

# 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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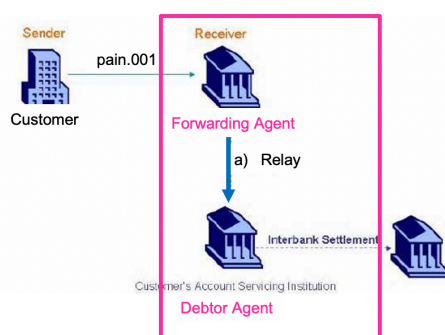
# 1 Introduction

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](http://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.<br/>The element is optional</p> <p>[1..1] shows that the element can be present only 1 time.<br/>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](http://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.

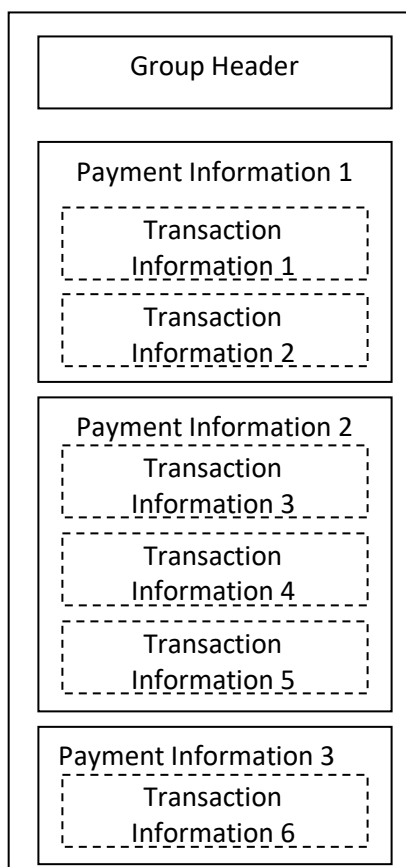
**C. Transaction Information:** This building block is mandatory and repetitive. It contains, among other things, elements related to the credit side of the transaction, such as Creditor and Remittance Information.

**Remark :**

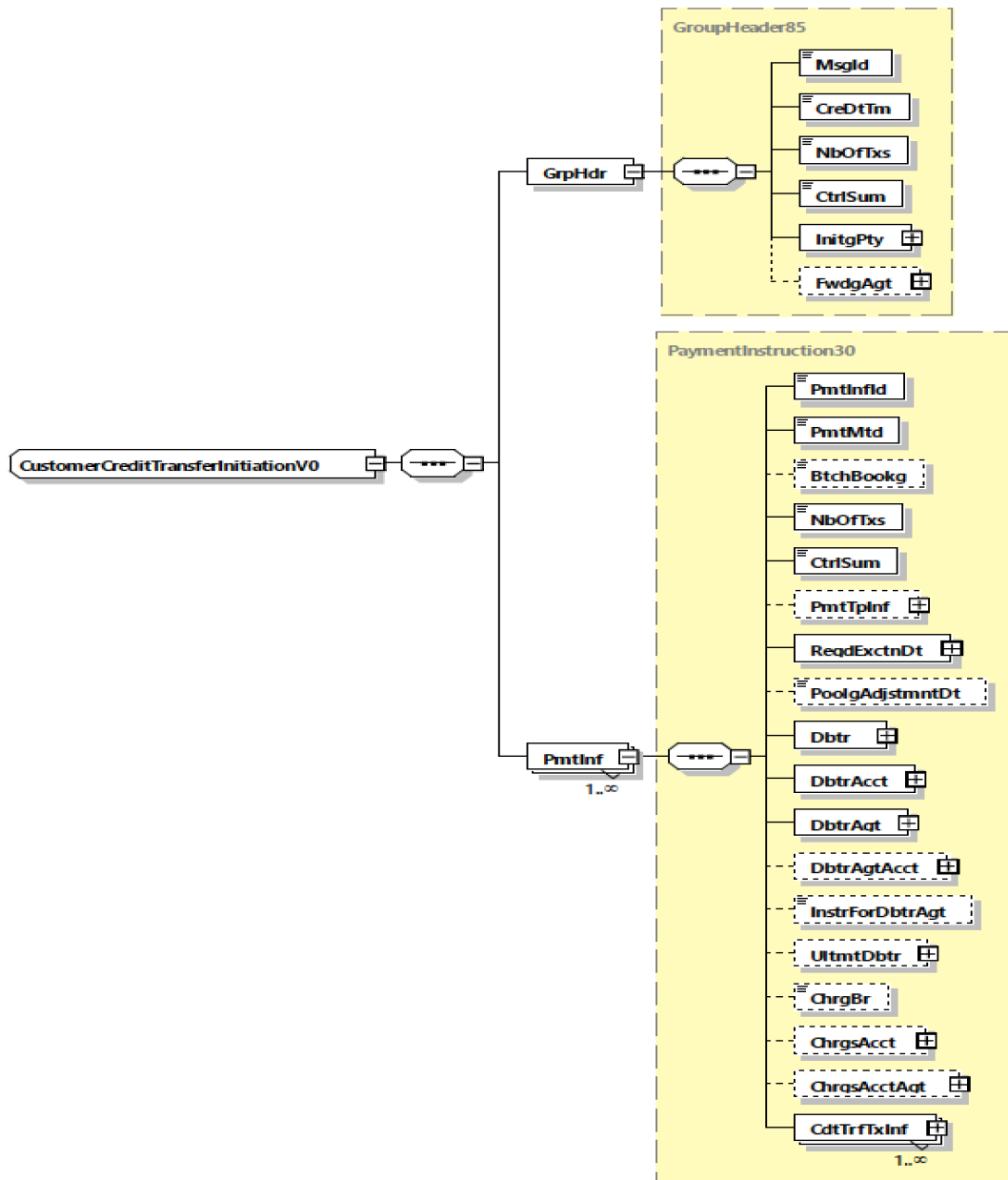
A Payment Information block contains only one type of Credit Transfer information: SEPA Credit Transfer or Generic Credit Transfer.

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:**

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

**BtchBookg** 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  |        |      |
| <a href="#">1.0</a> | [1..1]    | +GroupHeader                   | <GrpHdr>      |        |      |
| <a href="#">1.1</a> | [1..1]    | ++MessageIdentification        | <MsgId>       | 35     | No   |
| <a href="#">1.2</a> | [1..1]    | ++CreationDateTime             | <CreDtTm>     | 19     |      |
|                     | [0..2]    | ++Authorisation                | <Authstn>     |        |      |
|                     | [1..1]    | +++Code                        | <Cd>          |        | Yes  |
|                     | [1..1]    | +++Proprietary                 | <Prtry>       | 128    |      |
| <a href="#">1.6</a> | [1..1]    | ++NumberOfTransactions         | <NbOfTxes>    | 15     |      |
| <a href="#">1.7</a> | [1..1]    | ++ControlSum                   | <CtrlSum>     | 18     | No   |
| <a href="#">1.8</a> | [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      | No  |
|                     | [0..1]    | ++++SchemeName                         | <SchmeNm>         |         | Yes |
|                     | [1..1]    | ++++Code                               | <Cd>              |         |     |
|                     | [1..1]    | ++++Proprietary                        | <Prtry>           | 35      |     |
|                     | [0..1]    | ++++Issuer                             | <Issr>            | 35      | Yes |
|                     | [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      |     |
| <a href="#">1.9</a> | [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                     | <StrNm>       | 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>        | 70  |                   |
|                     | [0..7]    | ++++AddressLine                    | <AdrLine>     | 70  |                   |
|                     | [0..1]    | ++++Other                          | <Othr>        | 35  |                   |
|                     | [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                     | <StrNm>       | 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>        | 70  |                   |
|                     | [0..7]    | ++++AddressLine                    | <AdrLine>     | 70  |                   |
| <a href="#">2.0</a> | [1..n]    | +PaymentInformation                | <PmtInf>      |     |                   |
| <a href="#">2.1</a> | [1..1]    | ++PaymentInformationIdentification | <PmtInfId>    | 35  |                   |
| <a href="#">2.2</a> | [1..1]    | ++PaymentMethod                    | <PmtMtd>      | 3   |                   |
| <a href="#">2.3</a> | [0..1]    | ++BatchBooking                     | <BtchBookg>   | 5   | No                |
| <a href="#">2.4</a> | [1..1]    | ++NumberOfTransactions             | <NbOfTx>      | 15  |                   |
| <a href="#">2.5</a> | [1..1]    | ++ControlSum                       | <CtrlSum>     | 18  |                   |
| <a href="#">2.6</a> | [0..1]    | ++PaymentTypeInformation           | <PmtTplnf>    |     |                   |
| <a href="#">2.7</a> | [0..1]    | +++InstructionPriority             | <InstrPrty>   | 4   | No <sup>(1)</sup> |
| <a href="#">2.8</a> | [0..1]    | +++ServiceLevel                    | <Svclvl>      |     |                   |
| <a href="#">2.9</a> | [1..1]{Or | ++++ Code                          | <Code>        | 4   | No                |

|                      |           |                                |                   |              |                   |
|----------------------|-----------|--------------------------------|-------------------|--------------|-------------------|
| <a href="#">2.10</a> | [1..1]Or} | ++++Proprietary                | <Prtry>           | 35           | No                |
|                      | [0..1]    | +++LocalInstrument             | <LclInstrm>       |              |                   |
|                      | [1..1]{Or | ++++Code                       | <Cd>              |              | Yes               |
|                      | [1..1]Or} | ++++Proprietary                | <Prtry>           | 35           |                   |
| <a href="#">2.14</a> | [0..1]    | +++CategoryPurpose             | <CtgyPurp>        |              | No                |
| <a href="#">2.15</a> | [0..1]{Or | ++++Code                       | <Cd>              | 4            | No <sup>(1)</sup> |
| <a href="#">2.16</a> | [1..1]Or  | ++++Proprietary                | <Prtry>           | 35           | Yes               |
| <a href="#">2.17</a> | [1..1]    | ++RequestedExecutionDate       | <ReqdExctnDt>     |              |                   |
|                      | [1..1]{Or | +++Date                        | <Dt>              | ISODate      | No                |
|                      | [1..1]Or  | +++DateTime                    | <DtTm>            | ISODateTime  | Yes               |
|                      | [0..1]    | ++PoolingAdjustmentDate        | <PoolgAdjstmntDt> | ISODate      | Yes               |
| <a href="#">2.19</a> | [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           |                   |

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

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

|                      |                                  |   |                              |              |    |
|----------------------|----------------------------------|---|------------------------------|--------------|----|
|                      | [0..1]<br>[0..7]                 | ++++Country<br>++++AddressLine                                    | <Ctry><br><AdrLine>          | 70           |    |
|                      | [0..1]<br>[1..1]                 | ++++Other<br>++++Identification                                   | <Othr><br><Id>               | 35           | No |
| <a href="#">2.22</a> | [0..1]<br>[1..1]{Or<br>[1..1]Or} | ++++SchemeName<br>+++++Code<br>+++++Proprietary                   | <SchmeNm><br><Cd><br><Prtry> | 35<br>35     | No |
|                      | [0..1]<br>[1..1]                 | ++DebtorAgentAccount<br>++Identification                          | <DbtrAgtAcct><br><Id>        |              |    |
|                      | [1..1]{Or<br>[1..1]Or}           | ++++IBAN<br>++++Other   | <IBAN><br><Othr>             |              |    |
|                      | [1..1]                           | +++++Identification   | <Id>                         | 34           |    |
|                      | [0..1]<br>[1..1]{Or<br>[1..1]Or} | +++++SchemeName<br>+++++Code<br>+++++Proprietary                  | <SchmeNm><br><Cd><br><Prtry> | 35<br>35     |    |
|                      | [0..1]                           | +++++Issuer   | <Issr>                       | 35           |    |
|                      | [0..1]                           | +++Type   | <Tp>                         |              |    |
|                      | [1..1]{Or<br>[1..1]Or}           | ++++Code<br>++++Proprietary                                       | <Cd><br><Prtry>              | 35           |    |
|                      | [0..1]                           | +++Currency   | <Ccy>                        |              |    |
|                      | [0..1]                           | +++Name   | <Nm>                         | 70           |    |
|                      | [0..1]                           | +++Proxy  | <Prxy>                       |              |    |
|                      | [0..1]                           | ++++Type  | <Tp>                         |              |    |
|                      | [1..1]{Or<br>[1..1]Or}           | +++++Code<br>+++++Proprietary                                     | <Cd><br><Prtry>              | 35           |    |
| <a href="#">2.85</a> | [1..1]                           | ++++Identification  | <Id>                         | 2048         |    |
| <a href="#">2.23</a> | [0..1]<br>[0..1]                 | ++UltimateDebtor<br>+++Name                                       | <UltmtDbtr><br><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]<br>[1..1]<br>[0..1]{Or    | ++Identification<br>++++OrganisationIdentification<br>+++++AnyBIC | <Id><br><OrgId><br><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>          |    |                   |
|                      | [1..1]     | ++++Proprietary                        | <Prtry>       | 35 |                   |
|                      | [0..1]     | ++++Issuer                             | <Issr>        | 35 |                   |
| <a href="#">2.28</a> | [1..n]     | ++CreditTransferTransactionInformation | <CdtTrfTxInf> |    |                   |
| <a href="#">2.29</a> | [1..1]     | +++PaymentIdentification               | <PmtId>       |    | No                |
| <a href="#">2.30</a> | [0..1]     | ++++InstructionIdentification          | <InstrId>     | 35 |                   |
| <a href="#">2.31</a> | [1..1]     | ++++EndToEndIdentification             | <EndToEndId>  | 35 |                   |
| <a href="#">2.32</a> | [0..1]     | ++++UETR                               | <UETR>        |    | No                |
| <a href="#">2.6</a>  | [0..1]     | +++PaymentTypeInformation              | <PmtTpInf>    |    | No                |
| <a href="#">2.7</a>  | [0..1]     | ++++InstructionPriority                | <InstrPrty>   | 4  | No <sup>(1)</sup> |
| <a href="#">2.35</a> | [0..1]     | ++++ServiceLevel                       | <SvcLvl>      |    | No                |
| <a href="#">2.9</a>  | [1..1]     | ++++ Code                              | <Code>        | 4  | No <sup>(1)</sup> |
| <a href="#">2.10</a> | [1..1]     | ++++Proprietary                        | <Prtry>       | 35 | No                |
|                      | [0..1]     | ++++LocalInstrument                    | <LclInstrm>   |    |                   |
|                      | [1..1]{Or  | ++++Code                               | <Cd>          |    | Yes               |
|                      | [1..1]Or}  | ++++Proprietary                        | <Prtry>       | 35 |                   |
| <a href="#">2.39</a> | [0..1]     | ++++CategoryPurpose                    | <CtgyPurp>    |    | No                |
| <a href="#">2.9</a>  | [0..1]     | ++++Code                               | <Cd>          | 4  | No <sup>(1)</sup> |
|                      | [1..1] Or} | ++++Proprietary                        | <Prtry>       | 35 | Yes               |
| <a href="#">2.42</a> | [1..1]     | +++Amount                              | <Amt>         |    | No                |
| <a href="#">2.43</a> | [1..1]{Or  | ++++InstructedAmount                   | <InstdAmt>    | 18 |                   |
| <a href="#">2.44</a> | [1..1]Or}  | ++++EquivalentAmount                   | <EqvtAmt>     |    |                   |
| <a href="#">2.45</a> | [1..1]     | ++++Amount                             | <Amt>         | 18 |                   |
| <a href="#">2.46</a> | [1..1]     | ++++CurrencyOfTransfer                 | <CcyOfTrf>    | 3  |                   |
| <a href="#">2.47</a> | [0..1]     | +++ExchangeRateInformation             | <XchgRateInf> |    | No                |
|                      | [0..1]     | ++++UnitCurrency                       | <UnitCcy>     |    |                   |
|                      | [0..1]     | ++++ExchangeRate                       | <XchgRate>    |    |                   |
|                      | [0..1]     | ++++RateType                           | <RateTp>      |    |                   |
| <a href="#">2.50</a> | [1..1]     | ++++ContractIdentification             | <CtrctId>     | 35 |                   |
| <a href="#">2.51</a> | [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>       |    |                   |

<sup>1</sup> 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      |    |
|                      | [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      |    |
| <a href="#">2.23</a> | [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> <sup>(1)</sup> | 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>        |      |
| [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]    | ++++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]    | +++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 |     |
| <a href="#">2.77</a> | [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>       |         |     |
| <a href="#">2.80</a> | [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    |     |
| <a href="#">2.81</a> | [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     |     |
| <a href="#">2.85</a> | [0..1]    | +++InstructionForDebtorAgent      | <InstrForDbtrAgt> | 140     |     |
| <a href="#">2.86</a> | [0..1]    | +++Purpose                        | <Purp>            |         | Yes |
| <a href="#">2.87</a> | [1..1]{Or | ++++Code                          | <Cd>              |         |     |
| <a href="#">2.88</a> | [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      |     |
| <a href="#">2.98</a>  | [0..1]    | +++Remittanceinformation         | <RmtInf>            |         |     |
| <a href="#">2.99</a>  | [1..1]{Or | ++++Unstructured                 | <Ustrd>             | 140     | No  |
| <a href="#">2.100</a> | [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>           |     |     |
| <a href="#">2.120</a> | [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 |

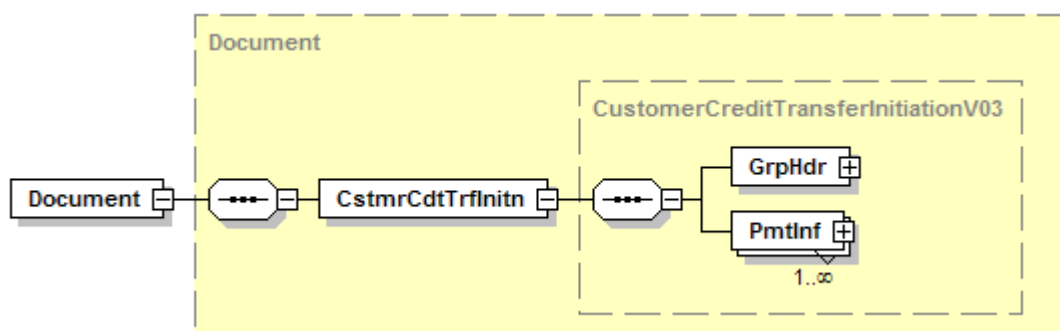
|           |                                 |                   |         |
|-----------|---------------------------------|-------------------|---------|
| [1..1]    | +++++++ToDate                   | <ToDt>            | ISODate |
| [0..1]    | +++++++TaxAmount                | <TaxAmt>          |         |
| [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     |

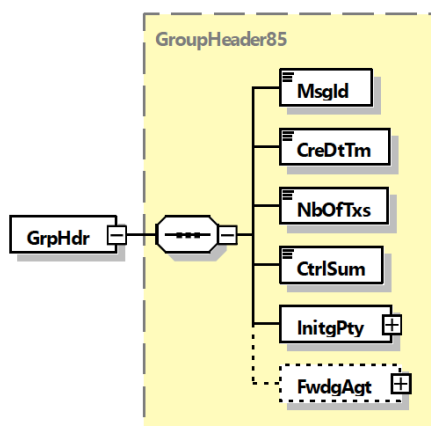
|        |                      |               |     |
|--------|----------------------|---------------|-----|
| [0..n] | +++SupplementaryData | <SplmtryData> |     |
| [0..1] | ++++PlaceAndName     | <PlcAndNm>    | 350 |
| [1..1] | ++++Envelope         | <Envlp>       |     |
| [0..n] | +SupplementaryData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

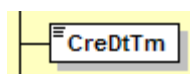
**XML Tag:** <MsgId>

**Occurrences:** [1..1]

**Format:** Max35Text

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

## 1.2 CreationDateTime



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

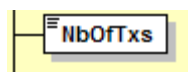
**XML Tag:** <CreDtTm>

**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.

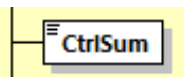
**XML Tag:** <NbOfTxs>

**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.

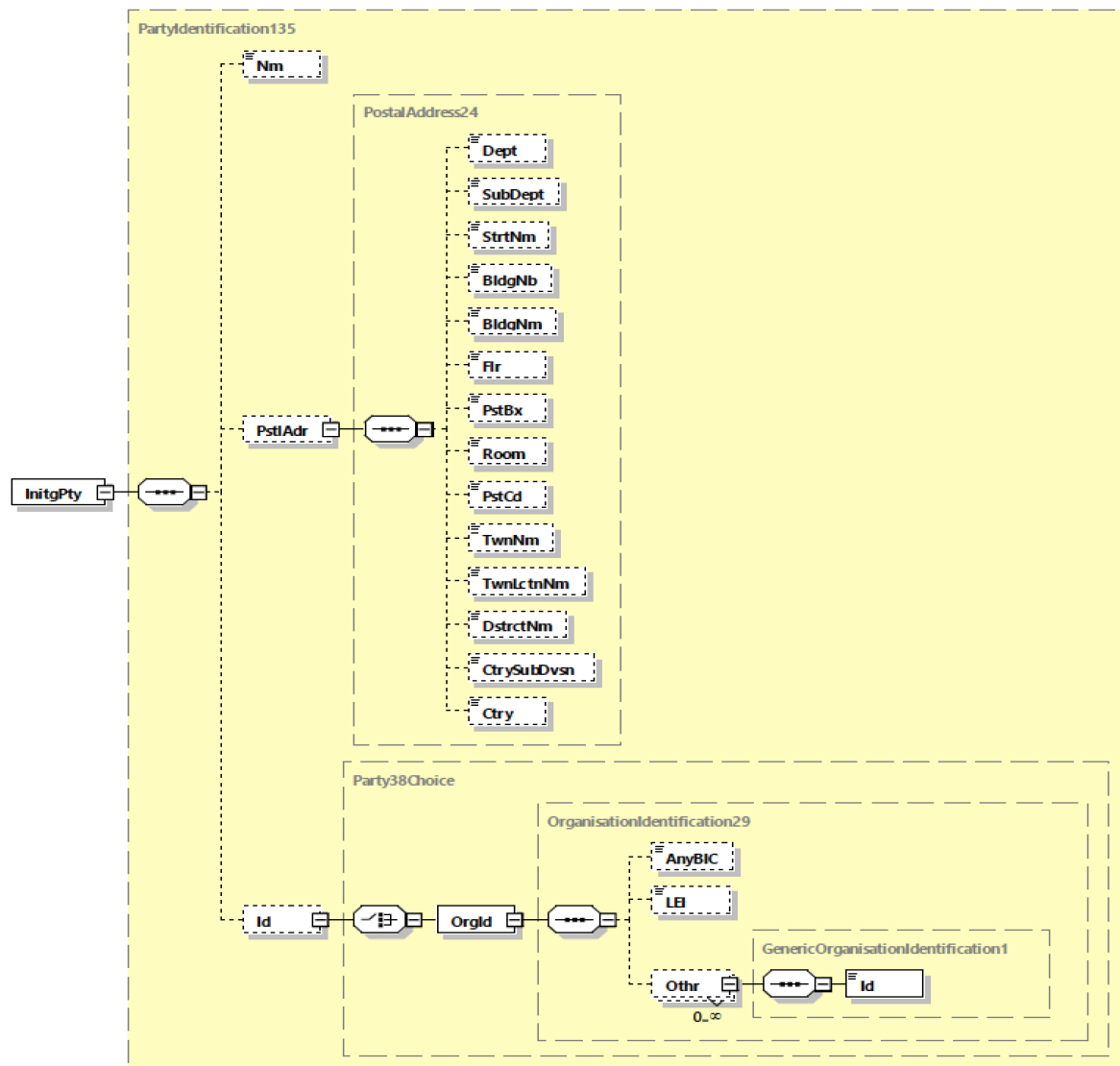
**XML Tag:** `<CtrlSum>`

**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.

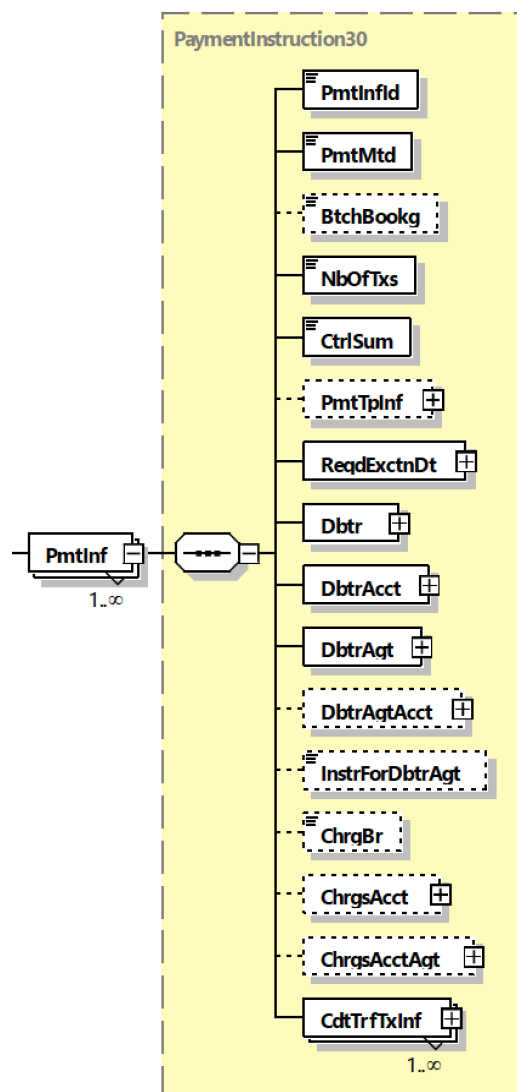
**XML Tag:** < FwdgAgt>

**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

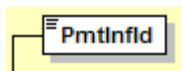


**Definition:** Set of characteristics that applies to the debit side of the payment transactions as well as one or several Transaction Information Blocks.

**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.

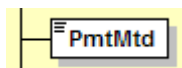
**XML Tag:** <PmtInflId>

**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

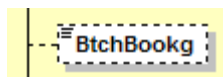
The following Code must be used:

| 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]

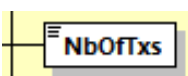
**Format:** One of the following “BatchBooking” values must be used:

| 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.

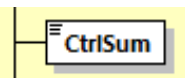
**XML Tag:** <NbOfTx>

**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.

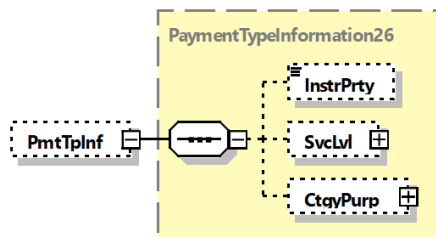
**XML Tag:** <CtrlSum>

**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]

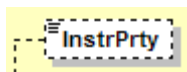
**Format:** This message item consists of the following elements:

| Name                | XML Tag     | Index                | Occurrences | Format |
|---------------------|-------------|----------------------|-------------|--------|
| InstructionPriority | <InstrPrty> | <a href="#">2.7</a>  | [0..1]      | Code   |
| ServiceLevel        | <SvcLvl>    | <a href="#">2.8</a>  | [0..1]      |        |
| CategoryPurpose     | <CtgyPurp>  | <a href="#">2.14</a> | [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   |

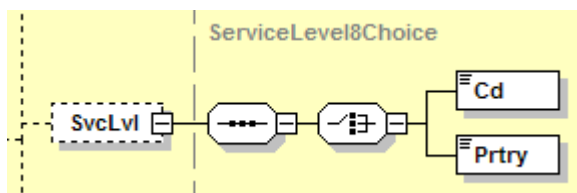
**Rules:** If “InstructionPriority” is absent, its value is considered to be “NORM”. Values not listed are ignored.

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

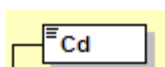
**XML Tag:** <SvcLvl>

**Occurrences:** [0..1]

**Format:** This message item consists of the following elements:

| Name        | XML Tag | Index                | Occurrences | Format    |
|-------------|---------|----------------------|-------------|-----------|
| Code        | <Cd>    | <a href="#">2.9</a>  | [1..1]{Or   | Code      |
| Proprietary | <Prtry> | <a href="#">2.10</a> | [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>

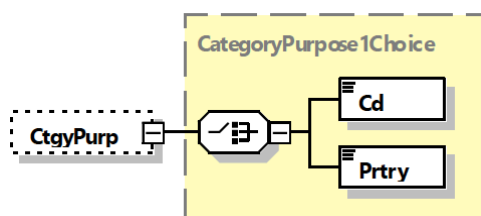
**Occurrences:** [1..1]

**Format:** Max35Text

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

**Example:** <Prtry>NONSEPTARIF1</Prtry>

## 2.14 CategoryPurpose



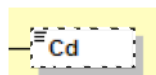
This Message item is part of “PaymentTypeInformation” (2.6)

**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.

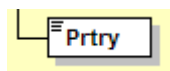
| Code | Name                | Definition  |
|------|---------------------|---|
| SALA | SalaryPayment       | Payment of salaries.  |
| INTC | IntraCompanyPayment | intra-company payment (a payment between two companies belonging to the same group) |

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



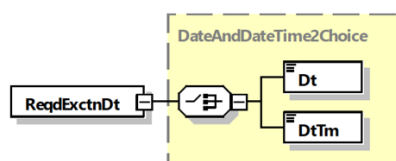
**Definition:** Category purpose, in a proprietary form.

**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 |

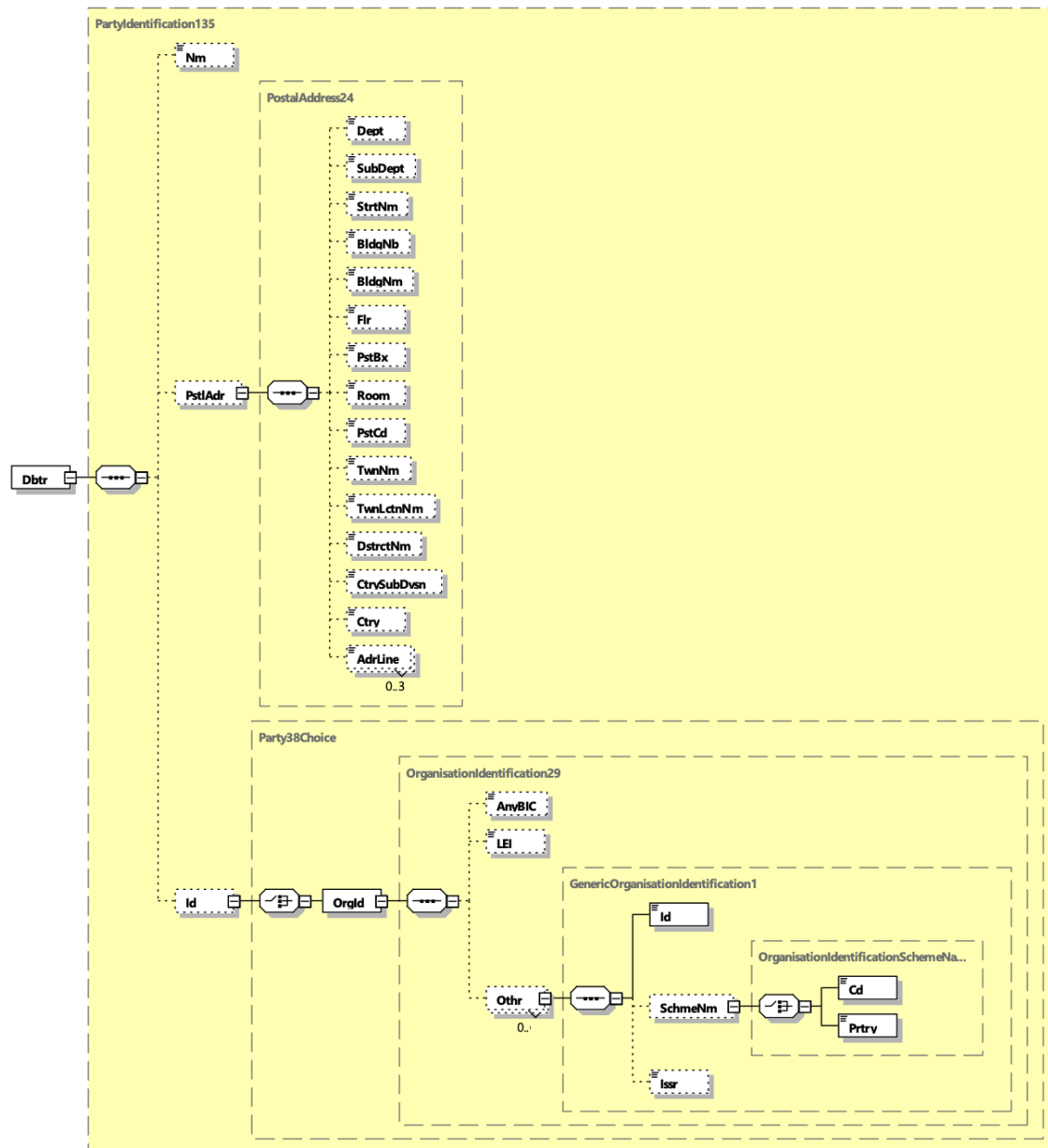
**Rules:** “RequestedExecutionDate” is limited to maximum one year in the future.

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               | <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>        | [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 <b>70</b> characters  | Name is limited to <b>140</b> characters                          |
| AddressLine is limited to 2 occurrences of maximum 70 characters.  | AddressLine is limited to 3 occurrences of maximum 35 characters. |
| If "PostalAddress" is used and if "AddressLine" is present, "StreetName" and "BuildingNumber" should be put at the first AddressLine; the Postal code and Town at the second AddressLine |   |
| 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.   |   |

"PostalAddress" can be used either in a structured way in dedicated data elements where it is clearly documented which element includes which data (for example, "Country", "TownName", "PostCode",...) or either in an unstructured way in "AddressLine".

It is recommended, however, to use a structured "PostalAddress" with, at least, "TownName" and "Country" (without using "AddressLine").

**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>

```

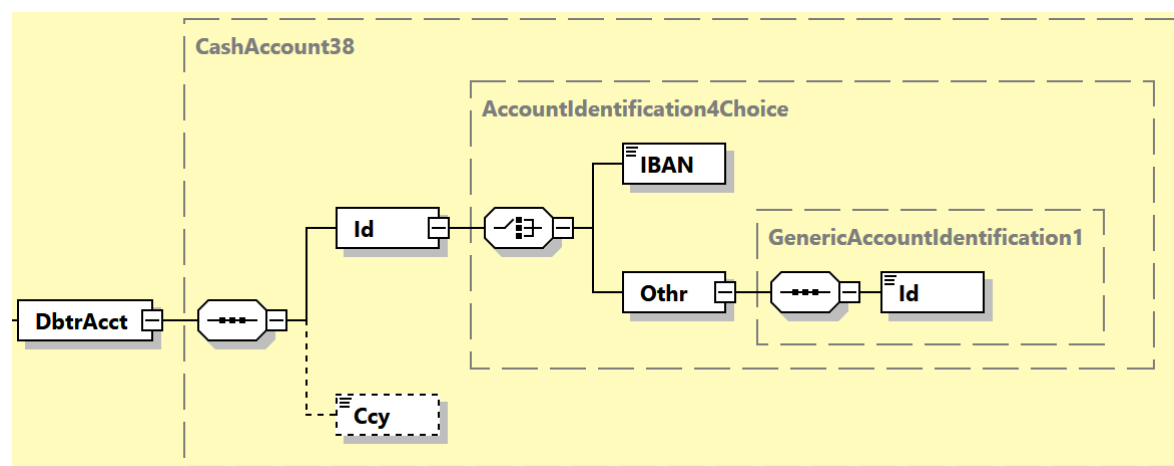
Or

```

<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]

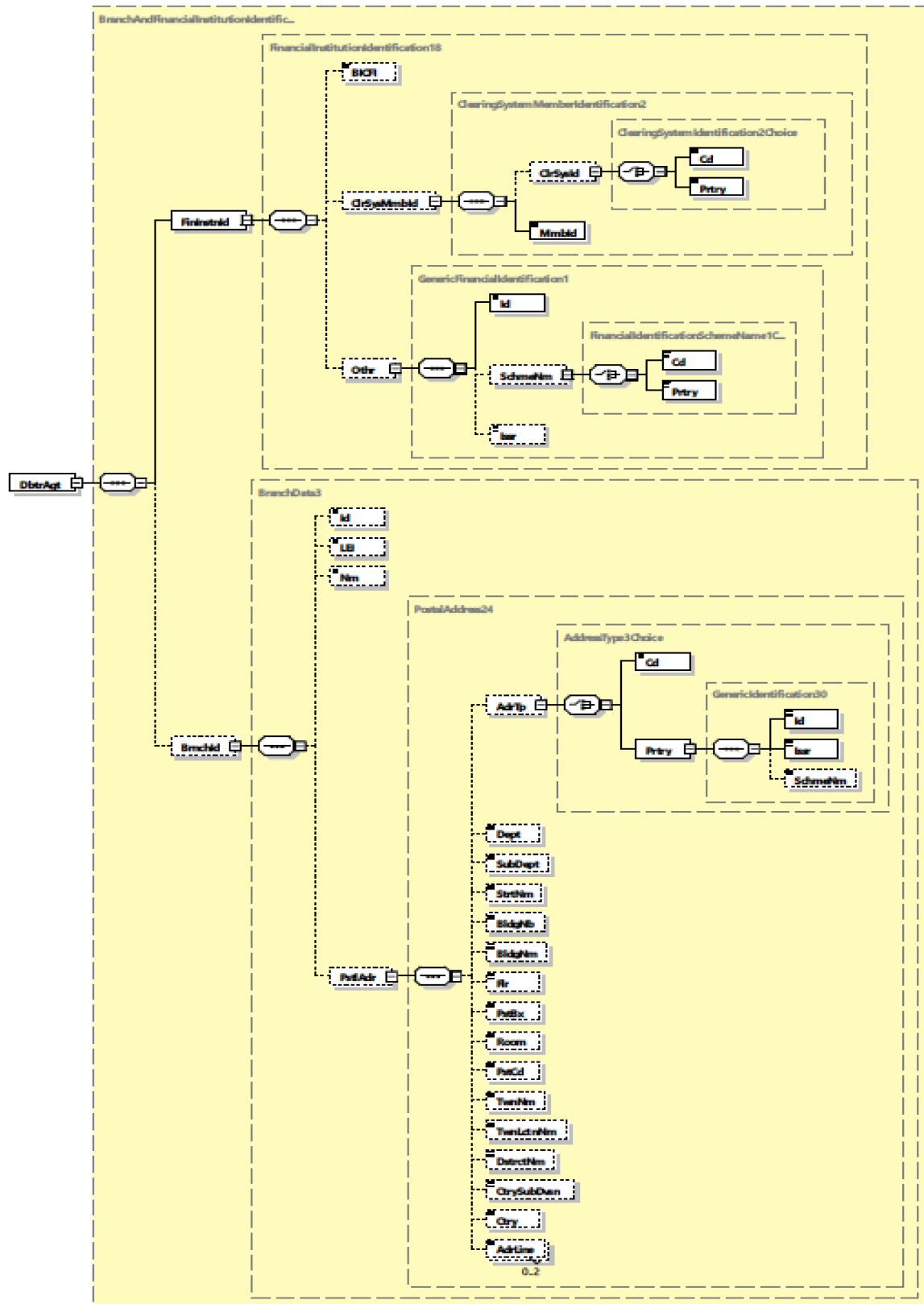
**Format:** This message item consists of the following elements:

| 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>

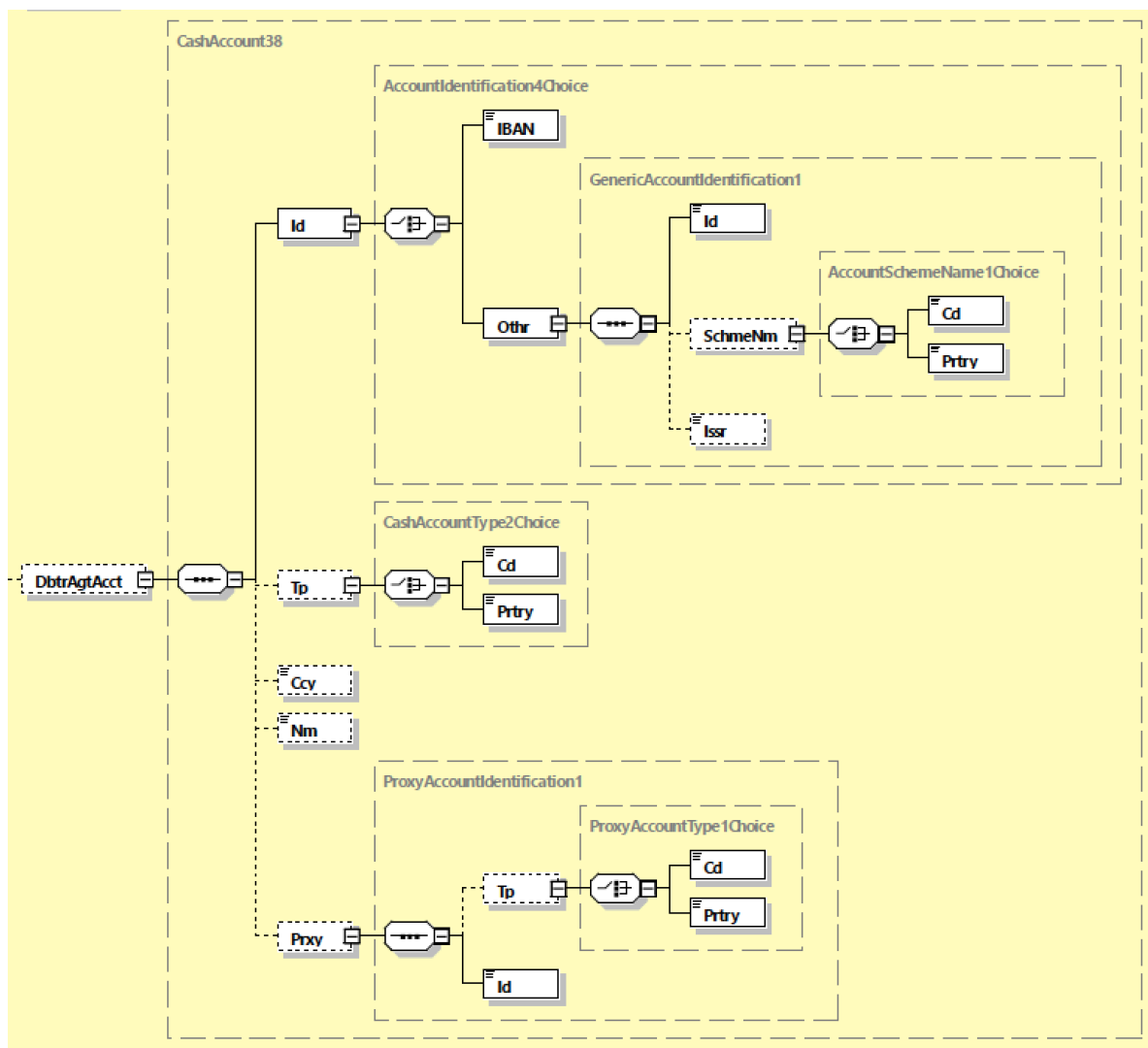
```

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.

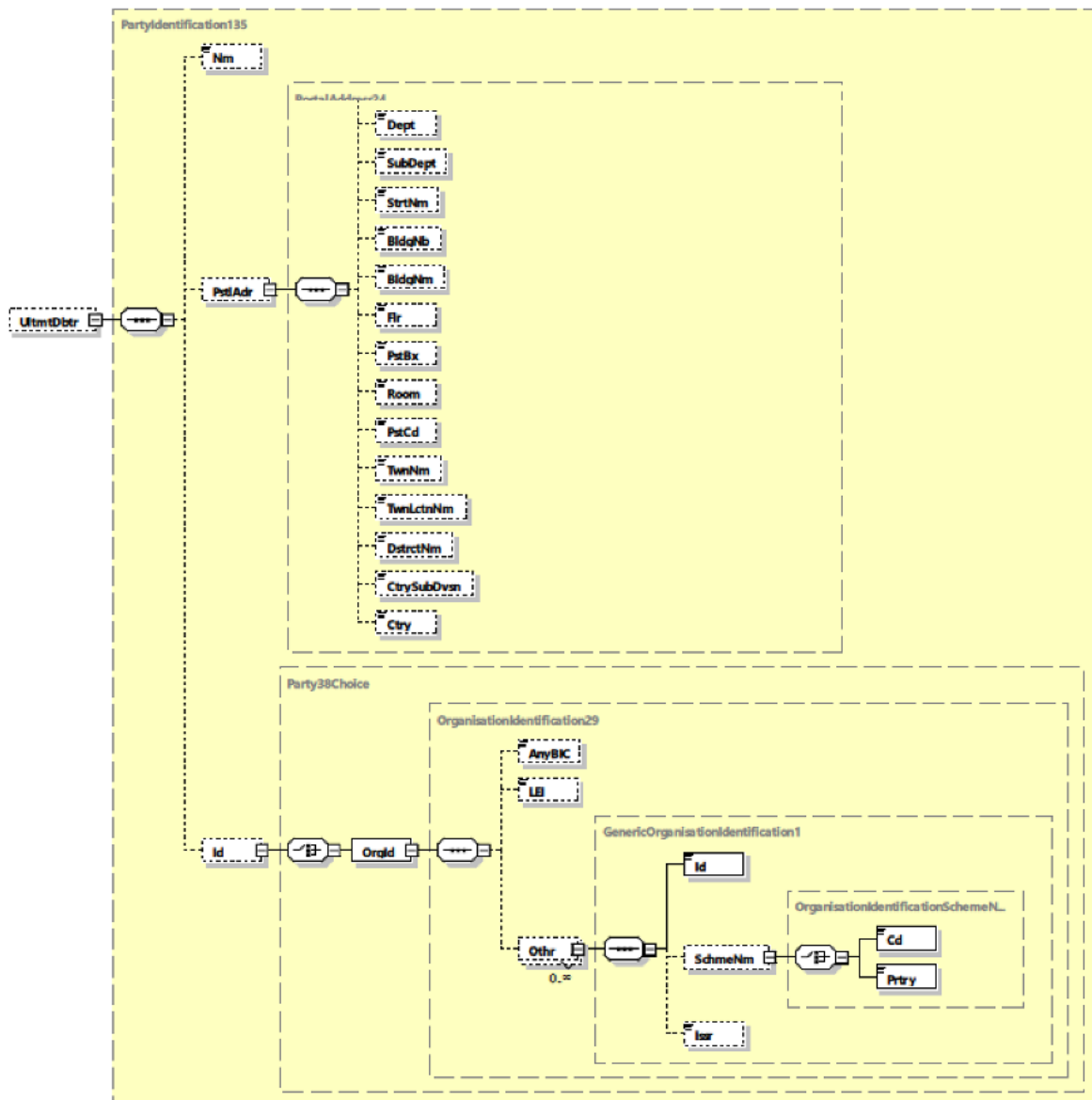
**XML Tag:** <DbtrAgtAcct>

**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 <b>70</b> characters  | Name is limited to <b>140</b> 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).  |  |

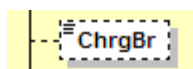
**Example :** <UltmtDbtr>

```

    <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.

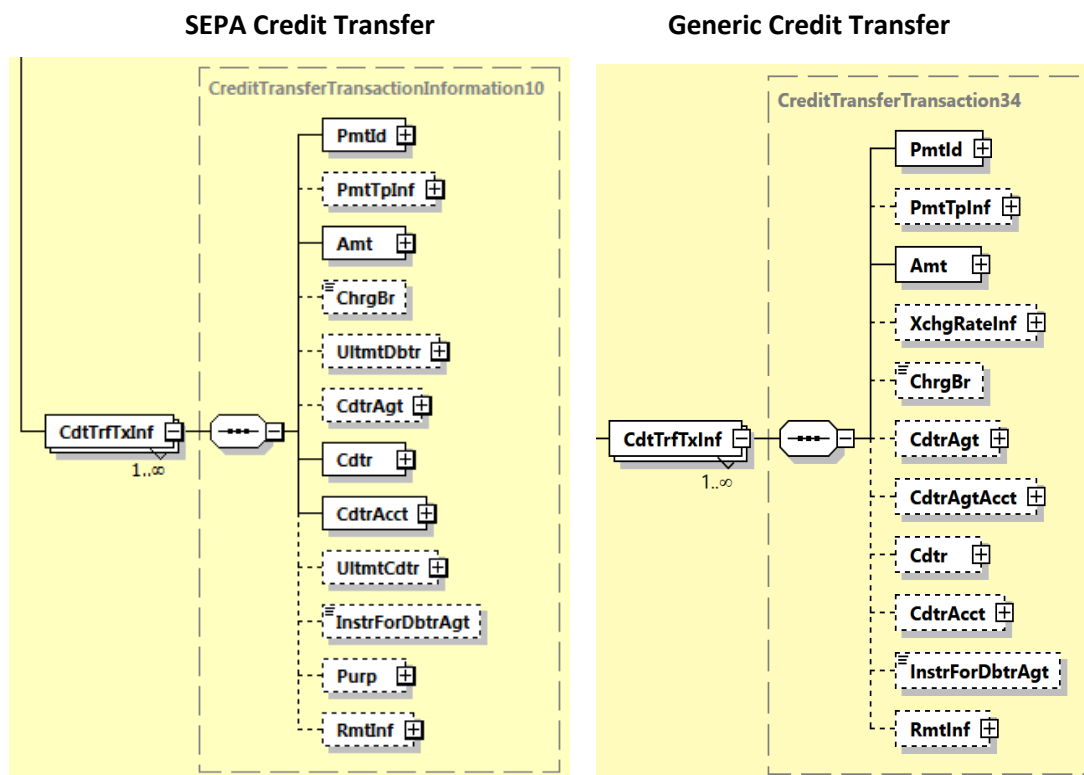
If ChargeBearer is absent, “SLEV” is used as default value for SEPA Credit Transfers and “SHAR” for generic Credit Transfers.

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

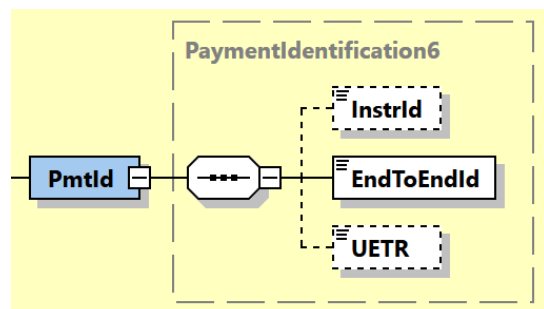


**Definition:** Set of elements providing information which is specific for the individual transaction(s) included into the message.

**XML Tag:** `<CdtTrfTxInf>`

**Occurrences:** [1..n]

## 2.29 PaymentIdentification



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

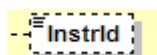
**XML Tag:** <PmtId>

**Occurrences:** [1..1]

**Format:** This message item consists of the following elements:

| Index                | Name                      |
|----------------------|---------------------------|
| <a href="#">2.30</a> | InstructionIdentification |
| <a href="#">2.31</a> | EndToEndIdentification    |
| <a href="#">2.32</a> | 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”.

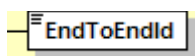
**XML Tag:** <InstrId>

**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>

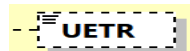
**Occurrences:** [1..1]

**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](#))

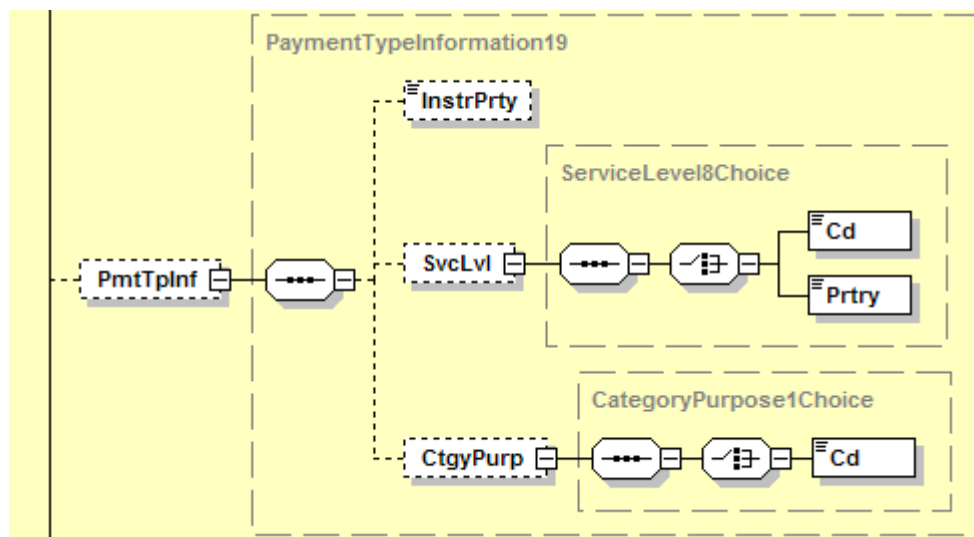
**Definition:** Universally unique identifier to provide an end-to-end reference of a payment transaction.

**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>

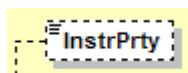
**Occurrences:** [0..1]

**Format:** This message item consists of the following elements:

| Name            | XML Tag    | Index                | Occurrences | Format |
|-----------------|------------|----------------------|-------------|--------|
| ServiceLevel    | <SvcLvl>   | <a href="#">2.35</a> | [0..3]      |        |
| CategoryPurpose | <CtgyPurp> | <a href="#">2.39</a> | [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.

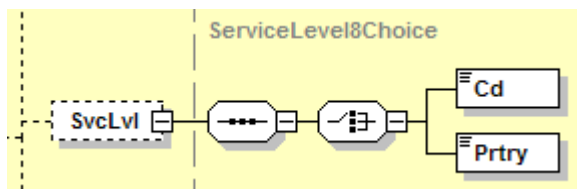
Only the value “NORM” can be used for a SEPA Credit Transfer. Other values not pre-agreed with Financial Institutions may be ignored.

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

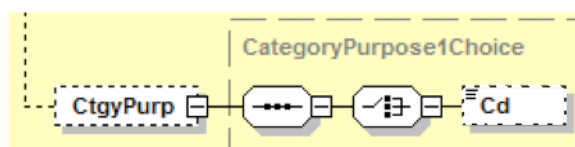
**XML Tag:** <SvcLvl>

**Occurrences:** [0..1]

**Format:** This message item consists of the following elements:

| Name        | XML Tag | Index                | Occurrences | Format    |
|-------------|---------|----------------------|-------------|-----------|
| Code        | <Cd>    | <a href="#">2.9</a>  | [1..1]{Or   | Code      |
| Proprietary | <Prtry> | <a href="#">2.10</a> | [1..1]Or}   | Max35Text |

## 2.39 CategoryPurpose



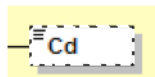
This Message item is part of “PaymentTypeInformation” ([2.33](#))

**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](#))

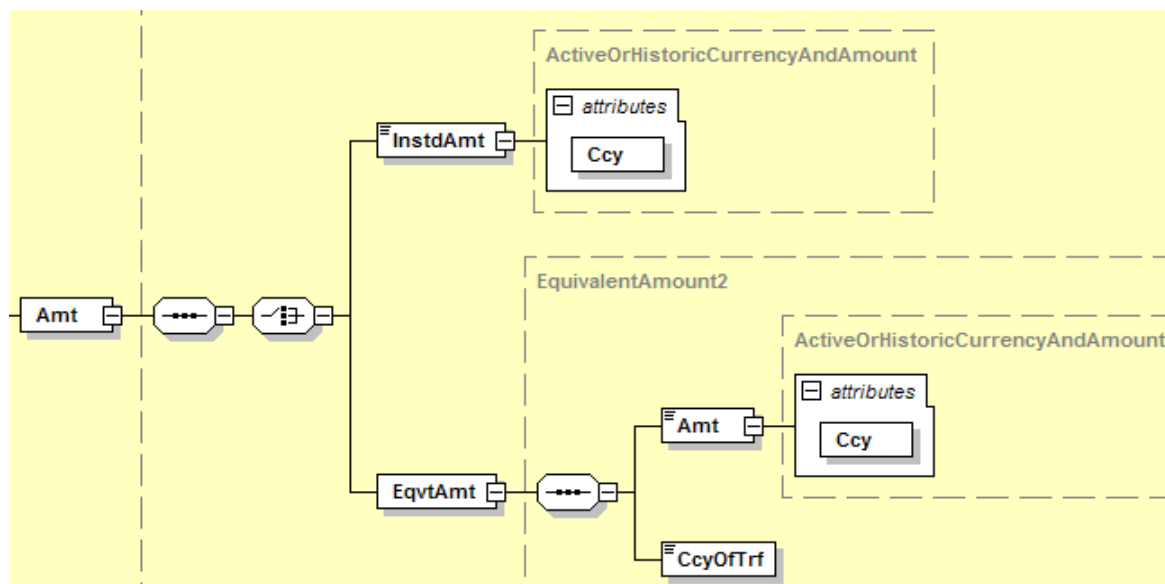
- Definition:** Category purpose, as published in an external category purpose code list.
- XML Tag:** <Cd>
- Occurrences:** [0..1]
- Format:** Code
- Rules:** Values not listed or not pre-agreed with the Financial institution are ignored.

| 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>

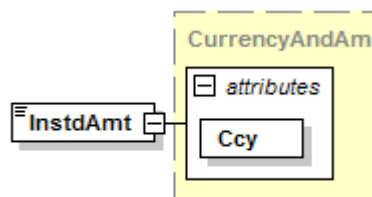
**Occurrences:** [1..1]

**Format:** This message item consists of the following elements:

| Name             | XML Tag    | Index                | Occurrences | Format |
|------------------|------------|----------------------|-------------|--------|
| InstructedAmount | <InstdAmt> | <a href="#">2.43</a> | [1..1]{Or   |        |
| EquivalentAmount | <EqvtAmt>  | <a href="#">2.44</a> | [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

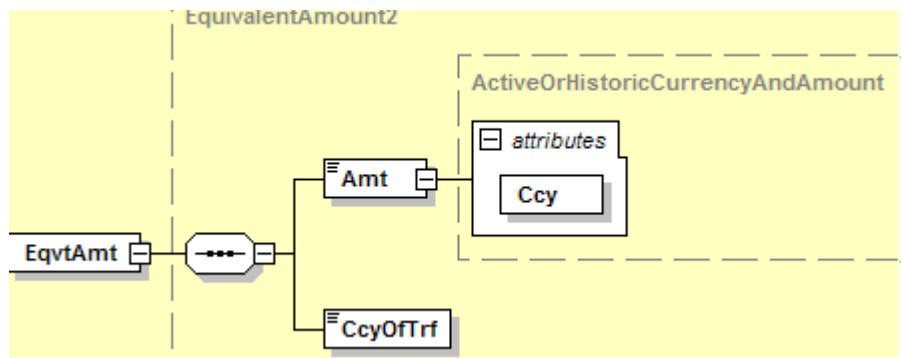
Decimal separator is “.”

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>      | <a href="#">2.45</a> | [1..1]      | Amount            |
| CurrencyOfTransfer | <CcyOfTrf> | <a href="#">2.46</a> | [1..1]      | ISO Currency Code |

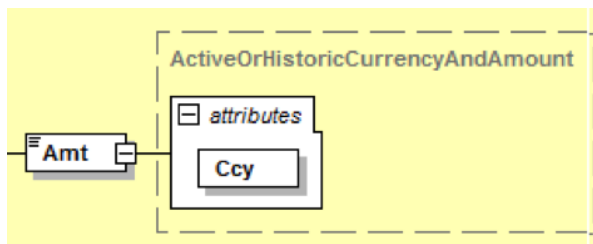
### Rules:

- 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

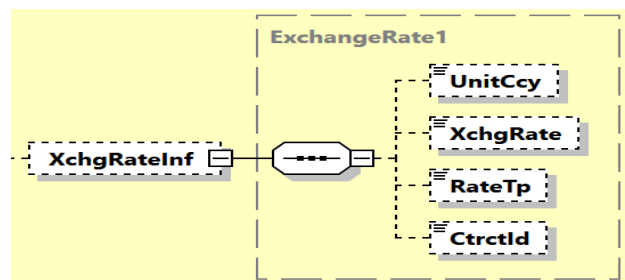
**Definition:** Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account

**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>

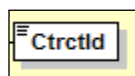
**Occurrences:** [0..1]

**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>  | <a href="#">2.50</a> | [1..1]      | <b>Max35Text</b> |

**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.

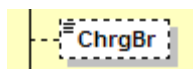
**XML Tag:** <CtrctId>

**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.

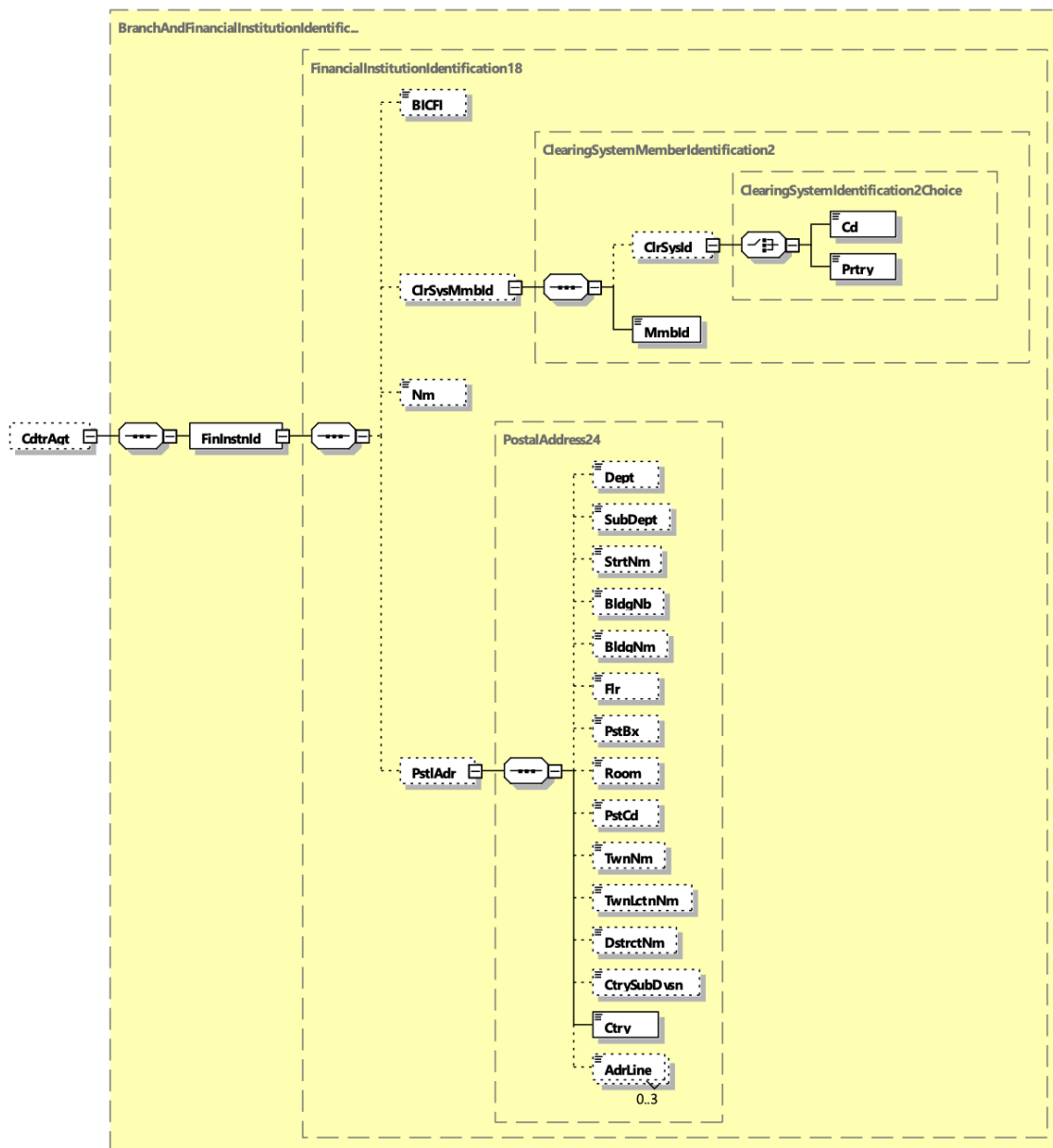
If “ChargeBearer” is absent, “SLEV” is used as default value for SEPA Credit Transfers and “SHAR” for generic Credit Transfers.

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"> <li>• all other optional fields under "PostalAddress" must be absent except for Country Code</li> <li>• Street Name and Building Number should be put at the first "AddressLine"; the Postal code and Town at the second "AddressLine".</li> </ul> |
|                       | 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.

```

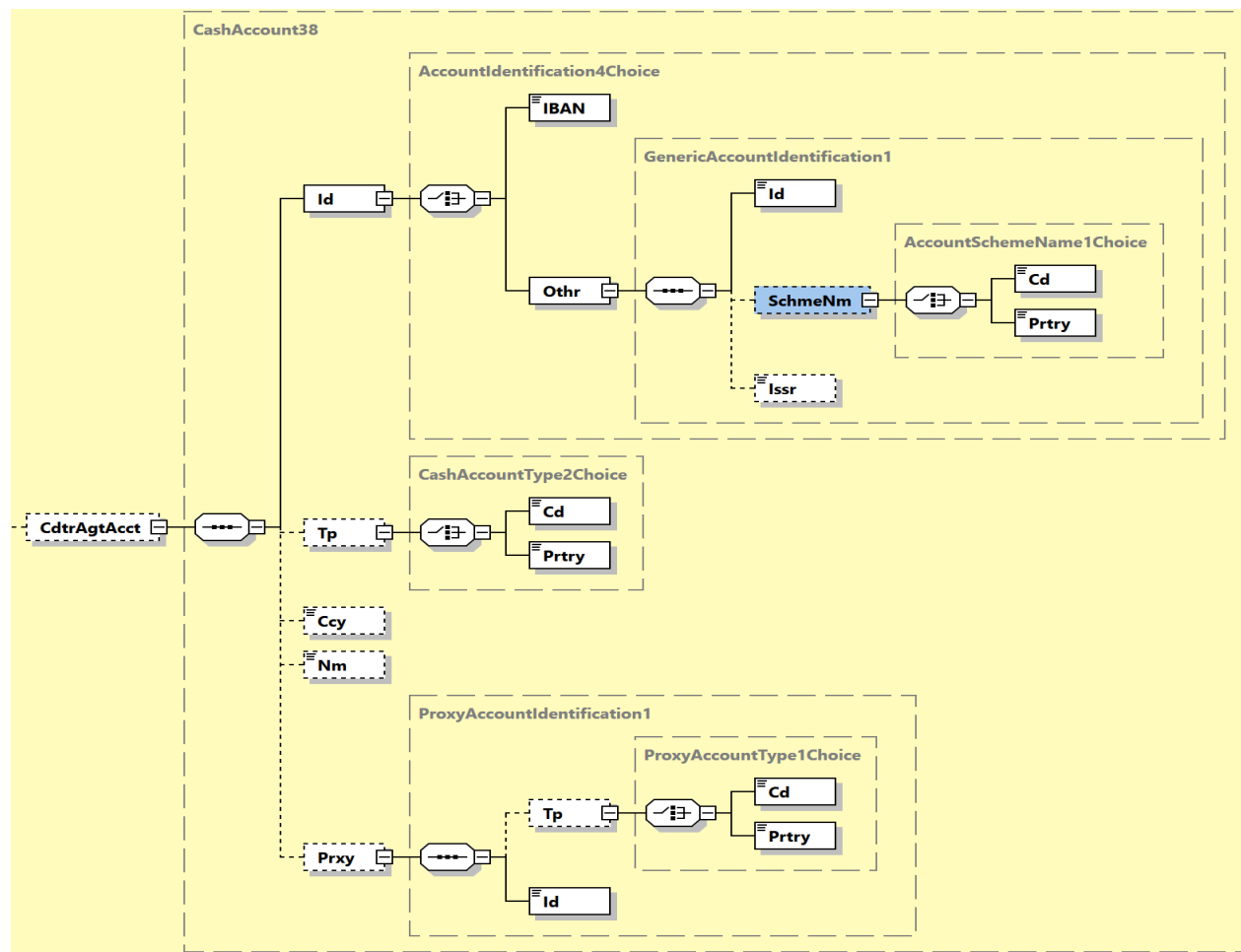
<CdtrAgt>
  <FinInstnId>
    <BIC>AAAALULLXXX</BIC>
  </FinInstnId>
</CdtrAgt>

```

**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.

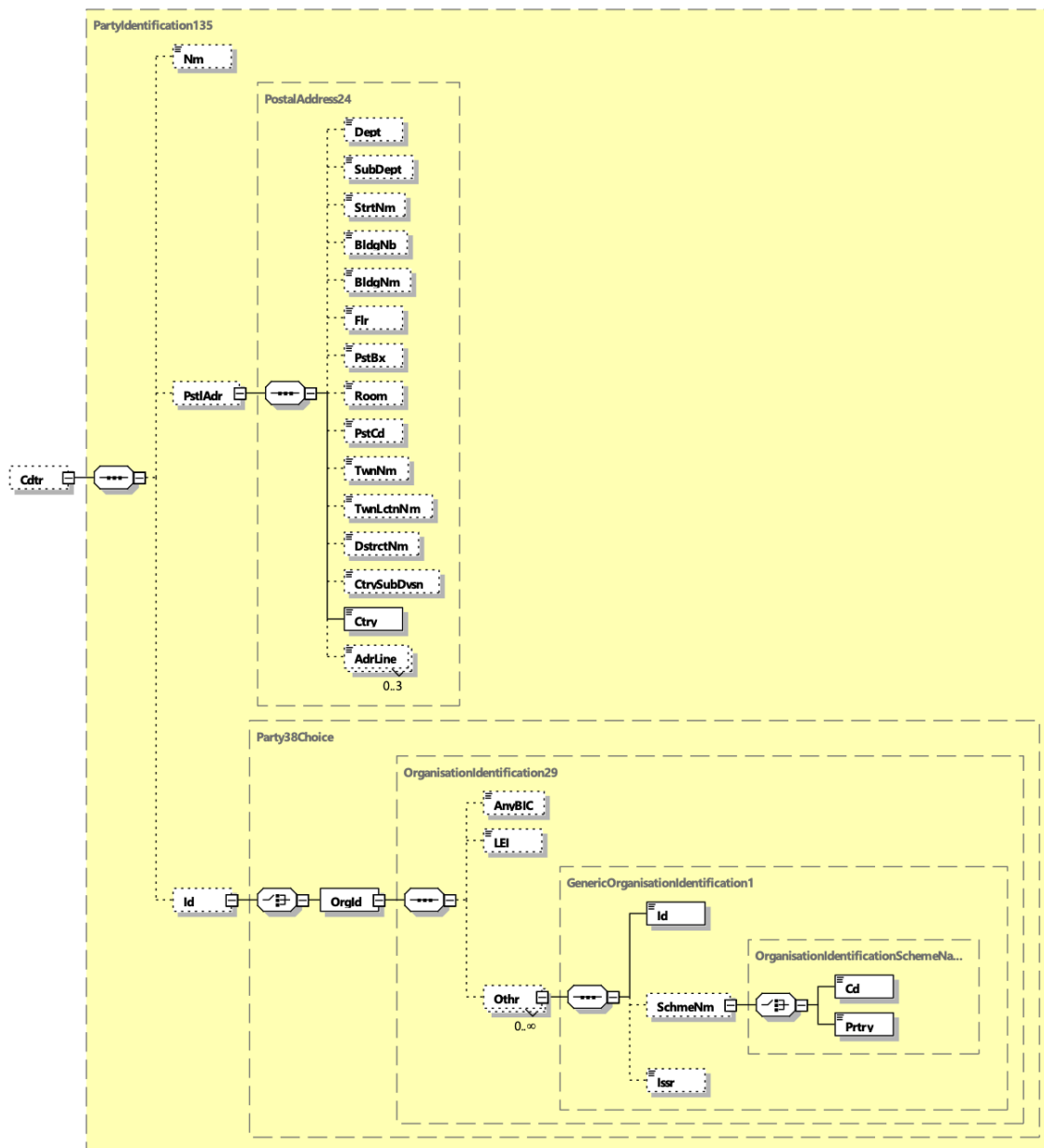
**XML Tag:** <CdtrAgtAcct>

**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               | <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]      |                |
| +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 <b>70</b> characters  | Name is limited to <b>140</b> characters                                 |
| AddressLine is limited to 2 occurrences of maximum 70 characters.  | AddressLine is limited to 3 occurrences of maximum <b>35</b> characters. |
| If "PostalAddress" is used, then Country is mandatory.   |  |
| If "PostalAddress" is used and if "AddressLine" is absent, then Town name must be present.   |  |
| If "PostalAddress" is used and if "AddressLine" is present, then <ul style="list-style-type: none"> <li>Street Name and Building Number should be put at the first "AddressLine"; the Postal code and Town at the second "AddressLine".</li> </ul> |  |
| 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.   |  |

"PostalAddress" can be used either in a structured way in dedicated data elements where it is clearly documented which element includes which data (for example, "Country", "TownName", "PostCode", ...) or in an unstructured way in "AddressLine". It is recommended, however, to use a structured "PostalAddress" with, at least, "TownName" and "Country" (without using "AddressLine").

In case « PostalAddress » is used with structured data (with at least « TownName » and « Country ») and with unstructured data in « AddressLine », the bank will only process structured data.

**It is important to ensure before sending the instruction to the bank that the data relating to the Creditor's address meet the market constraints of the creditor's country so as not to see the payment rejected.** Furthermore, If "PostalAddress" is used and if "AddressLine" is absent, it is recommended that "BuildingNumber" is used if "StreetName" is also used.

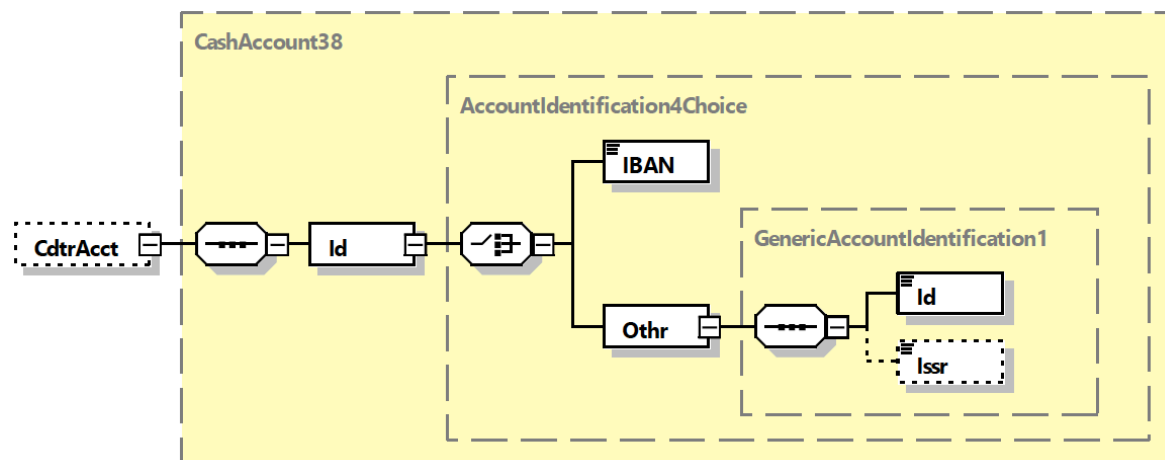
**Example :**

```

<Cdtr>
  <Nm>Luxcompany</Nm>
  <PstAdr>
    <AdrLine>59 Boulevard Royal</AdrLine>
    <AdrLine>L-2010 Luxembourg</AdrLine>
    <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]

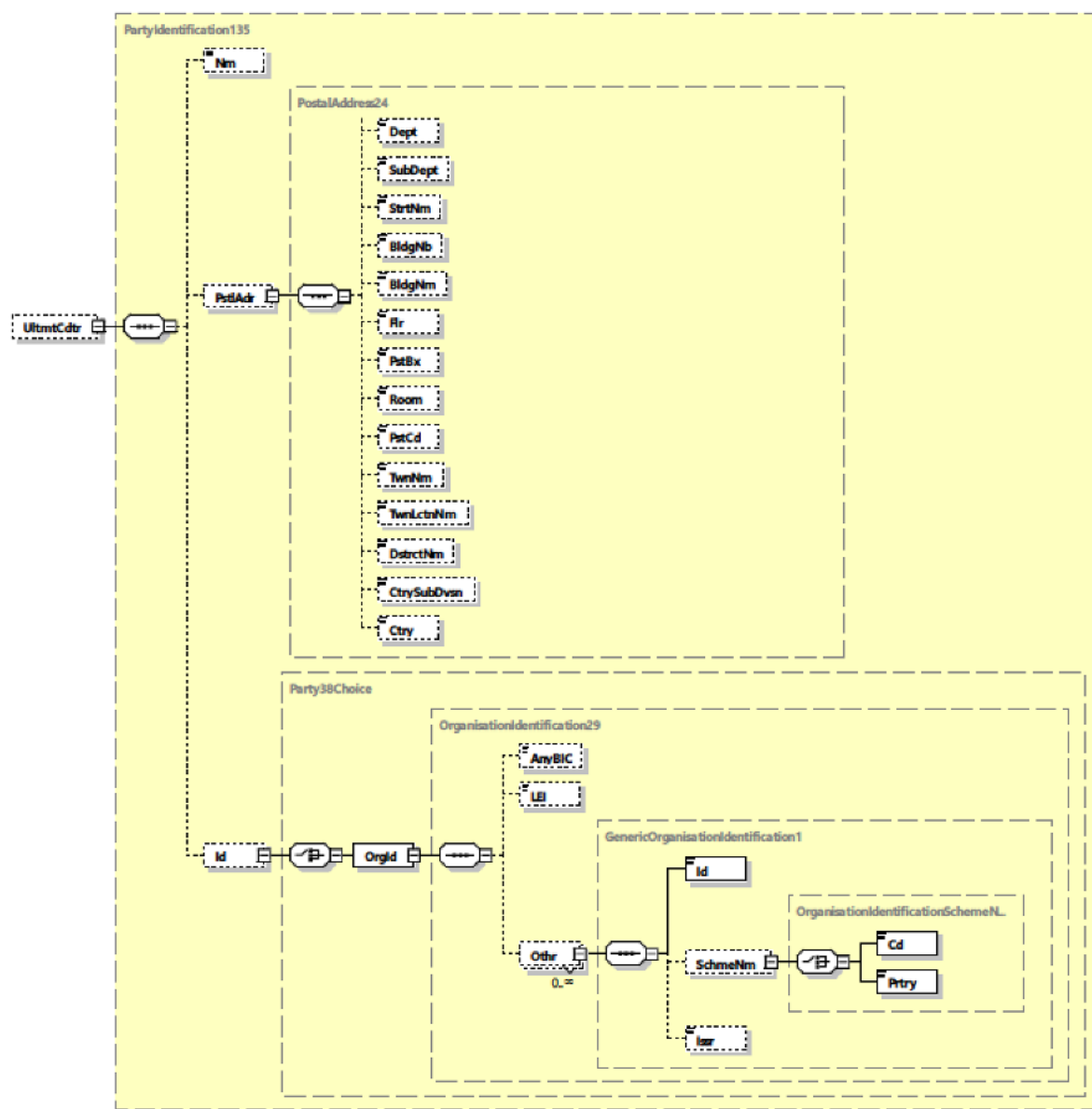
**Format:** This message item consists of the following elements:

| 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:**

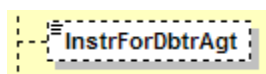
| SEPA Credit Transfers   | Generic Credit transfers  |
|---|---|
| Name is limited to <b>70</b> characters   | Name is limited to <b>140</b> characters  |
|   | If PostalAddress is used, then Country must be present.   |
|   | Country is check against the list of country names obtain from the United 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 InstructionForDebtorAgent



**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

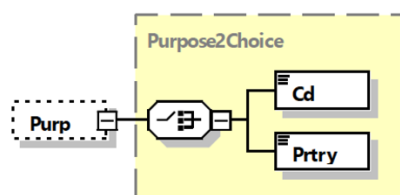
“ADEB”, “RTGS”, “SDVA for non SEPA Credit Transfers.

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>

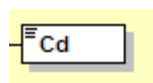
**Occurrences:** [0..1]

**Format:** This message item contains the following element:

| Index                | Occurrences | Name        |
|----------------------|-------------|-------------|
| <a href="#">2.87</a> | [1..1]{Or   | Code        |
| <a href="#">2.88</a> | [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>

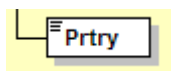
**Occurrences:** [1..1]

**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.

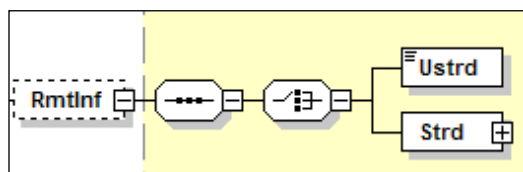
**XML Tag:** <Prtry>

**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         |
|-----------------------|-------------|--------------|
| <a href="#">2.99</a>  | [1..1]{Or   | Unstructured |
| <a href="#">2.100</a> | [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](#))

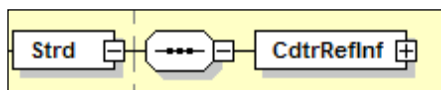
**Definition:** Information supplied so as to enable the matching of an entry with the items the transfer is supposed to settle, e.g. a commercial invoice, in an unstructured form.

**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>

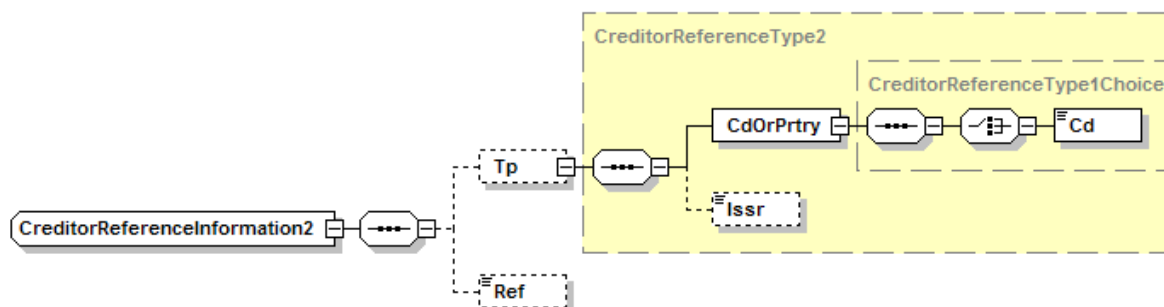
**Occurrences:** [1..1]

**Format:** This message item consists of the following element:

| Index                 | Name                         |
|-----------------------|------------------------------|
| <a href="#">2.120</a> | 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”<br>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) "AAAAALULL"

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>
<PmtInf>
  <PmtInflId>ABC/1231/2011-11-15</PmtInflId>

```

```

<PmtMtd>TRF</PmtMtd>
<BtchBookg>>false</BtchBookg>
<NbOfTx>1</NbOfTx>
<CtrlSum>72840.75</CtrlSum>
<PmtTpInf>
  <InstrPrty>HIGH</InstrPrty>
</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>SHAR</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>ABC/1236/2011-11-30</EndToEndId>
    <UETR>8a56sq467-ca16-frws-b074-65581be6f014</UETR>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="USD">72840.75</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>

```

```

        <BICFI>MYBBUS33</BICFI>
        <ClrSysMmbld>
            <ClrSysId>
                <Cd>USPID</Cd>
            </ClrSysId>
            <Mmbld>3648</Mmbld>
        </ClrSysMmbld>
    </FinInstnId>
</CdtrAgt>
<Cdtr>
    <Nm>General Telephone Cy</Nm>
    <PstlAdr><PstlAdr>
        <StrtNm>Highstreet</StrtNm>
        <BldgNb>7b</BldgNb>
        <TwnNm>New York</TwnNm>
        <Ctry>US</Ctry>
    </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <Othr>
            <Id>86379524</Id>
        </Othr>
    </Id>
</CdtrAcct>
<RmtInf>
    <Ustrd>X-Atlantic telephone traffic August</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

## 6.2 Example 2: Batch payment

```

<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">
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>ABC/060928/CCT001</MsgId>
    <CreDtTm>2011-11-30T14:00:00</CreDtTm>
    <NbOfTxes>2</NbOfTxes>
    <CtrlSum>1935.25</CtrlSum>
    <InitgPty>
      <Nm>LuxCompany</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>B123456</Id>
          </Othr>
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId> ABC/1230/2011-11-15</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <NbOfTxes>2</NbOfTxes>
    <CtrlSum>1935.25</CtrlSum>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
    </PmtTpInf>
  </PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

```
<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>
      <StrtNm>Boulevard Royal</StrtNm>
```

```

    <BldgNb>1</BldgNb>
    <PstCd>L-2010</PstCd>
    <TwnNm>Luxembourg</TwnNm>
    <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>
</CdtTrfTxInf>

```

```
</Id>
</CdtrAcct>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>+++12345678912313+++</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>
```

## Annex 1: List of Clearing System Member Identifications

Values accepted by Luxembourg Banks

|    | Name         | Definition   | Code  | Bank Identifier<br>([character type]<br>{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}<br>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   |

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|      |                 |                                | environment.<br>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   |

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|      |            |  | 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.  |

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| 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  |

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|      |            |  | 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 |

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|------|------------|--|--|
|      |            |  | 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   |

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|------|------------|--|---|
| 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.   |

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|------|---------|--|--|
| 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 prefilled 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 | InstantPaymentsInECommerce WithoutAddressData  | 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 | InstantPaymentsInECommerce WithAddressData     | 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 unattending 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<br>sCategoryA | Transaction is payment to category A Austrian government employees.   |
| GVEB | Salary & Benefits  | AustrianGovernmentEmployee<br>sCategoryB | Transaction is payment to category B Austrian government employees.   |
| GVEC | Salary & Benefits  | AustrianGovernmentEmployee<br>sCategoryC | Transaction is payment to category C Austrian government employees.   |
| GVED | Salary & Benefits  | AustrianGovernmentEmployee<br>sCategoryD | Transaction is payment to category D Austrian government employees.   |
| GWLT | Salary & Benefits  | GovernmentWarLegislationTran<br>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<br>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 <b>within the framework of a bilateral agreement</b> 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<br>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 <sup>1</sup> | [1..1]Or  | ++++Proprietary                    | <Prtry>           | 35              |
| 2.17              | [1..1]    | ++RequestedExecutionDate           | <ReqdExctnDt>     |                 |
|                   | [1..1]{Or | +++Date                            | <Dt>              | ISODate         |
|                   | [1..1]Or  | +++DateTime                        | <DtTm>            | ISODate<br>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              |

<sup>1</sup> 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<br>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           |
|      | [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           |
| 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                      | <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           |
|      | 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           |
|      | [0..1]    | +++IntermediaryAgent1                  | <IntrmyAgt1>  |              |
|      | [1..1]    | ++++FinancialInstitutionIdentification | <FinInstnId>  |              |

|           |                                    |                  |     |
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| [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  |

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| [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<br>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>     |      |

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| [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<br>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   |

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|      | [1..1]    | ++++ClearingSystemMemberIdentifi<br>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>          |        |

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|------|------------------------|---------------------------------|-------------------|-------------|
|      | [1..1]{Or<br>[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<br>[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          |

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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]    | ++++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  |

<sup>1</sup> 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>               |     |
|       | [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>        |     |
| 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>         |         |
| [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] | +++++++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]    | +++++++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 | <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] | +++++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>             |         |
|        |                                      |                     |         |

## 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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