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

XML message for Credit Transfer Initiation

Implementation Guidelines

Version 2.4

This document is greatly inspired by the Febelfin one.

Table of Contents

1   Introduction

This document sets out the Luxemburg Implementation Guidelines for the XML Customer Credit Transfer Initiation message ISO 20022 XML - "pain.001.001.03".

The purpose of these Implementation Guidelines is to provide guidance on the use of the Credit Transfer Initiation Message sent to banks in Luxemburg, and cover SEPA Credit Transfers (SEPA) as well as other Credit Transfers. These guidelines for SEPA Credit Transfers are compliant with the Implementation Guidelines for Customer to Bank messages for SEPA Credit Transfers version 7.0, published by the European Payments Council.

These guidelines can be used as of 2 November 2010.

These Implementation Guidelines have been developed by ABBL (Luxembourg Bankers' Association) and are greatly inspired by the Febelfin one.

The utmost care has been taken to make sure the information in this publication is correct. However, 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.

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 an other 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 payments factory initiating all payments on behalf of a large corporate, or an entity administering the salary payments of a company's employees.

1.2 Use of these Guidelines

Each item of the CreditTransferInitiation message is referring to the corresponding index of the item in the XML(ISO 20022) Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under "Catalogue of XML messages", with "pain.001.001.03" 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	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 For example: [0..1] shows that the element can be present 0 times or 1 time. The element is optional [1..1] shows that the element can be present only 1 time. The element is mandatory [1..n] shows that the element is mandatory and can be present 1 to n times 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. If only one of several elements may be present, this is indicated by {OR … OR} in front of the elements concerned
Format	This specifies the values and format allowed Remark: if a tag is used, the correspondent data field may not be left empty. At least one character has to be filled in.
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.001.001.03 can be downloaded from www.iso20022.org > Catalogue of XML Messages > Payments > Payment Initiation > CustomerCreditTransferInitiationV03 > pain.001.001.03

A file containing an XML- pain.001.001.03 message has the following structure:

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

    <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

```
┌──────────────────────────────────────┐
│  ┌────────────────────────────────┐  │
│  │        Group Header            │  │
│  └────────────────────────────────┘  │
│                                        │
│  ┌────────────────────────────────┐  │
│  │    Payment Information 1       │  │
│  │  ┌ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┐  │  │
│  │       Transaction             │  │
│  │  │    Information 1        │  │  │
│  │  └ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┘  │  │
│  │  ┌ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┐  │  │
│  │       Transaction             │  │
│  │  │    Information 2        │  │  │
│  │  └ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┘  │  │
│  └────────────────────────────────┘  │
│                                        │
│  ┌────────────────────────────────┐  │
│  │    Payment Information 2       │  │
│  │  ┌ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┐  │  │
│  │       Transaction             │  │
│  │  │    Information 3        │  │  │
│  │  └ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┘  │  │
│  │  ┌ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┐  │  │
│  │       Transaction             │  │
│  │  │    Information 4        │  │  │
│  │  └ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┘  │  │
│  │  ┌ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┐  │  │
│  │       Transaction             │  │
│  │  │    Information 5        │  │  │
│  │  └ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┘  │  │
│  └────────────────────────────────┘  │
│                                        │
│  ┌────────────────────────────────┐  │
│  │    Payment Information 3       │  │
│  │  ┌ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┐  │  │
│  │       Transaction             │  │
│  │  │    Information 6        │  │  │
│  │  └ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ┘  │  │
│  └────────────────────────────────┘  │
└──────────────────────────────────────┘
```
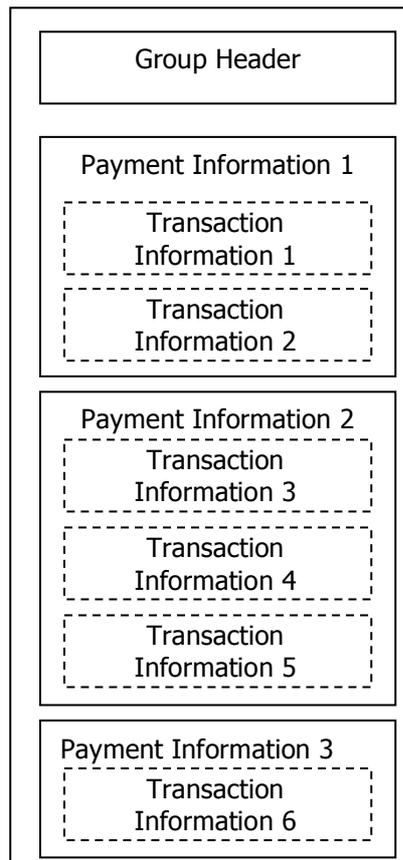
The figure below shows the structure of a Credit Transfer Initiation Message more into detail.
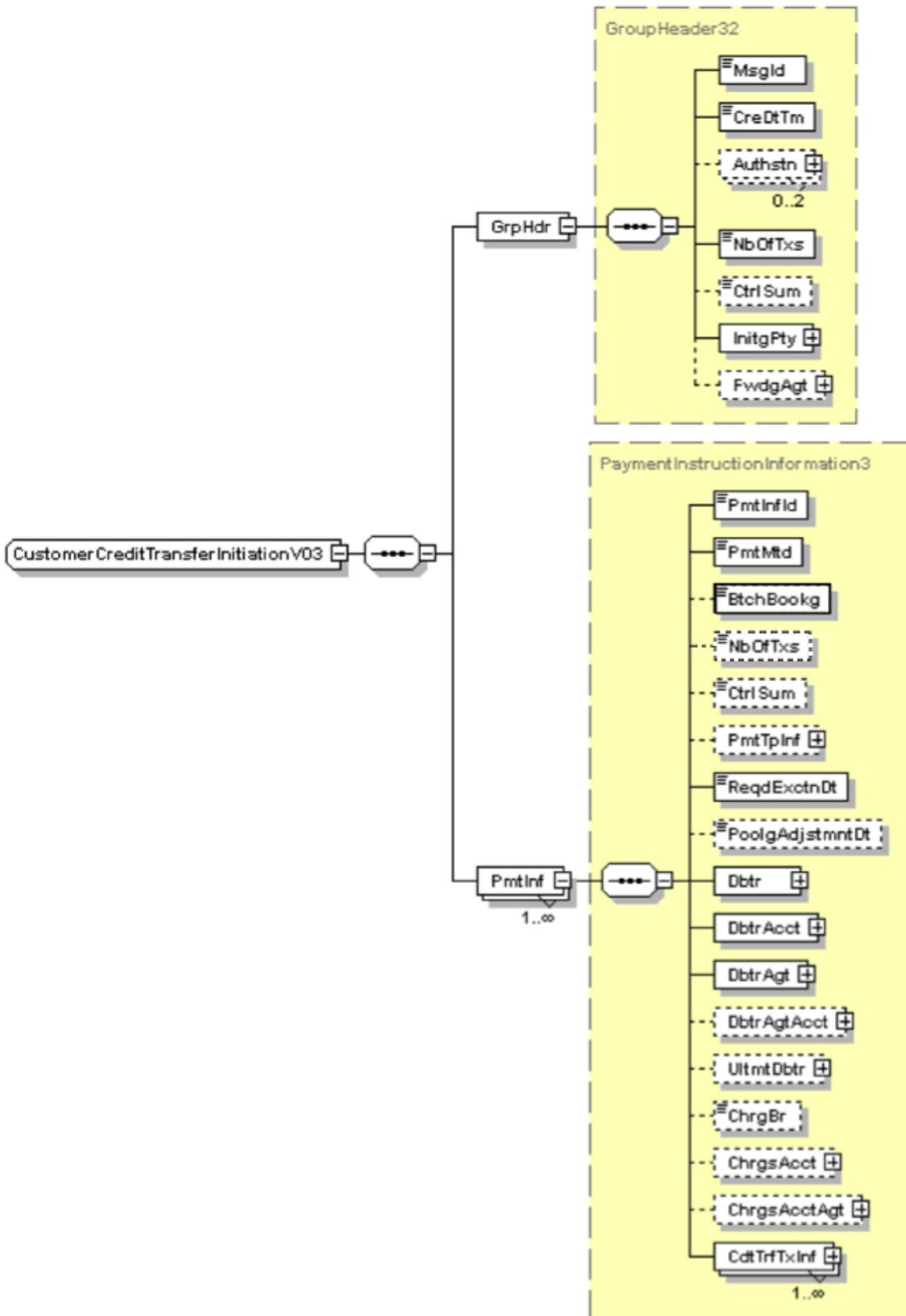
Legend:
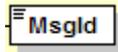
Msgld Box with full-line is a **mandatory** Message Element
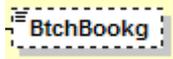
BtchBookg Box with dotted line is an **optional** Message Element

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

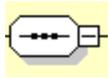- No special instructions may be given for Debtor or Creditor's Bank

- 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 filled or not correctly filled"), the Debtor bank may translate it to a Generic Credit Transfer and may ignore specific SEPA fields (e.g.: ultimate creditor/debtor, …).

These implementation Guidelines for SEPA Credit Transfers are based on the Implementation Guidelines for the SEPA Credit Transfer Scheme version 4.0 as published by the European Payments Council (EPC).

The following table provides a summary of the message items to be used for a SEPA Credit Transfers.

A more detailed description of each message item is given in chapter 4 "Message items description"

Index	Occ.	Message Item	<XML Tag>	Length of content
	[1..1]	+ Message root		
1.0	[1..1]	+ GroupHeader	<GrpHdr>	
1.1	[1..1]	++ MessageIdentification	<MsgId>	35
1.2	[1..1]	++ CreationDateTime	<CreDtTm>	19
1.6	[1..1]	++ NumberOfTransactions	<NbOfTxs>	15
1.7	[0..1]	++ ControlSum	<CtrlSum>	18
1.8	[1..1]	++ InitiatingParty	<InitgPty>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	

	[1..1]	++++ Organisation Identification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
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	[0..1]	++ NumberOfTransactions	<NbOfTxs>	15
2.5	[0..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	[0..1]	++++ Code	<Code>	4
2.14	[0..1]	+++ CategoryPurpose	<CtgyPurp>	
2.15	[0..1]	++++ Code	<Cd>	4
2.17	[1..1]	++ RequestedExecutionDate	<ReqdExctnDt>	10
2.19	[1..1]	++ Debtor	<Dbtr>	
	[1..1]	+++ Name	<Nm>	70
	[0..1]	+++ Postal Address	<PstlAdr>	
	[0..1]	++++ Country	<Ctry>	2 (ISO code)
	[0..2]	++++ Address Line	<AdrLine>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.20	[1..1]	++ DebtorAccount	<DbtrAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34
	[0..1]	+++ Currency	< Ccy>>	3
2.21	[1..1]	++ DebtorAgent	<DbtrAgt>	
	[1..1]	+++ FinancialInstitutionIdentification	<FinInstId>	
	[0..1]	++++ BIC	<BIC>	11
	[0..1]	++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35

2.23	[0..1]	++ UltimateDebtor	<UltmtDbtr>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.24	[0..1]	++ ChargeBearer	<ChrgBr>	4
2.27	[1..n]	++ CreditTransferTransactionInformation	<CdtTrfTxInf>	
2.28	[1..1]	+++ PaymentIdentification	<PmtId>	
2.29	[0..1]	++++ InstructionIdentification	<InstrId>	35
2.30	[1..1]	++++ EndToEndIdentification	<EndToEndId>	35
2.42	[1..1]	+++ Amount	<Amt>	
2.43	[1..1]	++++ InstructedAmount	<InstdAmt>	15
2.51	[0..1]	+++ ChargeBearer	<ChrgBr>	4
2.70	[0..1]	+++ UltimateDebtor	<UltmtDbtr>	
	[0..1]	++++ Name	<Nm>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.77	[0..1]	+++ CreditorAgent	<CdtrAgt>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>	
	[1..1]	+++++ BIC	<BIC>	11
2.79	[1..1]	+++ Creditor	<Cdtr>	
	[1..1]	++++ Name	<Nm>	70
	[0..1]	++++ Postal Address	<PstlAdr>	
	[0..1]	+++++ Country	<Ctry>	2 (ISO code)
	[0..2]	+++++ Address Line	<AdrLine>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.80	[0..1]	+++ CreditorAccount	<CdtrAcct>	

	[1..1]	++++ Identification	<Id>	
	[1..1]{Or	+++++ IBAN	<IBAN>	34
2.81	[0..1]	+++ UltimateCreditor	<UltmtCdtr>	
	[0..1]	++++ Name	<Nm>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.85	[0..1]	+++ InstructionForDebtorAgent	<InstrForDbtrAgt>	140
2.86	[0..1]	+++ Purpose	<Purp>	
2.87	[1..1]	++++ Code	<Cd>	4
2.98	[0..1]	+++ Remittanceinformation	<RmtInf>	
2.99	[1..1]{Or	++++ Unstructured	<Ustrd>	140
2.100	[1..1] Or}	++++ Structured	<Strd>	
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
2.125	[0..1]	+++++++ Issuer	<Issr>	35
2.126	[1..1]	++++++ Reference	<Ref>	35

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

- …/…

3.1 Message structure

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

A more detailed description of each message item is given in chapter 4 "Message items description"

Index	Occ.	Message Item	<XML Tag>	Length of content
	[1..1]	+ Message root		
1.0	[1..1]	+ GroupHeader	<GrpHdr>	
1.1	[1..1]	++ MessageIdentification	<MsgId>	35
1.2	[1..1]	++ CreationDateTime	<CreDtTm>	19
1.6	[1..1]	++ NumberOfTransactions	<NbOfTxs>	15
1.7	[0..1]	++ ControlSum	<CtrlSum>	18
1.8	[1..1]	++ InitiatingParty	<InitgPty>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ Organisation Identification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
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	[0..1]	++ NumberOfTransactions	<NbOfTxs>	15
2.5	[0..1]	++ ControlSum	<CtrlSum>	18
2.6	[0..1]	++ PaymentTypeInformation	<PmtTpInf>	
2.7	[0..1]	+++ InstructionPriority	<InstrPrty>	4
2.8	[0..1]	+++ ServiceLevel	<SvcLvl>	
2.10	[1..1]	++++ Proprietary	<Prtry>	35
2.14	[0..1]	+++ CategoryPurpose	<CtgyPurp>	
2.15	[0..1]	++++ Code	<Cd>	4
2.17	[1..1]	++ RequestedExecutionDate	<ReqdExctnDt>	10
2.19	[1..1]	++ Debtor	<Dbtr>	
	[1..1]	+++ Name	<Nm>	70
	[0..1]	+++ Postal Address	<PstlAdr>	
	[0..1]	++++ Country	<Ctry>	2 (ISO
	[0..2]	++++ Address Line	<AdrLine>	70
	[0..1]	+++ Identification	<Id>	

	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.20	[1..1]	++ DebtorAccount	<DbtrAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34
	[0..1]	+++ Currency	< Ccy>>	3
2.21	[1..1]	++ DebtorAgent	<DbtrAgt>	
	[1..1]	+++ FinancialInstitutionIdentification	<FinInstId>	
	[1..1]	++++ BIC	<BIC>	11
2.24	[0..1]	++ ChargeBearer	<ChrgBr>	4
2.27	[1..n]	++ CreditTransferTransactionInformation	<CdtTrfTxInf>	
2.28	[1..1]	+++ PaymentIdentification	<PmtId>	
2.29	[0..1]	++++ InstructionIdentification	<InstrId>	35
2.30	[1..1]	++++ EndToEndIdentification	<EndToEndId>	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>	
2.50	[1..1]	++++ ContractIdentification	<CtrctId>	35
2.51	[0..1]	+++ ChargeBearer	<ChrgBr>	4
2.52	[0..1]	+++ ChequeInstruction	<ChqInstr>	
2.53	[0..1]	++++ ChequeType	<ChqTp>	4
2.58	[0..1]	++++ DeliveryMethod	<DlvryMtd>	
2.59	[1..1]	+++++ Code	<Cd>	4
2.71	[0..1]	+++ IntermediaryAgent1	<IntmyAgt1>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>	
	[1..1]	+++++ BIC	<BIC>	11
2.77	[0..1]	+++ CreditorAgent	<CdtrAgt>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>	
	[1..1]{Or	+++++ BIC	<BIC>	11
	[1..1]Or	+++++ ClearingSystemMemberIdentification	<ClrSysMmbId>	
	[0..1]	++++++ ClearingSystemIdentification	<ClrSysId>	
	[1..1]{Or	+++++++ Code	<Cd>	5
	[1..1]Or}	+++++++ Proprietary	<Prtry>	35
	[1..1]	++++++ MemberIdentification	<MmbId>	35

	[0..1]	+++++ Name	<Nm>	70
	[0..1]	+++++ Postal Address	<PstlAdr>	
	[1..1]	++++++ Country	<Ctry>	2 (ISO
	[0..2]	++++++ AddressLine	<AdrLine>	70
2.79	[1..1]	+++ Creditor	<Cdtr>	
	[1..1]	++++ Name	<Nm>	70
	[0..1]	++++ Postal Address	<PstlAdr>	
	[0..1]	+++++ Country	<Ctry>	2 (ISO
	[0..2]	+++++ Address Line	<AdrLine>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
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]	++++++ Issuer	<Issr>	35
2.85	[0..1]	+++ InstructionForDebtorAgent	<InstrForDbtrAgt	140
2.98	[0..1]	+++ Remittanceinformation	<RmtInf>	
2.99	[1..1]{Or	++++ Unstructured	<Ustrd>	140
2.100	[1..1] Or}	++++ Structured	<Strd>	
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
2.125	[0..1]	++++++++ Issuer	<Issr>	35
2.126	[1..1]	++++++ Reference	<Ref>	35

4 Message items description

Message root
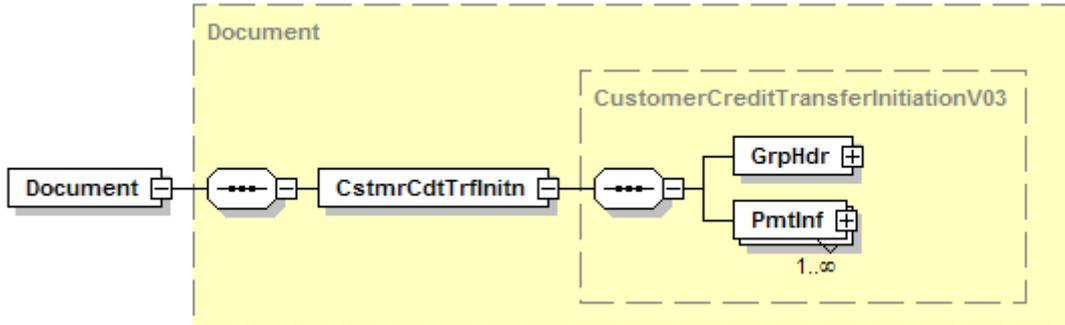
1.0 GroupHeader
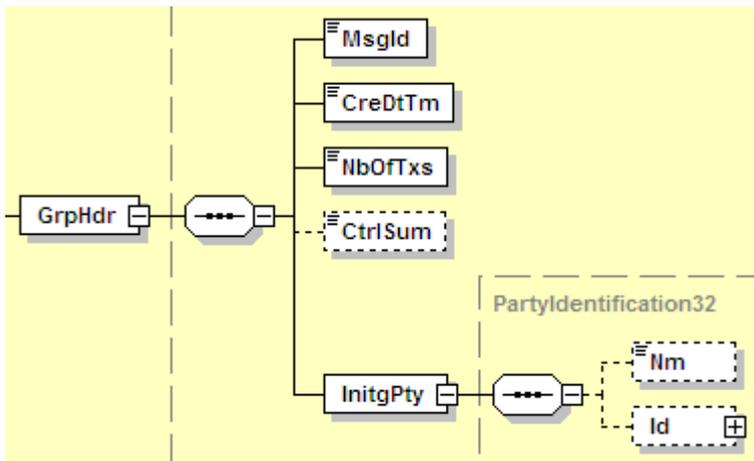
Definition :   Set of characteristics shared by all transactions included in the message.

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
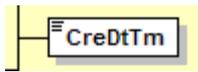
Definition :	Date and Time at which the message was created.
XML Tag :	<CreDtTm>
Occurrences :	[1..1]
Format :	YYYY-MM-DDThh:mm:ss
Example:	*<CreDtTm>2010-12-18T08:35:30</CreDtTm>*

1.6   NumberOfTransactions
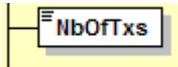
Definition :	Number of individual transactions contained in a message.
XML Tag :	<NbOfTxs>
Occurrences :	[1..1]
Format :	Max15NumericText
Example:	<NbOfTxs>3</NbOfTxs>

1.7   ControlSum
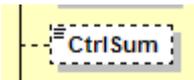
Definition :	Total of all individual amounts included in the message, irrespective of currencies.
XML Tag :	<CtrlSum>
Occurrences :	[0..1]
Format :	Max18totalDigits
Rules :	It is recommended to use this field
Example:	*<CtrlSum>12.56</CtrlSum>*

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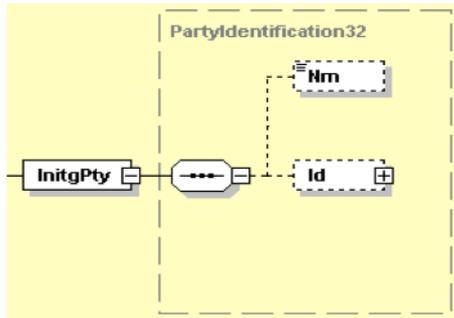
Definition : Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor.

XML Tag : <InitgPty>

Occurrences : [1..1]

Format : This message item consists of the following elements :

Name	XML Tag	Index	Occurrences	Format
Name	<Nm>		[0..1]	Max70Text
Identification	<Id>		[0..1]	
OrganisationIdentification	<OrgId>		[1..1]	
BICOrBEI	<BICOrBEI>		[0..1]{or	ISO BIC format
Other	<Othr>		[0..1]or}	
Identification	<Id>		[1..1]	Max35Text
Issuer	<Issr>		[0..1]	Max35Text

**Rules :** 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.

No business control is applied on the field InitiatingParty.

Example:
<InitgPty>
  <Nm>Luxcompany</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>0123456789</Id>
        <Issr>RCS</Issr>
      </Othr>
    </OrgId>
  </Id>
</InitPty>

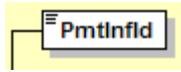## 2.0   PaymentInformation
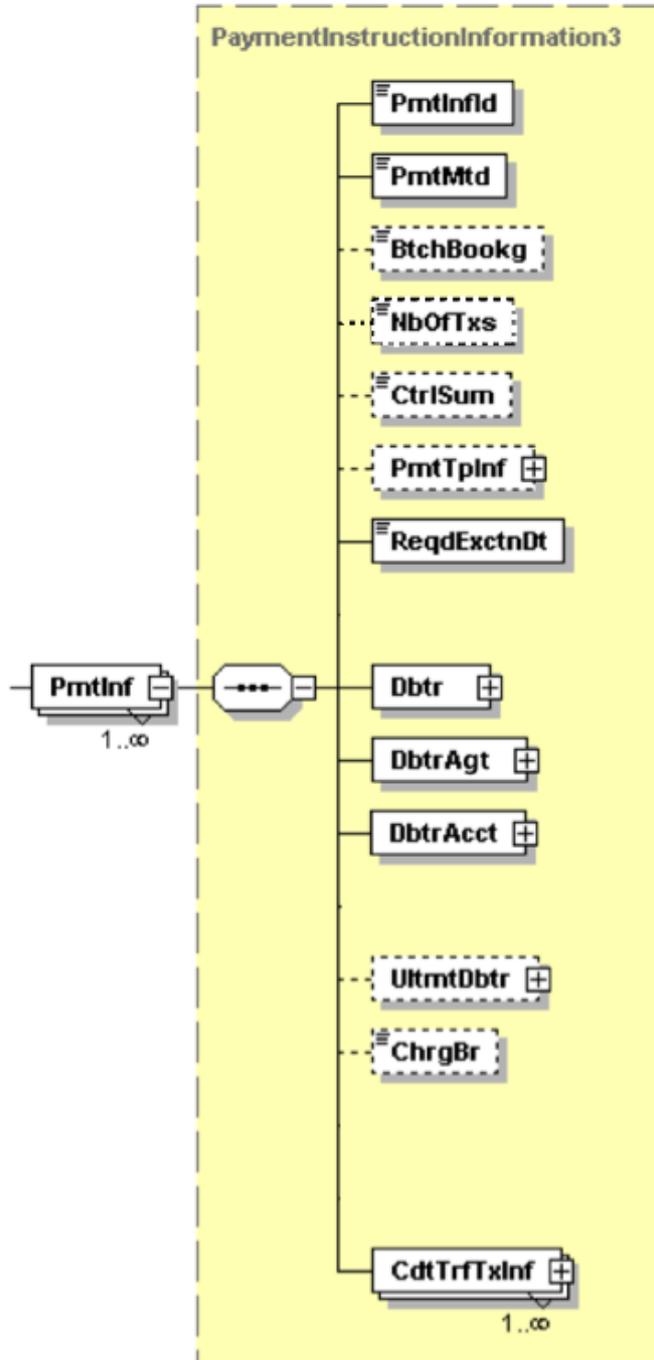
Definition :   Set of characteristics that applies to the debit side of the payment transactions as well as one or several Transaction Information Blocks.

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 :   <PmtInfId>

Occurrences :   [1..1]

Format :   Max35Text

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

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.
CHK	Cheque	Cheque to be issued by the bank

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

Example: <PmtMtd>TRF</PmtMtd>

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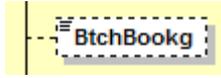
Definition :   Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in a payment is requested

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.
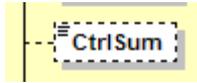
XML Tag :   <NbOfTxs>

Occurrences :   [0..1]

Format :   Max15NumericText

Rules :   It is recommended to use this field

Example: <NbOfTxs>55</NbOfTxs>

2.5 ControlSum

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

XML Tag : <CtrlSum>

Occurrences : [0..1]

Format : Max18totalDigits

Example : *<CtrlSum>12.56</CtrlSum>*

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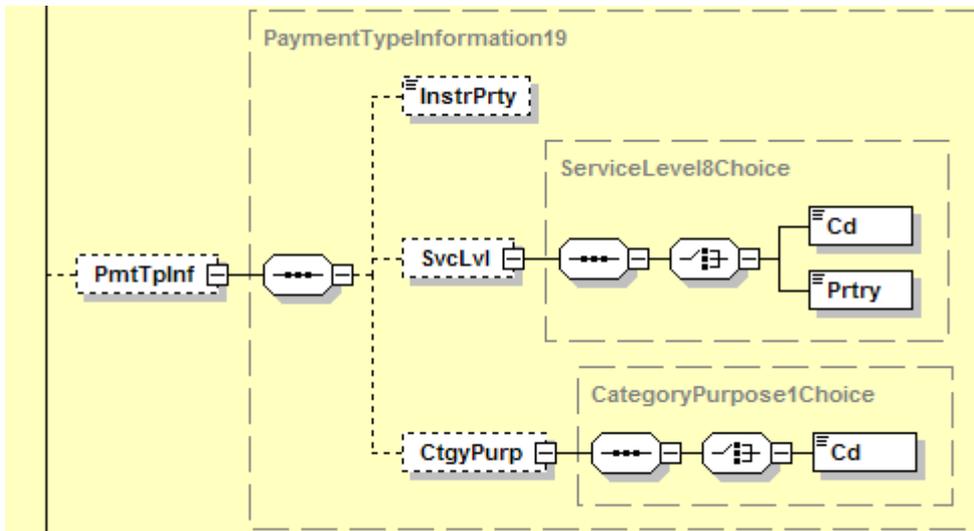
Definition : Set of elements which specifies the type of transaction more in detail.

XML Tag : <PmtTpInf>

Occurrences : [0..1]

Format : This message item consists of the following elements:

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

Rules : - If PaymentMethod is CHK, the PaymentTypeInformation is not allowed.

2.7 InstructionPriority

This Messsage 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
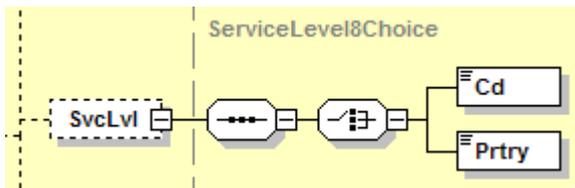
This Messsage item is part of PaymentTypeInformation (2.6)

Definition :	Agreement or rules according to which the transaction must be processed
XML Tag :	<SvcLvl>
Occurrences :	[0..1]
Format :	This message item consists of the following elements:

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

2.9 Code
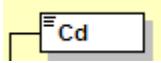
This Messsage item is part of ServiceLevel (2.8).

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

Rules :	-	Code ServiceLevel is only to be used for a SEPA Credit Transfer.
	-	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

This Messsage item is part of ServiceLevel (2.8).

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>NONSEPATARIF1</Prtry>

2.14 CategoryPurpose
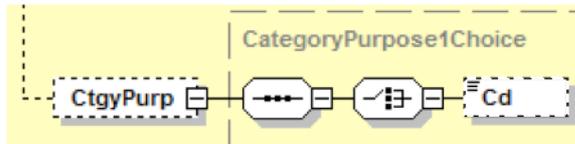
This Messsage item is part of PaymentTypeInformation (2.6)

Definition : Specifies the 30élé level purpose of the instruction based on a set of pre-defined 30élécom30n30

XML Tag : <CtgyPurp>

Occurrences : [0..1]

2.15 Code
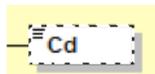
This Messsage item is part of CategoryPurpose (2.14)

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 Payments External Code Lists spreadsheet at
http://www.iso20022.org/External_Code_Lists_and_DSS.page.

Example: <Cd>SALA</Cd>

2.17 RequestedExecutionDate
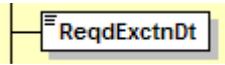
Definition :	Date at which the initiating party request the debtor agent to process the payment.
XML Tag :	<ReqdExctnDt>
Occurrences :	[1..1]
Format :	YYYY-MM-DD
Rules :	RequestedExecutionDate is limited to maximum one year in the future.
	If RequestedExecutionDate is filled with a past date, then it 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>2010-12-18</ReqdExctnDt>

2.19 Debtor
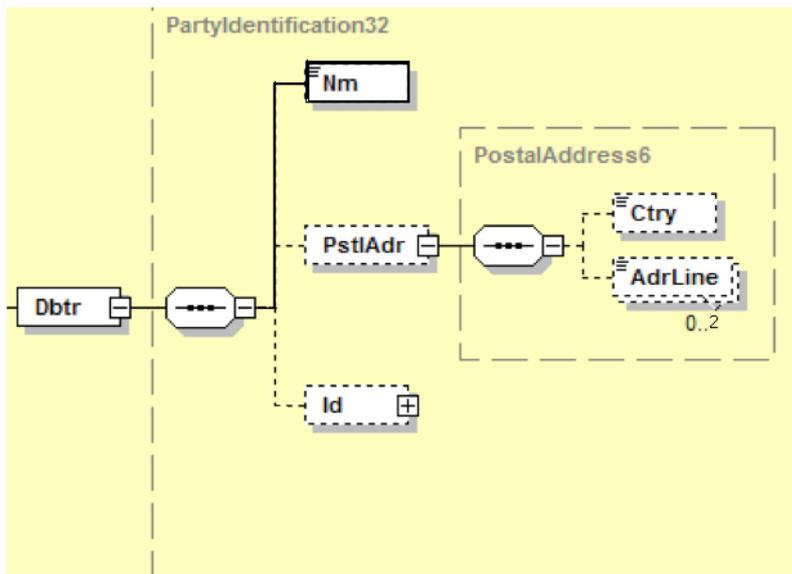
Definition :	Party owing an amount of money to the (ultimate) creditor.
XML Tag :	<Dbtr>
Occurrences :	[1..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[1..1]	Max70Text
PostalAddress	<PstlAdr>	[0..1]	
Country	<Ctry>	[0..1]	ISO Country Code
AddressLine	<AdrLine>	[0..2]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	ISO BIC format
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Rules :   For SEPA Credit Transfers, Name is mandatory and is limited to 70 characters. For non-SEPA Credit transfers, the length of Name is limited to 35 characters.

Street and Building Number must be put at the first AddressLine; the Postal code and Town at the second AddressLine. For non-SEPA Credit Transfers each AddressLine is limited to 35 characters.

Country is check against the list of country names obtain from the United Nations (ISO 3166, Alpha-2 code).

The field Identification (here at same level as Name and PostalAddress) is not recommended to be used.

Example: :   *<Dbtr>*

<Nm>Luxcompany</Nm>

<PstlAdr>

<Ctry>LU</Ctry

<AdrLine>59 Boulevard Royal</AdrLine>

<AdrLine>L-2010 Luxembourg</AdrLine>

</PstlAdr>

</Dbtr>

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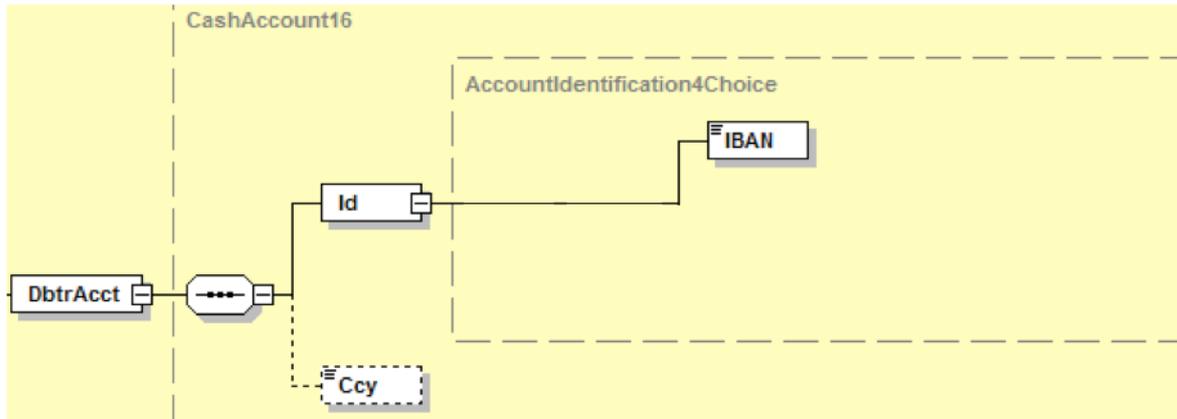
Definition : Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

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]	IBAN-format
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
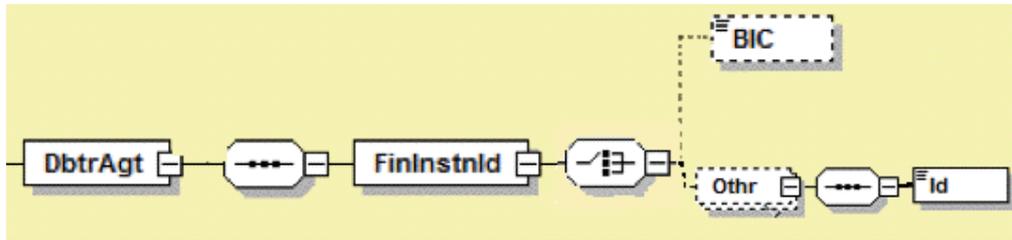
Definition : Financial institution servicing an account for the debtor.

XML Tag : <DbtrAgt>

Occurrences : [1..1]

Format : This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[0..1] {or	ISO BIC format
Other	<Othr>	[0..1] or}	
Identification	<Id>	[1..1]	Max35Text

Rules :

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

The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue to be mandatory for non-EU /EEA cross-border SEPA transactions.

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

Example : <DbtrAgt>

    <FinInstnId>

      <BIC>AAAALULLXXX</BIC>

    </FinInstnId>

  </DbtrAgt>

  <DbtrAgt>

    <FinInstnId>

     <Othr>

      <Id>NOTPROVIDED</Id>

     </Othr>

    </FinInstnId>

  </DbtrAgt>

2.23 UltimateDebtor
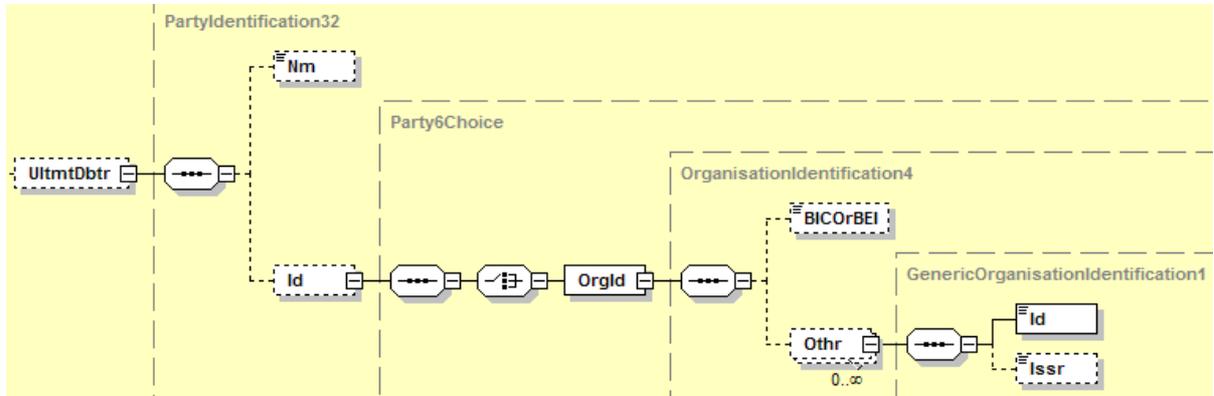
Definition :   Ultimate party that owes an amount of money to the (ultimate) creditor.

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]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	ISO BIC format
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Rules :   Name is limited to 70 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' or at 'Credit Transfer Transaction Information' level

Ultimate Debtor is only to be used for SEPA Credit Transfers.

Example :   <UltmtDbtr>

    <Id>

      <OrgId>

        <Othr>

          <Id>0123456789</Id>

        </Othr>

      </OrgId>

    </Id>

</UltmtDbtr>

2.24 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 non-SEPA Credit Transfers, "SLEV" is not allowed.

If ChargeBearer is absent, "SLEV" is used as default value for SEPA Credit Transfers and "SHAR" for non-SEPA 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>

2.27 CreditTransferTransactionInformation

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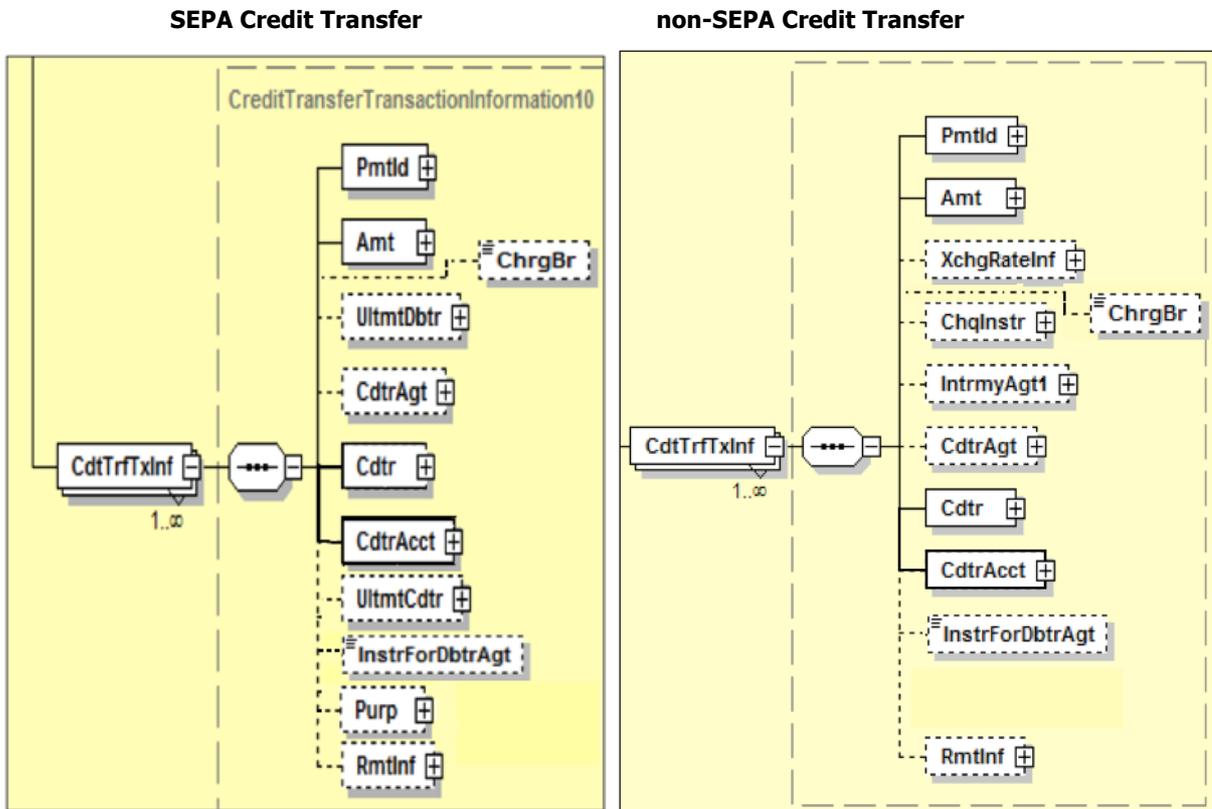
Definition : Set of elements providing information which is specific for the individual transaction(s) included into the message.

XML Tag : <CdtTrfTxInf>

Occurrences : [1..n]

Rules : The following elements must not be used for a SEPA Credit Transfer:

- EquivalentAmount <EqvtAmt>
- ExchangeRateInformation <XchgRateInf>
- ChequeInstruction <ChqInstr>
- IntermediaryAgent1 <IntrmyAgt1>

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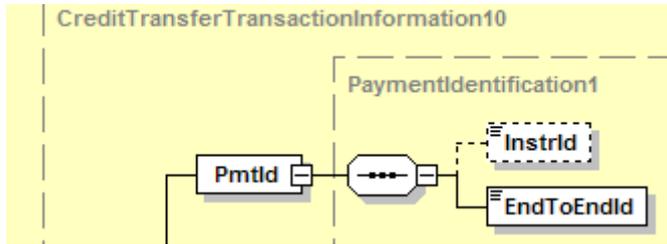
Definition : Set of elements as a reference for a payment instruction.

XML Tag : <PmtId>

Occurrences : [1..1]

Format : This message item consists of the following elements:

Index	Name
2.29	InstructionIdentification
2.30	EndToEndIdentification

2.29 InstructionIdentification

This Message item is part of PaymentIdentification (2.28)

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\>

2.30 EndToEndIdentification

This Message item is part of PaymentIdentification (2.28)

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\>

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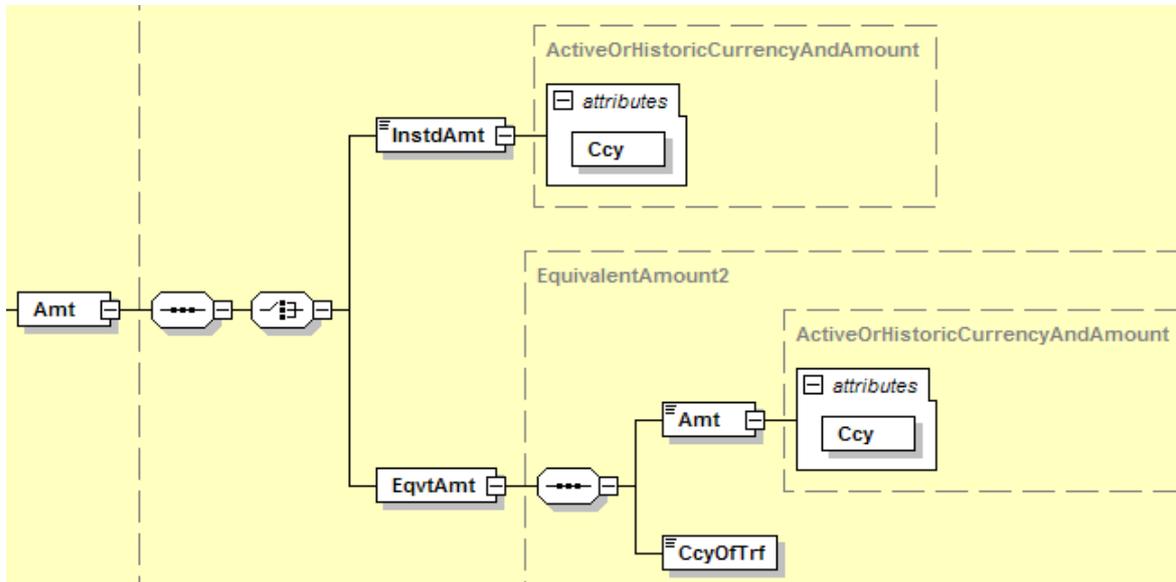
Definition :   Amount of money to be moved between the debtor and creditor.

XML Tag :   <Amt>

Occurrences :   [1..1]

Format :   This message item consists of the following elements:

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

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

2.43   InstructedAmount
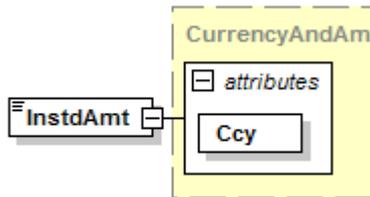
This Message item is part of Amount (2.42)

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 meaningfull fractional part and excluding the decimal separator. E.g.: 999999999999.99
	Decimal separator is ".."
	Currency is explicit and included into the XML-tag.

Rules :

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

Example :   <InstdAmt Ccy="EUR">4723.34</InstdAmt>

2.44 EquivalentAmount
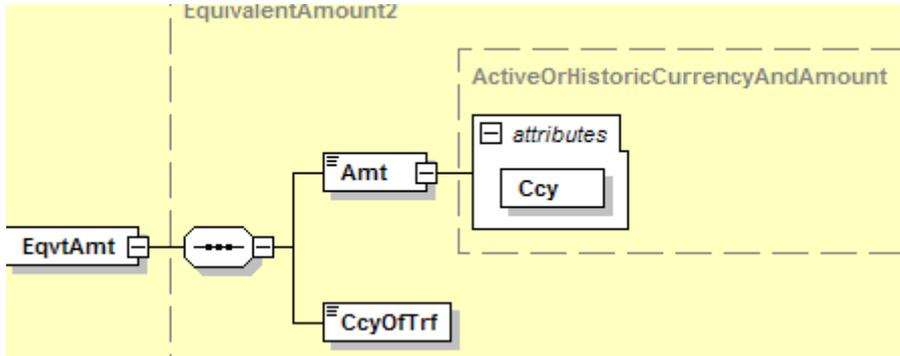
This Message item is part of Amount (2.42)

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

XML Tag :   <EqvtAmt>

Occurrences :   [1..1]

Format :   This message item consists of the following elements:

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

Rules :

- Amount is labeled in the currency of the Debtor's Account, but this amount is to be converted and transferred into the currency defined by "CurrencyOfTransfer".

- EquivalentAmount is only to be used for Generic Credit Transfers.

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

<EqvtAmt>

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

   <CcyOfTrf>JPY</CcyOfTrf>

</EqvtAmt>

2.45 Amount
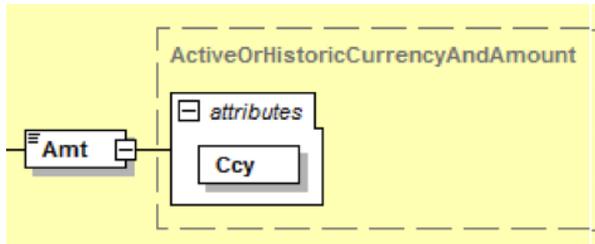
This Message item is part of EquivalentAmount (2.44)

|	
Definition :	Amount of money to be transferred, labeled in the currency as ordered by the initiating party.
XML Tag :	<Amt>
Occurrences :	[1..1]
Format :	Maximum 14 digits, two of which for the meaningfull 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>

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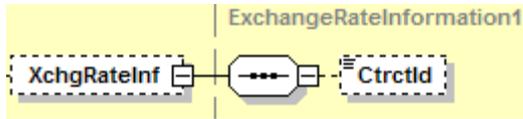
Definition : Information on the foreign exchange contract agreed between the initiating party/creditor and debtor agent and which goes together with the payment transaction.

XML Tag : <XchgRateInf>

Occurrences : [0..1]

Format : This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
ContractIdentification	<CtrctId>	2.50	[1..1]	Max35Text

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

2.50 ContractIdentification
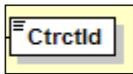
This Message item is part of ExchangeRateInformation (2.47)

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

XML Tag : <CtrctId>

Occurrences : [1..1]

Format : Max35Text

Example: <CtrctId>FX222222111111</CtrctId>

2.51 ChargeBearer

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

XML Tag : <ChrgBr>

Occurrences : [0..1]

Format : Code

If present, the following value must be used:

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

Rules : For SEPA Credit Transfers only "SLEV" is allowed.

For non-SEPA Credit Transfers, "SLEV" is not allowed.

If ChargeBearer is absent, "SLEV" is used as default value for SEPA Credit Transfers and "SHAR" for non-SEPA 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>

2.52 ChequeInstruction
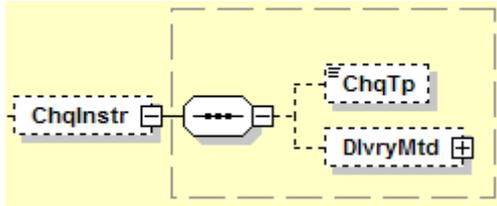
Definition : Information related to the issue of a cheque.

XML Tag : <ChqInstr>

Occurrences : [0..1]

Format : This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
ChequeType	<ChqTp>	2.53	[0..1]	Code
DeliveryMethod	<DlvryMtd>	2.58	[0..1]	

Rules :
- ChequeInstruction must not be used for SEPA Credit Transfers.
- ChequeInstruction is mandatory if PaymetMethod is Cheque (CHK)
- ChequeInstruction is not allowed if PaymentMethod is Transfer (TRF)

Example : <ChqInstr>

    <ChqTp>BCHQ</ChqTp>

    <DlvryMtd>

       <Cd>MLCD</Cd>

    </DlvryMtd>

  </ChqInstr>

2.53 ChequeType

This Message item is part of ChequeInstruction (2.52)

Definition :   Specifies the type of cheque to be issued.

XML Tag :   <ChqTp>

Occurrences :   [0..1]

Format :   Code

The following Code value must be used:

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the Debtor's Bank, which is debited on the Debtor's Account when the cheque is issued.

Rules :   -   ChequeType must not be used for SEPA Credit Transfers

-   if absent and if PaymentMethod is Cheque (CHK), than BankCheque (BCHQ) will be used as default value for ChequeType.

-   Values not listed or not pre-agreed with financial institutions are ignored

-

Example: <ChqTp>BCHQ</ChqTp>

2.58 DeliveryMethod
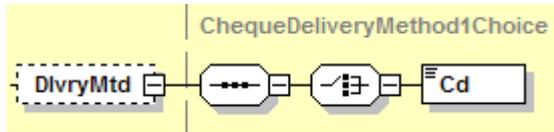
This Message item is part of ChequeInstruction (2.52)

Definition :   Specifies the method for the delivery of the cheque by the Debtor's Bank.

XML Tag :   <DlvryMtd><Code>

Occurrences :   [0..1]

Format :   This message item consists of the following element:

Name	XML Tag	Index	Occurrences	Format
Code	<Cd>	2.59	[1..1]	Code

The following Code value must be used:

Code	Name	Definition
MLCD	MailToCreditor	Cheque is to be sent via mail to Creditor.

Rules :   If absent, then MailToCreditor (MLCD) will be applied as default value.

Values not listed or not pre-agreed with financial institutions are ignored.

Example: <DlvryMtd>MLCD</DlvryMtd>

2.70 UltimateDebtor
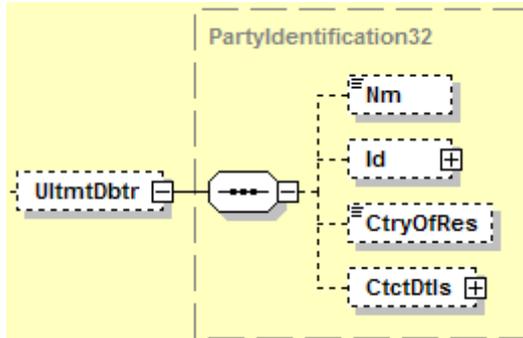
Definition :   Ultimate party that owes an amount of money to the (ultimate) creditor.

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]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	ISO BIC format
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Text
Issuer	<Issr>	[0..1]	Text

Rules :   Name is limited to 70 characters

Ultimate Debtor may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level

Ultimate Debtor is only to be used for SEPA Credit Transfers.

Example :   <UltmtDbtr>

    <Id>

      <OrgId>

        <Othr>

          <Id>0468651441</Id>

        </Othr>

      </OrgId>

    </Id>

  </UltmtDbtr>

2.71 IntermediaryAgent1
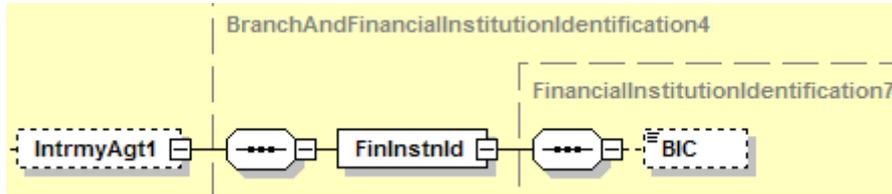
Definition : Financial institution between the Debtor Bank and the Creditor Bank.

XML Tag : <IntrmyAgt1>

Occurrence : [0..1]

Format : This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	ISO BIC format

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

Rules :   -   If PaymentMethod is Cheque (CHK), then IntermediaryAgent1 is ignored.

-   IntermediaryAgent1 is only to be used for Generic Credit Transfers.

Example :   <IntrmyAgt1>

  <FinInstnId>

    <BIC>AAAALULLXXX</BIC>

  </FinInstnId>

 </IntrmyAgt1>

2.77 CreditorAgent
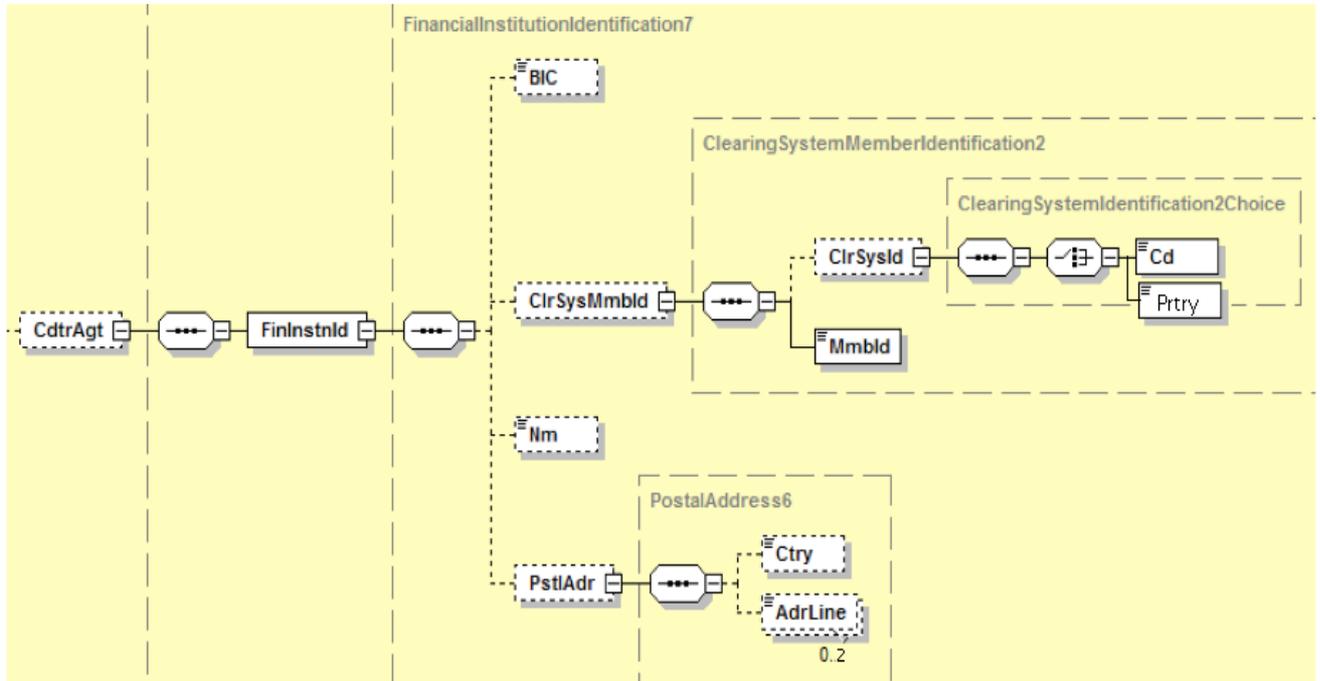
Definition :	Unique identification of the Financial institution servicing the account of the creditor.
XML Tag :	<CdtrAgt>
Occurrences :	[0..1]
Format :	This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[0..1]	ISO BIC format
ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	
ClearingSystemIdentification	<ClrSysId>	[0..1]	List of Clearing Systems
Code	<Cd>	[1..1]{or	Code
Proprietary	<Prtry>	[1..1]or}	Max35Text
MemberIdentification	<MmbId>	[1..1]	Text
Name	<Nm>	[0..1]	Max70Text
PostalAddress	<PstlAdr>	[0..1]	
Country	<Ctry>	[0..1]	Code
AddressLine	<AdrLine>	[0..2]	Max70Text

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

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

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

Rules :   - The identification of the Creditor Agent preferably must be done on the basis of the BIC.

Other possibilities are :

- the ClearingSystemMemberIdentification

- the Name and PostalAddress

- a combination of those items

- If PaymentMethod is cheque (CHK), then CreditorAgent will be ignored

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>

    <ClrSysMmbId>

      <ClrSysId>

        <Cd>GBDSC123456</Cd>

      </ClrSysId>

      <MmbId>123456</MmbId>

    </ClrSysMmbId>

  </FinInstnId>

</CdtrAgt>

2.79 Creditor
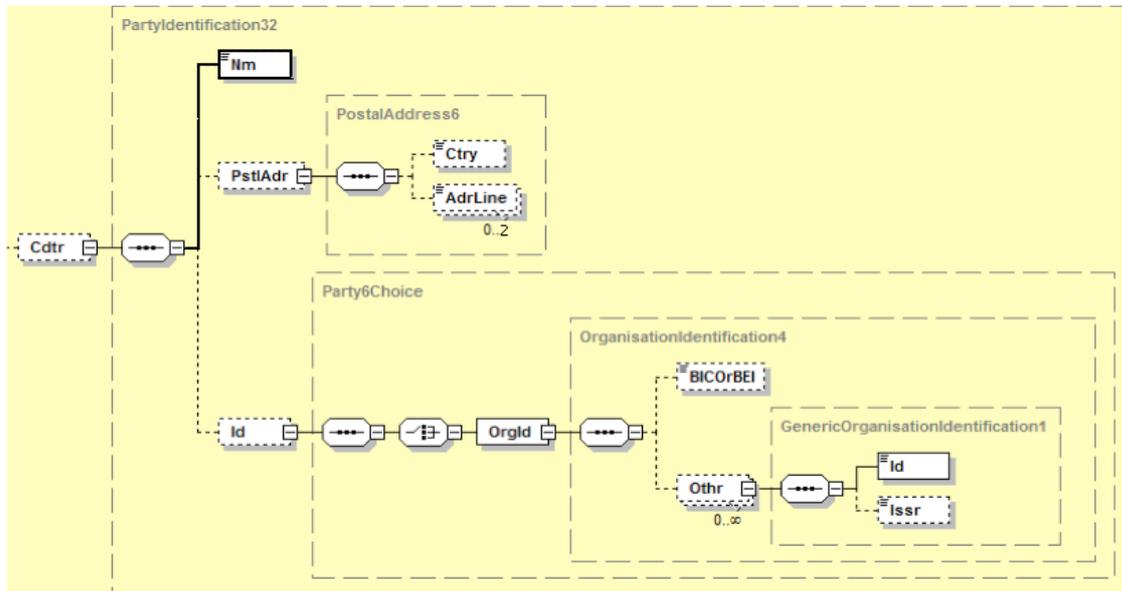
Definition :	Party to which an amount of money is due.
XML Tag :	\<Cdtr>
Occurrence :	[1..1]
Format :	This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	\<Nm>	[1..1]	Max70Text
PostalAddress	\<PstlAdr>	[0..1]	
Country	\<Ctry>	[1..1]	ISO Country Code
AddressLine	\<AdrLine>	[0..2]	Max70Text
Identification	\<Id>	[0..1]	
OrganisationIdentification	\<OrgId>	[1..1]	
BICOrBEI	\<BICOrBEI>	[0..1]{or	ISO BIC format
Other	\<Othr>	[0..1]or}	
Identification	\<Id>	[1..1]	Max35Text
Issuer	\<Issr>	[0..1]	Max35Text

Rules :   For SEPA Credit Transfers, Name is limited to 70 characters. For non-SEPA Credit transfers, Name is limited to 35 characters.

Street and Building Number must be put at the first AddressLine; the Postal code and Town at the second AddressLine. For non-SEPA Credit Transfers each AddressLine is limited to 35 characters.

Country is check against the list of country names obtain from the United Nations (ISO 3166, Alpha-2 code).

The field Identification (at same level as Name and PostalAddress) is not recommended to be used.

If PaymentMethod is cheque (CHK), then Name and PostalAddress of the creditor are mandatory.

Example :

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

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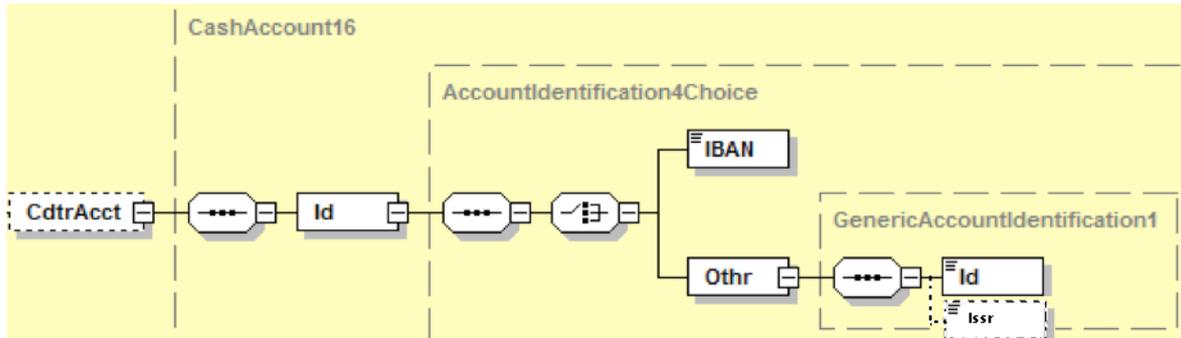
Definition : Unambiguous identification of the creditor's account to which a credit entry will be booked as a result of the payment transaction.

XML Tag : <CdtrAcct>

Occurrences : [1..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: IBAN format (ISO 13616) is mandatory for SEPA Credit Transfers

Example : <CdtrAcct>

    <Id>

        <IBAN>LU566541234567890123</IBAN>

    </Id>

  </CdtrAcct>

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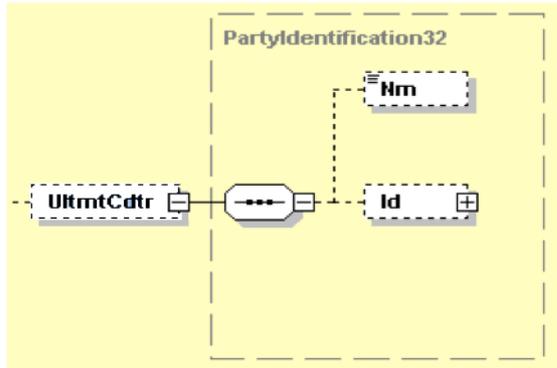
Definition :   Ultimate party to which an amount of money is due
UltimateCreditor is only to be used if different from Creditor.

XML Tag :   <UltmtCdtr>

Occurrences :   [0..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	ISO BIC format
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Rules :   Name is limited to 70 characters

Ultimate Creditor is only to be used for SEPA Credit Transfers.

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
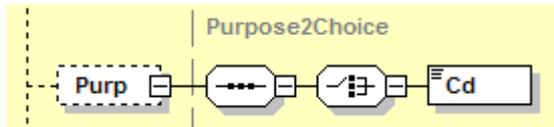
Definition :	Underlying reason for the payment transaction.
	Purpose is used by the Debtor to provide information to the Creditor, concerning the nature of the payment transaction. It is not used for processing by any of the banks involved in the payment chain.
XML Tag :	<Purp>
Occurrences :	[0..1]
Format :	This message item contains the following element:

Index	Name
2.87	Code

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

2.87 Code
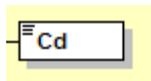
This message item is part of Purpose (2.86)

Definition :	Specifies the underlying reason of the payment transaction
XML Tag :	<Cd>
Occurrences :	[1..1]
Format :	Code
	For list of possible codes for Purpose see Annex2 or Payments External Code Lists spreadsheet at http://www.iso20022.org/External_Code_Lists_and_DSS.page

Example:	<Cd>ELEC</Cd>

2.98 RemittanceInformation
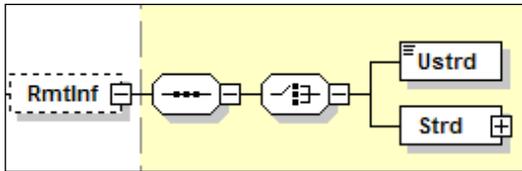
Definition :	Information which makes it possible to match a payment with the items it is supposed to settle, e.g. commercial invoices within an account receivable system.
	This information can be structured or unstructured.
XML Tag :	<RmtInf>
Occurrences :	[0..1]
Format :	This message item consists of the following elements:

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

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

2.99 Unstructured

This Message item is part of RemittanceInformation (2.98)

Definition :	Information supplied so as to enable the matching of an entry with the items the transfer is supposed to settle, e.g. a commercial invoice, in an unstructured form.
XML Tag :	<Ustrd>
Occurrences :	[1..1]
Format :	max140Text

2.100 Structured
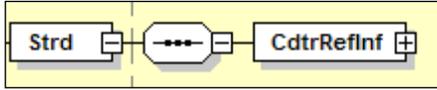
This Message item is part of RemittanceInformation (2.98)

Definition :	Information which makes it possible to match a payment with the items it is supposed to settle, in a structured form.
XML Tag :	<Strd>
Occurrences :	[1..1]
Format :	This message item consists of the following element:

Index	Name
2.120	CreditorReferenceInformation

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

2.120 CreditorReferenceInformation
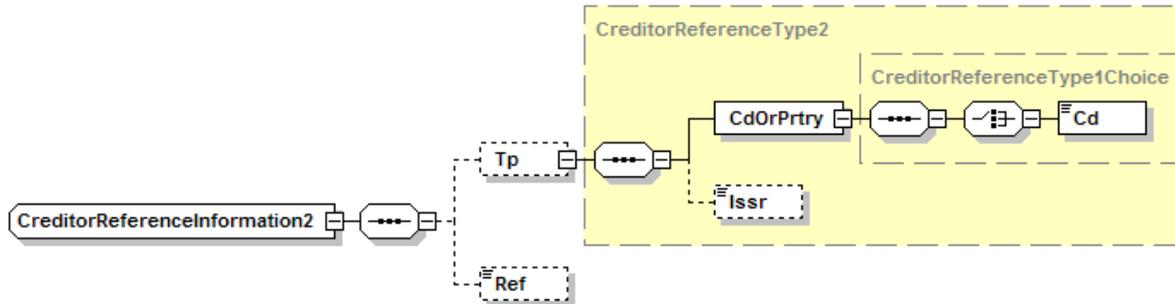
This Message item is part of Structured (2.100)

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

XML Tag :   <CdtrRefInf>

Occurrences :   [1..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Type	<Tp>	2.121	[1..1]	
CodeOrProprietary	<CdOrPrtry>	2.122	[1..1]	
Code	<Cd>	2.123	[1..1]	Code
Issuer	<Issr>	2.125	[0..1]	Max35Text
Reference	<Ref>	2.126	[1..1]	Max35Text

Rules :

Code	Name	Definition
SCOR	StructuredCommunication Reference	Document is a structured communication reference provided by the creditor for the purpose of identifying the transaction referred to.

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>
```

5   Examples of XML-messages with Credit transfers

Description :

The examples contain payments with the following data :

Initiator : the LuxCompany company with "B123456" as RCS Enterprise Number

Payment 1 :

Requested execution date : 01/12/2011
Debtor : the "LuxCompany" company with account (IBAN) "LU566541234567890123"
    at bank (BIC) "AAAALULL"
End-To-End Reference : ABC/1234/2011-11-30
Amount & Currency : 535.25 EUR
Creditor : the "SocMetal" company with address "Boulevard Royal, 1 L-2010 Luxembourg"
        and account (IBAN) "LU699871234567898765"
        at bank (BIC) "BBBBLULL"
Remittance information (unstructured) : "Invoice 123456"

Payment 2 :

Requested execution date : 01/12/2011
Debtor : the "LuxCompany" company with account (IBAN) "LU566541234567890123"
    at bank (BIC) "AAAALULL"
End-To-End Reference : ABC/1235/2011-11-30
Amount & Currency : 1,400 EUR
Creditor : the "Telephone Company" with
        account (IBAN) "LU415551234567898765"
        at bank (BIC) "CCCCLULL"
Luxembourg structured communication : "+++12345678912313+++"

Payment 3 :

Requested execution date : 01/12/2011
Debtor : the "LuxCompany" company with account (IBAN) "LU566541234567890123"
    at bank (BIC) "AAAALULL"
End-To-End Reference : ABC/1236/2011-11-30
Amount & Currency : 72.840,75 USD
Creditor :the "General Telephone Cy";
        with address "Highstreet 7b, New York"
        and account "86379524"
        at bank with BIC "MYBBUS33" and Chips identifier "3468"
Remittance information (unstructured) : "X-Atlantic telephone traffic August"
Priority of payment is High
Category Purpose of payment is "Supplier"
Transaction charges are shared

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

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

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

5.1   Example 1 : Single payments

```xml
<xml version="1.0" encoding="UTF-8">

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<CstmrCdtTrfInitn>
   <GrpHdr>
      <MsgId>ABC/060928/CCT001</MsgId>
      <CreDtTm>2011-11-30T14:00:00</CreDtTm>
      <NbOfTxs>3</NbOfTxs>
      <CtrlSum>74776</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>false</BtchBookg>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>1935.25</CtrlSum>
      <PmtTpInf>
         <SvcLvl>
            <Cd>SEPA</Cd>
         </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2011-12-01</ReqdExctnDt>
      <Dbtr>
         <Nm>LuxCompany</Nm>
      </Dbtr>
      <DbtrAcct>
         <Id>
            <IBAN>LU566541234567890123</IBAN>
         </Id>
      </DbtrAcct>
      <DbtrAgt>
```

```xml
      <FinInstnId>
         <BIC>AAAALULL</BIC>
      </FinInstnId>
   </DbtrAgt>
   <ChrgBr>SLEV</ChrgBr>
   <CdtTrfTxInf>
      <PmtId>
         <EndToEndId>ABC/1234/2011-11-30</EndToEndId>
      </PmtId>
      <Amt>
         <InstdAmt Ccy="EUR">535.25</InstdAmt>
      </Amt>
      <CdtrAgt>
         <FinInstnId>
            <BIC>BBBBLULL</BIC>
         </FinInstnId>
      </CdtrAgt>
      <Cdtr>
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5.2 Example 2: Batch payment

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Annex 1: List of Clearing System Member Identifications

Values accepted by Luxembourg Banks

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

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

Code	Classification[1]	Name	Definition
CBLK	Card Settlement	Card Bulk Clearing	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	CardPayment with CashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
CDCD	Card Settlement	CashDisbursement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter)
CDCS	Card Settlement	Cash Disbursement with Surcharging	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter) with surcharging.
CDDP	Card Settlement	Card Deferred Payment	A combined service which enables the card acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment. Examples where this service is widely used are unattended petrol pumps and phone booths
CDOC	Card Settlement	OriginalCredit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
CDQC	Card Settlement	QuasiCash	Purchase of Goods which are equivalent to cash like coupons in casinos.
ETUP	Card Settlement	E-Purse Top Up	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	Fee Collection	A Service that is settling card transaction related fees between two parties.
MTUP	Card Settlement	Mobile Top Up	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	CashDisbursement	Transaction is related to cash disbursement.
DEPT	Cash Mgmt	Deposit	Transaction is releted 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.
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.
AGRT	Commercial	AgriculturalTransfer	Transaction is related to the agricultural domain.
AREN	Commercial	Accounts Receivables Entry	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	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry
COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
CPYR	Commercial	Copyright	Transaction is payment of copyright.
GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
GDSV	Commercial	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
GSCB	Commercial	PurchaseSaleOfGoodsAndServicesWithCashBack	Transaction is related to purchase and sale of goods and services with cash back.
LICF	Commercial	LicenseFee	Transaction is payment of a license fee.
POPE	Commercial	Point of Purchase Entry	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.
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	TradeServices	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.
CLPR	Finance	CarLoanPrincipalRepayment	Transaction is a payment of car loan principal payment.
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	HousingLoanRepayment	Transaction is related to a payment of housing loan.
INPC	Finance	InsurancePremiumCar	Transaction is a payment of car insurance premium.
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	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.

PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.
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.
ADMG	General	AdministrativeManagement	Transaction is related to a payment associated with administrative management.
ADVA	General	AdvancePayment	Transaction is an advance payment.
BLDM	General	BuildingMaintenance	Transaction is related to a payment associated with building maintenance.
CBFF	General	CapitalBuilding	Transaction is related to capital building fringe fortune, ie capital building 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.
COST	General	Costs	Transaction is related to payment of costs.
CPKC	*General*	*Carpark Charges*	*Transaction is related to carpark charges.*
DCRD	General	Debit Card Payment	Transaction is related to a debit card payment.
EDUC	*General*	*Education*	*Transaction is related to a payment of study/tuition fees.*
FAND	General	FinancialAidInCaseOfNaturalDisaster	Financial aid by State authorities for abolition of consequences of natural disasters.
FCPM	*General*	*Late Payment of Fees & Charges*	*Transaction is the payment for late fees & charges. E.g Credit card charges*
GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.
ICCP	General	IrrevocableCreditCardPayment	Transaction is reimbursement of credit card payment.
IDCP	General	IrrevocableDebitCardPayment	Transaction is reimbursement of debit card payment.
IHRP	General	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
INSM	General	Installment	Transaction is related to a payment of an installment.
IVPT	*General*	*Invoice Payment*	*Transaction is the payment for invoices.*
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.
OFEE	General	OpeningFee	Transaction is related to a payment of opening fee.
OTHR	General	Other	Other payment purpose.
PADD	General	Preauthorized debit	Transaction is related to a pre-authorized debit origination
PTSP	General	PaymentTerms	Transaction is related to payment terms specifications
RCKE	General	Re-presented Check Entry	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.
STDY	General	Study	Transaction is related to a payment of study/tuition costs.
TBIL	*General*	*Telecommunications Bill*	*Transaction is related to a payment of*

			telecommunications related bill.
TCSC	*General*	*Town Council Service Charges*	*Transaction is related to a payment associated with charges levied by a town council.*
TELI	General	Telephone-Initiated Transaction	Transaction is related to a payment initiated via telephone.
WEBI	General	Internet-Initiated Transaction	Transaction is related to a payment initiated via internet.
ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
CAFI	Investment	Custodian Management fee In-house	Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank coincide
CFDI	Investment	Capital falling due In-house	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*	*Investment & Securities*	*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	Securities Purchase In-house	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.
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.
MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.
VIEW	Medical	VisionCare	Transaction is a payment for vision care services.
ALLW	*Salary & Benefits*	*Allowance*	*Transaction is the payment of allowances.*
ALMY	Salary & Benefits	AlimonyPayment	Transaction is the payment of alimony.
BBSC	*Salary & Benefits*	*Baby Bonus Scheme*	*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.
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.
GVEA	Salary & Benefits	Austrian Government Employees Category A	Transaction is payment to category A Austrian government employees.
GVEB	Salary & Benefits	Austrian Government Employees Category B	Transaction is payment to category B Austrian government employees.
GVEC	Salary & Benefits	Austrian Government Employees Category C	Transaction is payment to category C Austrian government employees.
GVED	Salary & Benefits	Austrian Government Employees Category D	Transaction is payment to category D Austrian government employees.
PAYR	Salary & Benefits	Payroll	Transaction is related to the payment of payroll.
PENS	Salary & Benefits	PensionPayment	Transaction is the payment of pension.
PRCP	Salary & Benefits	PricePayment	Transaction is related to a payment of a price.
SALA	Salary & Benefits	SalaryPayment	Transaction is the payment of salaries.
SSBE	Salary & Benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
AEMP	Salary&Benefits	ActiveEmploymentPolicy	Payment concerning active employment policy.
GFRP	Salary&Benefits	GuaranteeFundRightsPayment	Compensation to unemployed persons during insolvency procedures.
GWLT	Salary&Benefits	GovermentWarLegislationTransfer	Payment to victims of war violence and to disabled soldiers.
RHBS	Salary&Benefits	RehabilitationSupport	Benefit for the duration of occupational rehabilitation.
ESTX	Tax	EstateTax	Transaction is related to a payment of estate tax.
FWLV	*Tax*	*Foreign Worker Levy*	*Transaction is related to a payment of Foreign Worker Levy*
GSTX	*Tax*	*Goods & Services Tax*	*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*	*Property Tax*	*Transaction is related to a payment of property tax.*
RDTX	*Tax*	*Road Tax*	*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.
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

V2.0 – 02/09/2010	
First relesase	ISO 20022 (pain.001.001.03) – SEPA Rulebook 4.0)

V2.1 – 01/02/2012	
Chapter / Index	**Description**
§2 SEPA Credit Transfers – p.15	Deletion: 2.89 RegulatoryReporting Deletion: 2.89 Details Deletion: 2.89 Information
§3.1 Message Structure – p.17	Addition: 2.14 CategoryPurpose [0..1] Addition: 2.15 Code [0..1]
§3.1 Message Structure – p.19	Deletion: 2.89 RegulatoryReporting Deletion: 2.89 Details Deletion: 2.89 Information
2.14 CategoryPurpose – p.30	Deletion : "CategoryPurpose is only to be used for a SEPA Credit Transfer"
2.15 Code – p.30	Deletion : "Code is only to be used for a SEPA Credit Transfer" Addition of value code : INTC (IntraCompanyPayment)
2.23 UltimateDebtor – p.36	Deletion: "If field 2.23 is used, then field 2.70 is ignored." Addition: "Ultimate Debtor may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level"
2.24 ChargeBearer – p-37	Deletion: "If field 2.24 is used then field 2.51 is ignored" Addition: "Charge Bearer may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level"
2.27 CreditTransferTransactionInformation – p.38	Deletion of field RgltryRptg in the 2 schemas
2.51 ChargeBearer – p-46	Deletion: "If field 2.24 is used then field 2.51 is ignored" Addition: "Charge Bearer may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level"
2.70 UltimateDebtor – p.50	Deletion: "If field 2.23 is used, then field 2.70 is ignored." Addition: "Ultimate Debtor may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level"

2.85 InstructionForDebtorAgent – p.58	Deletion of value code : "INTC" and "SALA"
	Modification of the example
2.89 RegulatoryReporting – p.60	Deletion, due to new Balance of Payment Reporting requirements from January 2012
5.1 Example 1: Single payments– p.67	Deletion of field RgltryRptg
5.2 Example 2: Batch payment – p.71	Deletion of field RgltryRptg

V2.2 – 18/10/2012

Chapter / Index	Description
2.27 CreditTransferTransactionInformation – p.38	Deletion of InstructionForDebtorAgent not to be used for SEPA Credit Transfer
	Modification of the scheme.

V2.3 – 01/02/2013

Chapter / Index	Description
§1.4 Message Structure – p.10	Number of Transactions is optional in the PaymentInformation block
	Modification of the scheme.
2.4 NumberOfTransactions – p.13	Modification of the cardinality: [0..1] instead of [1..1]
2.4 NumberOfTransactions – p.17	Modification of the cardinality: [0..1] instead of [1..1]
2.0 PaymentInformation – p.24	Number of Transactions is optional
	Modification of the scheme.
2.4 NumberOfTransactions - p.26	Modification of the cardinality: [0..1] instead of [1..1]
	Modification of the scheme.
	Addition of a rule: "It is recommended to use this field"

V2.4 – 24/10/2013

Chapter / Index	Description
§1.4 Message Structure – p.13	Modification of the DebtorAgent structure, following the "EPC-SEPA Credit Transfer C2B Implementation Guidelines V7.0" and the EU Regulation 260/2012: (BIC will be optional)
2.21 DebtorAgent - p.34	Modification of the scheme
	Modification of the structure; BIC is optional and if not used, then the field Other has to be used
	Addition of a new rule and new example

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