[1..1]{Or	+++++++Code	<Cd>	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[0..1]	+++++++Issuer	<Issr>	35
	[0..1]	+++++++Number	<Nb>	35
	[0..1]	+++++++RelatedDate	<RltdDt>	ISODate
	[0..n]	+++++++LineDetails	<LineDtls>	
	[1..n]	+++++++Identification	<Id>	
	[0..1]	+++++++Type	<Tp>	
	[1..1]	+++++++CodeOrProprietary	<CdOrPrtry>	
	[1..1]{Or	+++++++Code	<Cd>	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[0..1]	+++++++Issuer	<Issr>	35
	[0..1]	+++++++Number	<Nb>	35
	[0..1]	+++++++RelatedDate	<RltdDt>	ISODate
	[0..1]	+++++++Description	<Desc>	2048
	[0..1]	+++++++Amount	<Amt>	
	[0..1]	+++++++DuePayableAmount	<DuePyblAmt>	
	[0..n]	+++++++DiscountAppliedAmount	<DscntApldAmt>	
	[0..1]	+++++++Type	<Tp>	
	[1..1]{Or	+++++++Code	<Cd>	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[1..1]	+++++++Amount	<Amt>	
	[0..1]	+++++++CreditNoteAmount	<CdtNoteAmt>	
	[0..n]	+++++++TaxAmount	<TaxAmt>	
	[0..1]	+++++++Type	<Tp>	
	[1..1]{Or	+++++++Code	<Cd>	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[1..1]	+++++++Amount	<Amt>	
	[0..n]	+++++++AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	
	[1..1]	+++++++Amount	<Amt>	

	[0..1]	+++++++CreditDebitIndicator	<CdtDbtInd>	
	[0..1]	+++++++Reason	<Rsn>	4
	[0..1]	+++++++AdditionalInformation	<AddtlInf>	140
	[0..1]	+++++++RemittedAmount	<RmtdAmt>	
	[0..1]	+++++ReferredDocumentAmount	<RfrdDocAmt>	
	[0..1]	+++++DuePayableAmount	<DuePyblAmt>	
	[0..n]	+++++DiscountAppliedAmount	<DscntApldAmt>	
	[0..1]	+++++++Type	<Tp>	
	[1..1]{Or	+++++++Code	<Cd>	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[1..1]	+++++++Amount	<Amt>	
	[0..1]	+++++CreditNoteAmount	<CdtNoteAmt>	
	[0..n]	+++++TaxAmount	<TaxAmt>	
	[0..1]	+++++++Type	<Tp>	
	[1..1]{Or	+++++++Code	<Cd>	
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
	[1..1]	+++++++Amount	<Amt>	
		+++++AdjustmentAmountAndReason		
	[0..n]	n	<AdjstmntAmtAndRsn>	
	[1..1]	+++++++Amount	<Amt>	
	[0..1]	+++++++CreditDebitIndicator	<CdtDbtInd>	
	[0..1]	+++++++Reason	<Rsn>	4
	[0..1]	+++++++AdditionalInformation	<AddtlInf>	140
	[0..1]	+++++++RemittedAmount	<RmtdAmt>	
2.120	[1..1]	+++++CreditorReferenceInformation	<CdtrRefInf>	
2.121	[1..1]	+++++++Type	<Tp>	
2.122	[1..1]	+++++++CodeOrProprietary	<CdOrPrtry>	
2.123	[1..1]	+++++++Code	<Cd>	4
	[1..1]Or}	+++++++Proprietary	<Prtry>	35
2.125	[0..1]	+++++++Issuer	<Issr>	35
2.126	[1..1]	+++++++Reference	<Ref>	35
	[0..1]	+++++Invoicer	<Invcr>	
	[0..1]	+++++++Name	<Nm>	140
	[0..1]	+++++++PostalAddress	<PstlAdr>	
	[0..1]	+++++++Department	<Dept>	70
	[0..1]	+++++++SubDepartment	<SubDept>	70
	[0..1]	+++++++StreetName	<StrtNm>	70
	[0..1]	+++++++BuildingNumber	<BldgNb>	16
	[0..1]	+++++++BuildingName	<BldgNm>	35
	[0..1]	+++++++Floor	<Flr>	70

[0..1]	+++++++PostBox	<PstBx>	16
[0..1]	+++++++Room	<Room>	70
[0..1]	+++++++PostCode	<PstCd>	16
[0..1]	+++++++TownName	<TwnNm>	35
[0..1]	+++++++TownLocationName	<TwnLctnNm>	35
[0..1]	+++++++DistrictName	<DstrctNm>	35
[0..1]	+++++++CountrySubDivision	<CtrySubDvsn>	35
[0..1]	+++++++Country	<Ctry>	
[0..7]	+++++++AddressLine	<AdrLine>	70
[0..1]	+++++++Identification	<Id>	
[1..1]{Or	+++++++OrganisationIdentification	<OrgId>	
[0..1]	+++++++AnyBIC	<AnyBIC>	
[0..1]	+++++++LEI	<LEI>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[1..1]Or}	+++++++PrivateIdentification	<PrvtId>	
[0..1]	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
[1..1]	+++++++BirthDate	<BirthDt>	ISODate
[0..1]	+++++++ProvinceOfBirth	<PrvcOfBirth>	35
[1..1]	+++++++CityOfBirth	<CityOfBirth>	35
[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	+++++++CountryOfResidence	<CtryOfRes>	
[0..1]	+++++Invoicee	<Invcee>	
[0..1]	+++++Name	<Nm>	140
[0..1]	+++++PostalAddress	<PstlAdr>	
[0..1]	+++++Department	<Dept>	70
[0..1]	+++++SubDepartment	<SubDept>	70
[0..1]	+++++StreetName	<StrtNm>	70
[0..1]	+++++BuildingNumber	<BldgNb>	16
[0..1]	+++++BuildingName	<BldgNm>	35

[0..1]	+++++++Floor	<Flr>	70
[0..1]	+++++++PostBox	<PstBx>	16
[0..1]	+++++++Room	<Room>	70
[0..1]	+++++++PostCode	<PstCd>	16
[0..1]	+++++++TownName	<TwnNm>	35
[0..1]	+++++++TownLocationName	<TwnLctnNm>	35
[0..1]	+++++++DistrictName	<DstrctNm>	35
[0..1]	+++++++CountrySubDivision	<CtrySubDvsn>	35
[0..1]	+++++++Country	<Ctry>	
[0..7]	+++++++AddressLine	<AdrLine>	70
[0..1]	+++++++Identification	<Id>	
[1..1]{Or	+++++++OrganisationIdentification	<OrgId>	
[0..1]	+++++++AnyBIC	<AnyBIC>	
[0..1]	+++++++LEI	<LEI>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[1..1]Or}	+++++++PrivateIdentification	<PrvtId>	
[0..1]	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
[1..1]	+++++++BirthDate	<BirthDt>	ISODate
[0..1]	+++++++ProvinceOfBirth	<PrvcOfBirth>	35
[1..1]	+++++++CityOfBirth	<CityOfBirth>	35
[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
[0..n]	+++++++Other	<Othr>	
[1..1]	+++++++Identification	<Id>	35
[0..1]	+++++++SchemeName	<SchmeNm>	
[1..1]{Or	+++++++Code	<Cd>	
[1..1]Or}	+++++++Proprietary	<Prtry>	35
[0..1]	+++++++Issuer	<Issr>	35
[0..1]	+++++++CountryOfResidence	<CtryOfRes>	
[0..1]	+++++++TaxRemittance	<TaxRmt>	
[0..1]	+++++++Creditor	<Cdtr>	
[0..1]	+++++++TaxIdentification	<TaxId>	35
[0..1]	+++++++RegistrationIdentification	<RegnId>	35
[0..1]	+++++++TaxType	<TaxTp>	35
[0..1]	+++++++Debtor	<Dbtr>	
[0..1]	+++++++TaxIdentification	<TaxId>	35

[0..1]	+++++++RegistrationIdentification	<RegnId>	35
[0..1]	+++++++TaxType	<TaxTp>	35
[0..1]	+++++++Authorisation	<Authstn>	
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[0..1]	+++++++Name	<Nm>	140
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About the ABBL

The ABBL is the largest professional association in the financial sector, representing the majority of financial institutions as well as regulated financial intermediaries and other professionals in Luxembourg, including law firms, consultancies, auditors, market infrastructures, e-money and payment institutions. This makes us truly representative of the diversity of the Luxembourg financial centre, placing us in a unique position, able to give the entire sector a voice at both national and international level.

We provide our members with the intelligence, resources and services they need to operate in a dynamic financial market and in an increasingly complex regulatory environment. We facilitate an open platform to discuss key industry issues and to define common positions for the entire sector.

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