

## Orders in ISO 20022 format for transfers, checks, promissory notes and direct debit payments, in euros and other currencies



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## INTRODUCTION

This guide to the implementation of ISO 20022 and the messages in ISO 20022 format detailed in it have been defined by Spanish credit institutions through their respective associations, the Spanish Banking Association (AEB), the Spanish Confederation of Savings Banks (CECA) and the National Union of Credit Cooperatives (UNACC).

It is, therefore, a standardized common guide for all credit institutions that provide the services referred to therein.

The use of the ISO 20022 format in the way described in this guide will allow customers to order, quickly and easily, SEPA transfers, other transfers in euros with countries that are not part of the SEPA area, and request the issue of bank checks and salary checks in euros for national payments.

The practical application of the system will require prior agreement between the customer requesting the service and the credit institution providing it.

This version has been revised and is compatible with the operational rules (Rulebook v.8.0) of the European Council of Payments (EPC) SEPA transfer scheme.

The corrections made in this version adapted by Caixabank include the additional services that allow us to meet the needs of our customers, especially letter checks, promissory notes and direct debit payment, whose use is not standardized in the interbank system, so that their use would only affect Caixabank.

## I. THE ISO 20022 STANDARD AND SEPA TRANSFERS

#### I.1 What ISO 20022 means

Regulation 260/2012, which establishes technical and business requirements for transfers and direct debit payments in euros, establishes the obligation to use ISO 20022 messages to notify payment orders that are not notified individually

The International Organization for Standardization (ISO) is a world federation of national standardization organizations, which has developed the international **ISO 20022** standard – "Universal Financial Industry message scheme".

ISO 20022 messages have been designed regardless of the transport protocol used and do not include their own conventions for the transport message. The users of these messages are free to define the transportation of the message, in accordance with the standards and practices of the network or community in which their use is to be implemented.

#### I.2 What SEPA means

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SEPA are the initials of Single Euro Payments Area.<sup>1</sup>. It is an initiative which establishes a truly integrated area for European payments in euros, in which such payments are subject to a uniform set of standards, regulations and conditions.,

The SEPA transfer is a basic payment instrument to make transfers in euros, with no limit to the amount, between the bank accounts of customers in the SEPA area, using an automated electronic process.

<sup>&</sup>lt;sup>1</sup> SEPA comprises the European Union countries plus Iceland, Liechtenstein, Norway, Switzerland and Monaco. Up-to-date information can be found in the documentation section of the official EPC website: <u>http://www.europeanpaymentscouncil.eu/</u>

## I.3 ISO 20022 messages for initiating payments

Customer-to-Bank	urchase or	der/invoices/remittance	advice	sank-to-Customer
(Cliente a Banco) (Inicio del pago por el cliente) 1 CustomerCreditTransferInitia (Informe de estado del pago) PaymentStatusReport	ation	(Interbank)		(Bank to custom
<ul> <li>■</li> <li>DebitNotification</li> </ul>	4	Interbank messages		CreditNotification
▲ AccountReport/Statement	6		6 Acc	ountReport/Statement

The following chart shows the range of ISO 20022 messages for initiating payments.

The ISO 20022 standard covers all possible messages from the start of a transfer operation until it reaches the recipient. The numbers in the list correspond to the numbers in the chart:

- 1. Initiation of payment by means of payment Initiation message (transfers and requests for checks, promissory notes and direct debit payments in the case of this guide).
- 2. Information on the status of the operation through the payment status report.
- 3. Possibility of the bank sending the initiating party a debit notification.
- 4. Messages to convey the transfer operation through the financial institutions involved in the payment chain.
- 5. Possibility of the financial institution sending the payee a credit notification.
- 6. Information from the financial institution to the customer regarding movements recorded in the account and balances.

This guide specifies the changes in the messages indicated with the numbers 1 and 2 to meet the specific requirements of the Spanish community, with a view to promoting their gradual implementation in customer to financial institution operations to initiate transfers and request the issuance of checks, promissory notes and direct debit payments.

This guide has been prepared in accordance with the following messages for initiating payments and reporting the status of payment as defined in ISO 20022:

- CustomerCreditTransferInitiation (Initiation of transfers by the customer). The corresponding XML scheme is **pain.001,001.03**
- PaymentStatusReport (Information on the status of payment). The corresponding XML scheme is pain.002,001.03

For SEPA transfers in particular, the following table lists the sets of SEPA transfer scheme data with the messages that have been adapted by the EPC:

SEPA transfers scheme	ISO 20022 XML Standard
<b>DS-01</b> , Information from the payer to the bank regarding the transfer	Customer Credit Transfer Initiation (pain.001.001.03)
Rejection, based on <b>DS-03</b> for rejection by bank of payer's order	Reject – Payment Status Report (pain.002.001.03)

This guide includes the rules for use and format considered necessary by the banking community operating in Spain to process SEPA transfers.

Special attention has been paid to the following explanatory documents prepared by ISO:

- "ISO 20022 Message Definition Report Payments Standards Initiation Edition September 2009";
- "ISO 20022 Customer-to-Bank Message Usage Guide Customer Credit Transfer Initiation, Customer Direct Debit Initiation, and Payment Status Report - Version 3.0 – Dates 8 January, 2009".
- "ISO 20022 Customer-to-Bank Message Usage Guide Appendix Customer Credit Transfer Initiation, Customer Direct Debit Initiation, and Payment Status Report - Version 3.0 – Dates 8 January, 2009".

## I.4 Links

The documents in English that contain the complete definition of **ISO 20022** messages and the guide to their use can be downloaded from the ISO website:

http://www.iso20022.org/payments\_messages.page

The following documents (in English) on the website of the EPC are recommended:

• "SEPA Credit Transfer Scheme Rulebook" and

"SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines"

http://www.europeanpaymentscouncil.eu/knowledge\_bank\_list.cfm?documents\_category=1

Annex 2, in the description of message components, refers to two ISO standards, when applicable:

- ISO 3166-1 Alpha-2: The list of country codes can be seen on the following website page: http://www.iso.org/iso/country\_codes/iso\_3166\_code\_lists/country\_names\_and\_code\_elements.htm
- ISO 4217 Alpha-3: The list of currency codes can be seen on the following website page: http://www.iso.org/iso/fr/home/store/catalogue\_tc/catalogue\_detail.htm?csnumber=46121

## **II. DEFINITION AND CHARACTERISTICS OF THE SERVICE**

## **1. DEFINITION OF THE SERVICES**

This guide allows credit institutions to provide two different services.

The first consists of channeling the following operations, through the initiation of payment message:

• Transfer orders in euros and in other currencies corresponding to payments by companies, public authorities and other customers (henceforth payers) to be credited to the accounts of the payees of the same.

Requests for the ordering of the following types of transfer:will be channeled through this service:

- SEPA transfers (national and cross-border in the SEPA area).
- $\circ$   $\;$  Other cross-border transfers (outside the SEPA area) in euros.
- o Other transfers (national and cross-border) in other currencies.
- Orders for the issue of bank checks, salary checks, ordinary checks, promissory notes and direct debit payments for national payments in euros.

All accounts located in the European Economic Area will communicate in IBAN format<sup>2</sup>.

The second service consists of providing the payer with information about the status of the operation previously notified in a payment initiation message. To provide this service, the payer's credit institution will use the message reporting the status of the payment:

• This guide establishes the content of the message to indicate the rejection of a complete payment initiation message, or of specific operations within a payment initiation message.

<sup>&</sup>lt;sup>2</sup> IBAN specifications are given in ISO 13616 which can be downloaded from the following website: <u>http://www.swift.com/dsp/resources/documents/IBAN\_Registry.pdf</u>

## 2. CHARACTERISTICS

#### 2.1. PARTIES INTERVENING IN A PAYMENT INITIATION MESSAGE

The Spanish community has drawn up this guide to be used in a scenario where there is a direct relationship between the ordering customer and the financial institution where the charge account is held. It does not, therefore, include possible intermediary financial institutions.

In this direct relationship scenario, the ISO 20022 standard envisages the intervention of up to seven different figures in a payment initiation message. The following table specifies and defines each of them.

Term	Synonyms	Description
Debtor /	Originator,	Party that owes an amount to the (ultimate) payee.
rayei	Buyer	Use: Mandatory info. Holder of the charge account that will be used to make the payment. This may coincide with the ultimate payer or not.
Ultimate debtor / Ultimate payer	Originator Reference Party	Party that ultimately owes an amount to the (ultimate) payee. Use: Optional detail. The party that owes an amount to the (ultimate) payee as a result of having received goods or services, gifts, etc, and is responsible for ensuring that the payment is made. This party may coincide with the holder of the account to which the payer's bank will debit the payment (the payer), or may be different. It is usually the buyer. This party only needs to be specified when different from the payer.
Initiating party / Initiator		Party that initiates payment. This may be the payer or another party that initiates payment on the payer's behalf. Use: Mandatory info. The party that sends payment instructions to the issuing institution. This can be the payer or another party that initiates payment on the payer's behalf, for example, a shared services centre or a payment factory.
Creditor /	Beneficiary,	Party to whom an amount is owed.
Tayee	Seller	Use: Mandatory info. Holder of the account where the funds received from the payer / initiator will be credited. This party can coincide with the ultimate payee or be different.
Ultimate creditor / Ultimate payee	Ultimate	Party who is ultimately owed an amount.
	Beneficiary reference party	Use: Optional detail. Party that is the ultimate beneficiary of the transfer. This party can coincide with the payee or be different. Normally the seller.
Debtor agent / Paver's bank	Bank (Originating bank.	Financial institution where the payer keeps an account.
	Originator's bank, Payer's bank)	Use: Financial institution where the payer holds an account and which receives the payment order from the initiating party for its execution. If the payer is the buyer, it is the buyer's financial institution.
Creditor agent / Payee bank	Bank (Beneficiary's bank, Seller's bank)	Financial institution where the payee holds an account. Use: Financial institution that receives the payment message for the account holder or another party mentioned in the message and which pays the funds into the account. The payee bank is the financial institution of the payee. If the payee coincides with the seller, it is the financial institution of the seller.

## 2.2. SEPA TRANSFER ORDERS

SEPA transfer orders and their execution have the following characteristics:

- They are transfers between accounts. Both the payers and the payees must have accounts open with credit institutions adhering to the SEPA transfer scheme.
- Operations will be in euros and to countries in the SEPA area.
- Each party assumes the fees charged by its institution in connection with the cost of the operation. The payer institution will transfer the full amount of the transfer.

By previous arrangement with their institution payers may request SEPA transfers to be credited to the payee on the same day the transfer is effected. This type of transfer, which is optional for the payer's institution, requires the consent of the latter.

## 2.3. OTHER TRANSFER ORDERS

- Payers may also request credit institutions to make other cross-border transfers in euros to countries that are not part of the SEPA area.
- Payers may also request the issue of transfers in other currencies.
- Payers may also request the issue of other urgent transfers, in euros or in other currencies.
- The details provided by the payer for the payee will be passed on to the payee in full, provided that this is possible. Because of the technical limitations to interbank formats, it may not be possible for the payer institution to pass on all the information provided.

## 2.4 ISSUANCE OF CHECKS, PROMISSORY NOTES, DIRECT DEBIT PAYMENTS

- Payers can order credit institutions to issue bank checks, salary checks, or promissory notes and make direct debit payments only when such payments are national and in euros. In the case of cross-border payments, compensation must be through a national institution.
- The issuance of checks for salary or pension payments for amounts exceeding 15,000 euros is not allowed.

## 3. OPERATING INSTRUCTIONS

Files containing orders for transfers and the issuance of checks must reach the institution at least three working days before the operation is due to be executed.

The date set for the issuance of transfers and checks must be a business day and if this is not the case the date of issue will be the next business day.

Payers must submit a file with the characteristics specified in Annexes 1 and 2.

For technical reasons it may be convenient to establish a maximum limit to the number of operations included in each file. Information regarding any such limit will be provided by the institution.

#### **III. ANNEXES**

#### **ANNEX 1 – ORGANIZATION OF THE MESSAGE**

#### 1. USE OF THIS GUIDE

If we compare the structure of messages defined in this guide (see Annex 1, point 4) with those defined in the document "ISO 20022 Message Definition", certain differences can be seen:

- There are jumps in the numbering of the elements, due to the fact that this guide does not use all the elements in the ISO 20022 message. Except by prior agreement with your financial institution, the elements that are not included should not be used.
- Specific rules of use have been defined for the Spanish community regarding certain elements of
  messages. These rules must be respected to ensure that the payer's institution does not reject the
  whole message or some of the payments that it contains, or ignore certain details. The relevant rules
  of use are detailed in the description of each element.

Index	A number that refers to the description of the element given in the document "ISO 20022 Message Definition Report for Payment Standards – Initiation"
Definition	Definition of the element or component
Use	Information on how the element should be used
XML label	Name of the element's XML label
Occurrence	Indicates whether the element is optional or compulsory and the number of times that it can be repeated. This information appears between square brackets as follows: [11] = compulsory, appears only once [1n] = compulsory and can be repeated. n = unlimited number of times [01] = optional, appears only once [0n] = optional and can be repeated. n = unlimited number of times When only one of various possible elements can appear, this is indicated with {OR OR} in front of the different elements
Format	Indicates the values of the element and the format of data
Rules	Indicates any specific rule that affects the occurrence or values of the element

The description of each element of the message is specified as follows in Annex 2:

#### 2. SET OF CHARACTERS ALLOWED

In ISO 20022 messages the standard UTF8 character set must be used. The Latin characters normally used in international communications must be used. It comprises the following characters:

abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789 /-?:()., '+ Space

Characters not valid for SEPA messages will be converted as follows:

Ñ, ñ to N, n Ç, ç to C, c

The encoding of all ISO 8859-15 characters normally used in languages of Latin origin (ñ, ç, and accented vowels), including other characters in normal use, is also accepted, whether the file is codified in UTF-8 or

ISO 8859-15, but in this case it cannot be guaranteed that these characters will not be converted at some stage in the process

Certain elements in the xml file, such as identification fields or references, must be entered using the characters listed in the first paragraph so that they can be transferred without any variations throughout the process.

There are five characters that cannot be used in an ISO 20022 message, except when they are used to delimit labels, or within a comment or processing instruction. When they are going to be used in any free text, they must be replaced by their ASCII reference:

Character not allowed in XML	ASCII reference
& (ampersand)	&
< (less than)	<
> (greater than)	>
" (double quotation marks)	"
(apostrophe)	'

## 3. ORGANIZATION OF MESSAGES

#### 3.1. Transfer initiation message

The ISO 20022 message for the initiation of transfers by the customer (**pain.001,001.03**) comprises three main parts or blocks:

#### A. Group Header

The group header is compulsory and appears only once. It contains elements common to the whole message. The following components must always be present:

- Message Identification.
- Creation Date Time.
- Number Of Transactions (1 if the message contains a single operation, n if it contains multiple operations).
- Initiating Party (party sending the message).

The Spanish community has defined a rule of use for identifying the "Initiating party": In this field the payer must enter their ID number and suffix.

#### **B.** Payment information

The payment information block is compulsory and can be repeated. It contains elements regarding the debtor in the operation. The elements that always appear in this block are:

- Payment Method
   Deguasted Execution
- Requested Execution Date
  Debtor
- Deptor
- Debtor Account
- Debtor Agent

All the operations within this block must have the same payer account and payer agent, the same requested date of execution and the same means of payment. Therefore, if the initiating party or payer has

to order payments in the same file to be debited to different accounts or with different dates of execution, they must use different payment information blocks for each account and date.

There are certain elements that can appear only once, either in the payment information block or in the individual transfer information block, as chosen by the payer, but they cannot appear in both giving contradictory information.For example:

- Payment Type Information
- Ultimate Debtor
- Charges Bearer

Section 4 describes the structure of the three possible types of "payment information" included in this guide.

- To initiate SEPA transfers
- To initiate other transfers in euros
- To request the issuance of checks

#### C. Credit transfer transaction information

Credit transfer transaction information is part of the payment information block. It is compulsory and can be repeated n times. It contains elements from the credit side of the operation, such as amount, payee, payee's agent and payment item.

The combination of the payment information block (B) plus the individual transfer information block (C) is called the *payment instruction*. Depending on the type of payment information block of which it is part, this block will contain information about individual SEPA transfers or about other individual transfers in euros or specific requests for the issuance of checks. Section 4 describes the structure of block C, within the corresponding type of block B.

The following summary shows the structure of the pain.001.001.03 message defined in this guide, with the labels that it includes:

	Label Occurrence		
	Root of the message	[11]	
Α.	HEADER	[11]	
	Identification of message	[11]	
	Date and time of creation	[11]	
	Number of transactions	[11]	
	Control sum	[01]	
+	Initiator	[11]	
Β.	PAYMENT INFORMATION	[1n]	
	Identification of payment information	[11]	
	Means of payment	[11]	
	Batch booking	[01]	
	Number of transactions	[01]	
	Control sum	[01]	
+	Information on type of payment	[01]	
	Date of execution requested	[11]	
+	Payer	[11]	
+	Payer account	[11]	
+	Payer agent	[11]	
+	Ultimate payer	[01]	
	Expenses clause	[01]	

	Label	Occurrence
С.	INDIVIDUAL TRANSFER INFORMATION	[1n]
+	Payment identification	[11]
+	Information on type of payment	[01]
+	Amount	[11]
+	Instruction for issuance of check	[01]
+	Ultimate payer	[01]
+	Payee agent	[01]
+	Payee	[01]
+	Payee account	[01]
+	Ultimate payee	[01]
+	Purpose	[01]
+	Item	[01]

The sign + indicates that this label can be broken down into other lower level elements.

#### 3.2. Payment status information message

The payment status information message (**pain.002.001.03**) is sent to the initiating party by the institution that has made payment to inform them of the status of one or more payment instructions. It can be used to give information about the status of a complete transfer initiation message or to give information about the status of a particular operation because of subsequent action or instructions, such as the cancellation of the payment through a message requesting cancellation of payment.

The status can be indicated for an individual operation or for a group of operations. Some status codes can only be used on group level, for example "Partially accepted" and "Received". Other codes can use on both levels, e.g. "Pending", "Rejected" and the different possible statuses of acceptance.

Payment status information messages refer to the original payment instructions by including references to the original message, or by including these and a set of elements from the original instruction.

This guide includes this message with a view to informing the payer of the rejection of one or more requests for the issuance of SEPA transfers. Its use must always be governed by a bilateral agreement between the payer and the payer's financial institution.

The ISO 20022 payment status information message comprises three main parts or blocks.

#### A. Group Header

The group header is compulsory and appears only once. It contains elements common to the whole message. The following components must always be present:

- Message Identification.
- Creation Date Time.
- Debtor Agent.

#### **B.** Original Group Information and Status

The original group information and status block is compulsory and only appears once. It contains elements related to the original customer transfer initiation message and can contain a global status for the whole original message.

## C. Transaction Information and Status

The transaction information and status block for the operation is optional and can be repeated. It contains elements that refer to the operations contained in the original message and can include a status for each original individual operation.

The following summary shows the structure of the pain.002.001.03 message defined in this guide, with the labels that it includes:

	Label	Occurrence
	Root of the message	[11]
Α.	HEADER	[11]
	Identification of message	[11]
	Date and time of creation	[11]
+	Payer agent	[01]
Β.	ORIGINAL GROUP INFORMATION AND STATUS	[11]
	Identification of original message	[11]
	Identification of name of original message	[11]
	Status of group	[01]
+	Information on reason for status	[0n]
С.	<b>ORIGINAL OPERATION INFORMATION AND STATUS</b>	[0n]
+	Identification of original payment information	[11]
	Information on the status of the operation	[01]
+	Information on reason for status	[0n]
+	Information and status of the operation	[0n]

The sign + indicates that this label can be broken down into other lower level elements.

#### 4. STRUCTURE OF MESSAGES

#### 4.1. Transfer initiation message

The transfer initiation message can contain three different types of payment information blocks. Each one contains characteristics for ordering this type of operation, and they must always appear in this order in the message:

- SEPA transfers.
- Other transfers in euros (other than SEPA transfers).
- Other transfers in other currencies.
- Request for issuance of checks, promissory notes and direct debit payments.

The structure of each of them is detailed below. The message must contain at least one payment information block, which may be any of the above types.

#### 4.1.1. SEPA transfers

The following table shows the elements that must be used to initiate SEPA transfers. The three blocks in the message are separated by a double line. The header block is unique in the message, and is therefore the same for SEPA transfers, other transfers in euros or other currencies, and requests for the issuance of checks, promissory notes and direct debit payments.

The shaded cells indicate that the element is a component, i.e. it comprises lower level elements. Annex 2 contains a more detailed description of each element of the message.

Index	Occurrence	Name	<xml label=""></xml>	Length
	[11]	+ Root of the message	<cstmrcdttrfinitn></cstmrcdttrfinitn>	
1.0	[11]	+ Group header	<grphdr></grphdr>	
1.1	[11]	++ Message identification	<msgid></msgid>	35
1.2	[11]	++ Date and time created	<credttm></credttm>	19
1.6	[11]	++ Number of operations	<nboftxs></nboftxs>	15
1.7	[01]	++ Control sum	<ctrlsum></ctrlsum>	18
1.8	[11]	++ Initiating party	<initgpty></initgpty>	
	[01]	+++ Name	<nm></nm>	70
	[01]	+++ Identification	<ld></ld>	
	[11]{Or	++++ Legal entity identification	<orgid></orgid>	
	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11] Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
	[11]Or}	++++ Individual	<prvtid></prvtid>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
	[11]	+++++ Date of birth	<birthdt></birthdt>	10
	[01]	+++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	+++++ City of birth	<cityofbirth></cityofbirth>	35
	[11]	+++++ Country of birth	<ctryofbirth></ctryofbirth>	2
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11] {{Or	++++++ Code	<cd></cd>	4
	[11] Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
2.0	[1n]	+ Payment information	<pmtinf></pmtinf>	
2.1	[11]	++ Identification of payment information	<pmtinfld></pmtinfld>	35
2.2	[11]	++ Payment method	<pmtmtd></pmtmtd>	3
2.3	[01]	++ Batch booking	<btchbookg></btchbookg>	5
2.4	[01]	++ Number of operations	<nboftxs></nboftxs>	15
2.5	[01]	++ Control sum	<ctrlsum></ctrlsum>	18
2.6	[01]	++ Payment type information	<pmttpinf></pmttpinf>	
2.7	[01]	+++ Priority of the instruction	<instrprty></instrprty>	4
2.8	[01]	+++ Service level	<svclvl></svclvl>	
2.9	[11]	++++ Code	<cd></cd>	4
2.11	[01]	+++ Local instrument	<lciinstrm></lciinstrm>	
2.12	[11] {Or	++++ Code	<cd></cd>	4
2.13	[11] Or}	++++ Owner	<prtry></prtry>	35

Index	Occurrence	Name	<xml label=""></xml>	Length
2.14	[01]	+++ Category purpose	<ctgypurp></ctgypurp>	
2.15	[11]	++++ Code	<cd></cd>	4
2.17	[11]	++ Requested execution date	<reqdexctndt></reqdexctndt>	10
2.19	[11]	++ Debtor	<dbtr></dbtr>	
	[01]	+++ Name	<nm></nm>	70
	[01]	+++ Postal address	<pstladr></pstladr>	
	[01]	++++ Country	<ctry></ctry>	2
	[02]	++++ Address in free text	<adrline></adrline>	70
	[01]	+++ Identification	<ld></ld>	
	[11]{Or	++++ Legal entity identification	<orgid></orgid>	
	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11] Or}}	+++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
	[11]Or}	++++ Individual	<prvtld></prvtld>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
	[11]	+++++ Date of birth	<birthdt></birthdt>	10
	[01]	+++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	+++++ City of birth	<cityofbirth></cityofbirth>	35
	[11]	+++++ Country of birth	<ctryofbirth></ctryofbirth>	2
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11] Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
2.20	[11]	++ Debtor account	<dbtracct></dbtracct>	
2.20	[11]	+++ Identification	<ld></ld>	
2.20	[11]{Or	++++ IBAN	<iban></iban>	34
2.20	[11]Or}	++++ Other	<othr></othr>	
2.20	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++ Currency	<ccy></ccy>	3
2.21	[11]	++ Debtor agent	<dbtragt></dbtragt>	
	[11]	+++ Identification of debtor agent	<fininstnid></fininstnid>	
	[01]	++++ BIC of debtor agent	<bic></bic>	11
	[01]	++++ Other	<othr></othr>	
	[11]	++++ Identification	<ld></ld>	35
2.23	[01]	++ Ultimate debtor	<ultmtdbtr></ultmtdbtr>	
	[01]	+++ Name	<nm></nm>	70
	[01]	+++ Postal address	<pstladr></pstladr>	

Index	Occurrence	Name	<xml label=""></xml>	Length
	[01]	++++ Country	<ctry></ctry>	2
	[02]	++++ Address in free text	<adrline></adrline>	70
	[01]	+++ Identification	<ld></ld>	
	[11]{Or	++++ Legal entity identification	<orgid></orgid>	
	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11]Or}}	+++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
	[11]Or}	++++ Individual	<prvtld></prvtld>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
	[11]	+++++ Date of birth	<birthdt></birthdt>	10
	[01]	+++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	+++++ City of birth	<cityofbirth></cityofbirth>	35
	[11]	+++++ Country of birth	<ctryofbirth></ctryofbirth>	2
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<id></id>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11]Or}}	+++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
2.24	[01]	++ Charge bearer	<chrgbr></chrgbr>	4
2.27	[1n]	++ Individual transfer information	<cdttrftxinf></cdttrftxinf>	
2.28	[11]	+++ Payment identification	<pmtld></pmtld>	
2.29	[01]	++++ Instruction identification	<instrld></instrld>	35
2.30	[11]	++++ End to end identification	<endtoendid></endtoendid>	35
2.31	[01]	+++ Information on type of payment	<pmttpinf></pmttpinf>	
2.33	[01]	++++ Service level	<svclvl></svclvl>	
2.34	[11]	+++++ Code	<cd></cd>	4
2.36	[01]	++++ Local instrument	<lclinstrm></lclinstrm>	
2.37	[11]{Or	+++++ Code	<cd></cd>	35
2.38	[11]Or}	+++++ Owner	<prtry></prtry>	35
2.39	[01]	++++ Type of transfer	<ctgypurp></ctgypurp>	
	[11]	+++++ Code	<cd></cd>	4
2.42	[11]	+++ Amount	<amt></amt>	
2.43	[11]	++++ Instructed amount	<instdamt></instdamt>	18
2.51	[01]	+++ Charge bearer	<chrgbr></chrgbr>	4
2.70	[01]	+++ Ultimate debtor	<ultmtdbtr></ultmtdbtr>	
	[01]	++++ Name	<nm></nm>	70
	[01]	++++ Postal address	<pstladr></pstladr>	
	[01]	+++++ Country	<ctry></ctry>	2

Index	Occurrence	Name	<xml label=""></xml>	Length
	[02]	+++++ Address in free text	<adrline></adrline>	70
	[01]	++++ Identification	<ld></ld>	
	[11]{Or	+++++ Organization identity	<orgid></orgid>	
	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	++++++ Identification	<ld></ld>	
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11] Or}}	+++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
	[11]Or}	+++++ Individual	<prvtld></prvtld>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
	[11]	++++++ Date of birth	<birthdt></birthdt>	10
	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	++++++ City of birth	<cityofbirth></cityofbirth>	35
	[11]	++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	++++++ Identification	<ld></ld>	35
	[01]	++++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11] Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	+++++ lssuer	<lssr></lssr>	35
2.77	[01]	+++ Creditor agent	<cdtragt></cdtragt>	
	[11]	++++ Creditor agent identification	<fininstnid></fininstnid>	
	[01]	+++++ BIC of creditor agent	<bic></bic>	11
2.79	[01]	+++ Creditor	<cdtr></cdtr>	
	[01]	++++ Name	<nm></nm>	70
	[01]	++++ Postal address	<pstladr></pstladr>	
	[01]	+++++ Name of street/avenue/square	<strtnm></strtnm>	70
	[01]	+++++ Number/Door/Floor/Letter	<bldgnb></bldgnb>	16
	[01]	+++++ Post code	<pstcd></pstcd>	16
	[01]	+++++ Town	<twnnm></twnnm>	35
	[01]	+++++ Province	<ctrysubdvsn></ctrysubdvsn>	35
	[01]	+++++ Country	<ctry></ctry>	2
	[02]	+++++ Address in free text	<adrline></adrline>	70
	[01]	++++ Identification	<ld></ld>	
	[11]{Or	+++++ Organization identity	<orgid></orgid>	
	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	++++++ Identification	<ld></ld>	35
	[01]	++++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	+++++++ Code	<cd></cd>	4
	[11] Or}}	++++++ Owner	<prtry></prtry>	35

Index	Occurrence	Name	<xml label=""></xml>	Length
	[01]	++++++ Issuer	<lssr></lssr>	35
	[11]Or}	+++++ Individual	<prvtld></prvtld>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
	[11]	+++++ Date of birth	<birthdt></birthdt>	10
	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	++++++ City of birth	<cityofbirth></cityofbirth>	35
	[11]	++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	++++++ Identification	<ld></ld>	35
	[01]	++++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11] Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	++++++ Issuer	<lssr></lssr>	35
2.80	[01]	+++ Creditor account	<cdtracct></cdtracct>	
2.80	[11]	++++ Identification	<id></id>	
2.80	[01]	+++++ IBAN	<iban></iban>	34
2.81	[01]	+++ Ultimate creditor	<ultmtcdtr></ultmtcdtr>	
	[01]	++++ Name	<nm></nm>	70
	[01]	++++ Postal address	<pstladr></pstladr>	
	[01]	+++++ Country	<ctry></ctry>	2
	[02]	+++++ Address in free text	<adrline></adrline>	70
	[01]	++++ Identification	<ld></ld>	
	[11]{Or	+++++ Organization identity	<orgid></orgid>	
	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	++++++ Identification	<ld></ld>	35
	[01]	++++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	+++++++ Code	<cd></cd>	4
	[11]Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	++++++ Issuer	<lssr></lssr>	35
	[11]Or}	+++++ Individual	<prvtld></prvtld>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
	[11]	+++++ Date of birth	<birthdt></birthdt>	10
	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	++++++ City of birth	<cityofbirth></cityofbirth>	35
	[11]	++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	++++++ Identification	<ld></ld>	35
	[01]	++++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11]Or}}	+++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
2.86	[01]	+++ Purpose	<purp></purp>	

Index	Occurrence	Name	<xml label=""></xml>	Length
2.87	[11]	++++ Code	<cd></cd>	4
2.98	[01]	+++ Remittance information	<rmtinf></rmtinf>	
2.99	[0n]	++++ Unstructured	<ustrd></ustrd>	140
2,100	[0n]	++++ Structured	<strd></strd>	
2,120	[01]	+++++ Reference provided by the payee	<cdtrrefinf></cdtrrefinf>	
2,121	[01]	+++++ Type	<tp></tp>	
2,122	[11]	++++++ Code or proprietary	<cdorprtry></cdorprtry>	
2,123	[11]	++++++ Code	<cd></cd>	4
2,125	[01]	+++++ Issuer	<lssr></lssr>	35
2,126	[01]	+++++ Reference	<ref></ref>	35

## 4.1.2. Other transfers in euros

The following table shows the elements that must be used to initiate other transfers in euros. The three blocks in the message are separated by a double line. The header block is unique in the message, and is therefore the same for SEPA transfers, other transfers in euros or other currencies, and requests for the issuance of checks, promissory notes and direct debit payments.

The shaded cells indicate that the element is a component, i.e. it comprises lower level elements. Annex 2 contains a more detailed description of each element of the message.

Index	Occurrence	Name	<xml label=""></xml>	Length
	[11]	+ Root of the message	<cstmrcdttrfinitn></cstmrcdttrfinitn>	
1.0	[11]	+ Group header	<grphdr></grphdr>	
1.1	[11]	++ Message identification	<msgld></msgld>	35
1.2	[11]	++ Date and time created	<credttm></credttm>	19
1.6	[11]	++ Number of operations	<nboftxs></nboftxs>	15
1.7	[01]	++ Control sum	<ctrlsum></ctrlsum>	18
1.8	[11]	++ Initiating party	<initgpty></initgpty>	
	[01]	+++ Name	<nm></nm>	70
	[01]	+++ Identification	<ld></ld>	
	[11]{Or	++++ Legal entity identification	<orgid></orgid>	
	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11]Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
	[11]Or}	++++ Individual	<prvtld></prvtld>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
	[11]	+++++ Date of birth	<birthdt></birthdt>	10
	[01]	+++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	+++++ City of birth	<cityofbirth></cityofbirth>	35

Index	Occurrence	Name	<xml label=""></xml>	Length
	[11]	+++++ Country of birth	<ctryofbirth></ctryofbirth>	2
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11]Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
2.0	[1n]	+ Payment information	<pmtinf></pmtinf>	
2.1	[11]	++ Identification of payment information	<pmtinfld></pmtinfld>	35
2.2	[11]	++ Payment method	<pmtmtd></pmtmtd>	3
2.3	[01]	++ Batch booking	<btchbookg></btchbookg>	5
2.4	[01]	++ Number of operations	<nboftxs></nboftxs>	15
2.5	[01]	++ Control sum	<ctrlsum></ctrlsum>	18
2.6	[01]	++ Payment type information	<pmttpinf></pmttpinf>	
2.7	[01]	+++ Priority of the instruction	<instrprty></instrprty>	4
2.8	[01]	+++ Service level	<svclvl></svclvl>	
2.9	[11]	++++ Code	<cd></cd>	4
2.14	[01]	+++ Category purpose	<ctgypurp></ctgypurp>	
2.15	[11]{Or	++++ Code	<cd></cd>	4
2.16	[11]Or}	++++ Owner	<prtry></prtry>	35
2.17	[11]	++ Requested execution date	<reqdexctndt></reqdexctndt>	10
2.19	[11]	++ Debtor	<dbtr></dbtr>	
2.19	[01]	+++ Name	<nm></nm>	70
2.19	[01]	+++ Postal address	<pstladr></pstladr>	
2.19	[01]	++++ Country	<ctry></ctry>	2
2.19	[02]	++++ Address in free text	<adrline></adrline>	70
2.19	[01]	+++ Identification	<ld></ld>	
2.19	[11]{Or	++++ Legal entity identification	<orgid></orgid>	
2.19	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
2.19	[11]Or}}	+++++ Other	<othr></othr>	
2.19	[11]	+++++ Identification	<ld></ld>	35
2.19	[01]	+++++ Name of scheme	<schmenm></schmenm>	
2.19	[11]{Or	++++++ Code	<cd></cd>	4
2.19	[11]Or}	++++++ Owner	<prtry></prtry>	35
2.19	[01]	+++++ Issuer	<lssr></lssr>	35
2.19	[11]Or}	++++ Individual	<prvtld></prvtld>	
2.19	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
2.19	[11]	+++++ Date of birth	<birthdt></birthdt>	10
2.19	[01]	+++++ Province of birth	<prvcofbirth></prvcofbirth>	35
2.19	[11]	+++++ City of birth	<cityofbirth></cityofbirth>	35
2.19	[11]	+++++ Country of birth	<ctryofbirth></ctryofbirth>	2
2.19	[11] Or}}	+++++ Other	<othr></othr>	
2.19	[11]	+++++ Identification	<ld></ld>	35

Index	Occurrence	Name	<xml label=""></xml>	Length
2.19	[01]	+++++ Name of scheme	<schmenm></schmenm>	
2.19	[11]{{Or	++++++ Code	<cd></cd>	4
2.19	[11]Or}}	+++++ Owner	<prtry></prtry>	35
2.19	[01]	+++++ Issuer	<lssr></lssr>	35
2.20	[11]	++ Debtor account	<dbtracct></dbtracct>	
	[11]	+++ Identification	<ld></ld>	
	[11]{Or	++++ IBAN	<iban></iban>	34
	[11]Or}	++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++ Currency	<ccy></ccy>	3
2.21	[11]	++ Debtor agent	<dbtragt></dbtragt>	
	[11]	+++ Debtor financial institution identification	<fininstnid></fininstnid>	
	[01]	++++ BIC of debtor agent	<bic></bic>	11
2.24	[01]	++ Charge bearer	<chrgbr></chrgbr>	4
2.27	[1n]	++ Individual transfer information	<cdttrftxinf></cdttrftxinf>	İ
2.28	[11]	+++ Payment identification	<pmtld></pmtld>	
2.29	[01]	++++ Instruction identification	<instrld></instrld>	35
2.30	[11]	++++ End to end identification	<endtoendid></endtoendid>	35
2.31	[01]	+++ Information on type of payment	<pmttpinf></pmttpinf>	
2.32	[01]	++++ Priority of the instruction	<instrprty></instrprty>	4
2.42	[11]	+++ Amount	<amt></amt>	
2.43	[11]	++++ Instructed amount	<instdamt></instdamt>	18
2.51	[01]	+++ Charge bearer	<chrgbr></chrgbr>	4
2.77	[01]	+++ Creditor agent	<cdtragt></cdtragt>	
	[11]	++++ Creditor agent identification	<fininstnid></fininstnid>	
	[01]	+++++ BIC of payee agent	<bic></bic>	11
2.79	[01]	+++ Creditor	<cdtr></cdtr>	
2.79	[01]	++++ Name	<nm></nm>	70
2.79	[01]	++++ Postal address	<pstladr></pstladr>	
2.79	[01]	+++++ Name of street/avenue/square	<strtnm></strtnm>	70
2.79	[01]	+++++ Number/Door/Floor/Letter	<bldgnb></bldgnb>	16
2.79	[01]	+++++ Post code	<pstcd></pstcd>	16
2.79	[01]	+++++ Town	<twnnm></twnnm>	35
2.79	[01]	+++++ Province	<ctrysubdvsn></ctrysubdvsn>	35
2.79	[01]	+++++ Country	<ctry></ctry>	2
2.79	[02]	+++++ Address in free text	<adrline></adrline>	70
2.79	[01]	++++ Identification	<ld></ld>	
2.79	[11]{Or	+++++ Organization identity	<orgid></orgid>	
2.79	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
2.79	[11]Or}}	+++++ Other	<othr></othr>	
2.79	[11]	++++++ Identification	<ld></ld>	35
2.79	[01]	++++++ Name of scheme	<schmenm></schmenm>	
2.79	[11]{Or	++++++ Code	<cd></cd>	4

Index	Occurrence	Name	<xml label=""></xml>	Length
2.79	[11]Or}	++++++ Owner	<prtry></prtry>	35
2.79	[01]	+++++ Issuer	<lssr></lssr>	35
2.79	[11]Or}	+++++ Individual	<prvtld></prvtld>	
2.79	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
2.79	[11]	++++++ Date of birth	<birthdt></birthdt>	10
2.79	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
2.79	[11]	++++++ City of birth	<cityofbirth></cityofbirth>	35
2.79	[11]	++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
2.79	[11] Or}}	+++++ Other	<othr></othr>	
2.79	[11]	++++++ Identification	<ld></ld>	35
2.79	[01]	+++++ Name of scheme	<schmenm></schmenm>	
2.79	[11]{{Or	++++++ Code	<cd></cd>	4
2.79	[11]Or}}	++++++ Owner	<prtry></prtry>	35
2.79	[01]	+++++ Issuer	<lssr></lssr>	35
2.79	[01]	++++ Country of residence	<ctryofres></ctryofres>	2
2.80	[01]	+++ Creditor account	<cdtracct></cdtracct>	
	[11]	++++ Identification	<ld></ld>	
	[11]{Or	+++++ IBAN	<iban></iban>	34
	[11]Or}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification (BBAN)	<ld></ld>	35
2.98	[01]	+++ Remittance information	<rmtinf></rmtinf>	
2.99	[0n.]	++++ Unstructured	<ustrd></ustrd>	140

## 4.1.3. Request for issuance of checks, promissory notes and direct debit payments

The following table shows the elements that must be used to request the issuance of checks in euros by the payer's institution. The three blocks in the message are separated by a double line. The header block is unique in the message, and is therefore the same for SEPA transfers, other transfers in euros or other currencies, and requests for the issuance of checks, promissory notes and direct debit payments.

The shaded cells indicate that the element is a component, i.e. it comprises lower level elements. Annex 2 contains a more detailed description of each element of the message.

Index	Occurrence	Name	<xml label=""></xml>	Length
	[11]	+ Root of the message	<cstmrcdttrfinitn></cstmrcdttrfinitn>	
1.0	[11]	+ Group header	<grphdr></grphdr>	
1.1	[11]	++ Message identification	<msgld></msgld>	35
1.2	[11]	++ Date and time created	<credttm></credttm>	19
1.6	[11]	++ Number of operations	<nboftxs></nboftxs>	15
1.7	[01]	++ Control sum	<ctrlsum></ctrlsum>	18
1.8	[11]	++ Initiating party	<initgpty></initgpty>	
	[01]	+++ Name	<nm></nm>	70
	[01]	+++ Identification	<ld></ld>	
	[11]{Or	++++ Legal entity identification	<orgid></orgid>	

Index	Occurrence	Name	<xml label=""></xml>	Length
	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
	[11]Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
	[11]Or}	++++ Individual	<prvtld></prvtld>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
	[11]	+++++ Date of birth	<birthdt></birthdt>	10
	[01]	+++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	+++++ City of birth	<cityofbirth></cityofbirth>	35
	[11]	+++++ Country of birth	<ctryofbirth></ctryofbirth>	2
	[11] Or}}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification	<ld></ld>	35
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	++++++ Code	<cd></cd>	4
	[11]Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
2.0	[1n]	+ Payment information	<pmtinf></pmtinf>	
2.1	[01]	++ Payment information identification	<pmtinfld></pmtinfld>	35
2.2	[11]	++ Payment method	<pmtmtd></pmtmtd>	3
2.3	[01]	++ Batch booking	<btchbookg></btchbookg>	5
2.4	[01]	++ Number of operations	<nboftxs></nboftxs>	15
2.5	[01]	++ Control sum	<ctrlsum></ctrlsum>	18
2.6	[01]	+++ Information on type of payment	<pmttpinf></pmttpinf>	
2.11	[01]	++++ Local instrument	<lclinstrm></lclinstrm>	
2.12	[11]{Or	+++++ Code	<cd></cd>	35
2.13	[11]Or}	+++++ Owner	<prtry></prtry>	35
2.14	[01]	++++ Type of transfer	<ctgypurp></ctgypurp>	
2.15	[11]	+++++ Code	<cd></cd>	4
2.17	[11]	++ Requested execution date	<reqdexctndt></reqdexctndt>	10
2.19	[11]	++ Debtor	<dbtr></dbtr>	
2.19	[01]	+++ Name	<nm></nm>	70
2.19	[01]	+++ Postal address	<pstladr></pstladr>	
2.19	[01]	++++ Country	<ctry></ctry>	2
2.19	[02]	++++ Address in free text	<adrline></adrline>	70
2.19	[01]	+++ Identification	<ld></ld>	
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2.19	[01]	+++++ Issuer	<lssr></lssr>	35

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2.19	[11] Or}}	+++++ Other	<othr></othr>	
2.19	[11]	+++++ Identification	<ld></ld>	35
2.19	[01]	+++++ Name of scheme	<schmenm></schmenm>	
2.19	[11]{{Or	++++++ Code	<cd></cd>	4
2.19	[11]Or}}	++++++ Owner	<prtry></prtry>	35
2.19	[01]	+++++ Issuer	<lssr></lssr>	35
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	[11]Or}	++++ Other	<othr></othr>	
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	[01]	+++ Currency	<ccy></ccy>	3
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	[11]	+++ Identification of financial institution	<fininstnid></fininstnid>	
	[01]	++++ BIC	<bic></bic>	11
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2.27 2.28 2.29 2.30	[1n] [11] [01] [11]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification	<cdttrftxinf> <pmtid> <instrid> <endtoendid></endtoendid></instrid></pmtid></cdttrftxinf>	35 35
2.27 2.28 2.29 2.30 2.31	[1n] [11] [01] [11] [01]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ Information on type of payment	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35
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2.27 2.28 2.29 2.30 2.31 2.36 2.37	[1n] [11] [01] [11] [01] [01] [11]{Or	++ Individual transfer information         +++ Payment identification         ++++ Instruction identification         ++++ End to end identification         ++++ Information on type of payment         ++++ Local instrument         +++++ Code	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf> <lclinstrm> <cd></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38	[1n] [11] [01] [11] [01] [01] [11]{Or [11]{Or}	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ Information on type of payment++++ Local instrument+++++ Code+++++ Owner	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf> <lclinstrm> <cd> <prtry></prtry></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 35
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38 2.39	[1n] [11] [01] [11] [01] [01] [11]{Or [11]Or} [01]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ Information on type of payment++++ Local instrument+++++ Code+++++ Owner+++++ Type of transfer	<cdttrftxinf><pmtid><instrid><endtoendid><pmttpinf><lclinstrm><cd><prtry><ctgypurp></ctgypurp></prtry></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 35 35
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38 2.39	[1n] [11] [01] [01] [01] [01] [11]{Or [11]Or} [01] [11]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ Information on type of payment++++ Local instrument+++++ Code+++++ Owner+++++ Type of transfer+++++ Code	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf> <lclinstrm> <cd> <prtry> <ctgypurp> <cd></cd></ctgypurp></prtry></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 35 4
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38 2.39 2.42	[1n] [11] [01] [11] [01] [01] [11]{Or [11]Or} [01] [01] [11]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ Information on type of payment++++ Local instrument+++++ Code+++++ Owner+++++ Type of transfer+++++ Code++++ Amount	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf> <lclinstrm> <cd> <prtry> <ctgypurp> <cd> <cd> <cd> <cd> <cd> <amt></amt></cd></cd></cd></cd></cd></ctgypurp></prtry></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 35 4
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38 2.39 2.42 2.42 2.43	[1n] [11] [01] [01] [01] [01] [11]{Or [11]Or} [01] [11] [11] [11]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ Information on type of payment++++ Local instrument++++ Code+++++ Owner+++++ Type of transfer+++++ Code+++++ Amount++++ Instructed amount	<cdttrftxinf><pmtid><instrid><endtoendid><pmttpinf><lclinstrm><cd><ctgypurp><cd><cd><amt><instdamt></instdamt></amt></cd></cd></ctgypurp></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 35 4 18
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38 2.39 2.42 2.42 2.43 2.52	[1n] [11] [01] [01] [01] [01] [11]{Or [11]Or} [01] [11] [11] [11] [11] [01]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ Information on type of payment++++ Local instrument+++++ Code+++++ Owner+++++ Code+++++ Code+++++ Code+++++ Code+++++ Instructed amount++++ Instruction for issuance of check	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf> <lclinstrm> <cd> <cd> <ctgypurp> <cd> <amt> <instdamt> <chqinstr></chqinstr></instdamt></amt></cd></ctgypurp></cd></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 35 4 18
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38 2.39 2.42 2.42 2.43 2.52 2.53	[1n] [11] [01] [01] [01] [11]{Or [11]{Or [11]Or} [01] [11] [11] [11] [01] [01]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ End to end identification++++ Local instrument++++ Code+++++ Code+++++ Type of transfer+++++ Code+++++ Instructed amount++++ Instruction for issuance of check++++ Type of check	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf> <lclinstrm> <cd> <prtry> <ctgypurp> <cd> <amt> <instdamt> <chqinstr> <chqtp></chqtp></chqinstr></instdamt></amt></cd></ctgypurp></prtry></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 35 4 18 4
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38 2.39 2.42 2.43 2.52 2.53 2.54	[1n] [11] [01] [01] [01] [01] [11]{Or [11]Or} [01] [11] [11] [11] [01] [01] [01]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ End to end identification++++ Information on type of payment++++ Code+++++ Code+++++ Owner+++++ Code+++++ Code+++++ Code+++++ Number of transfer++++ Instructed amount++++ Instruction for issuance of check++++ Type of check++++ Number of check/direct debit payment	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf> <lclinstrm> <cd> <cd> <ctgypurp> <cd> <cd> <instdamt> <instdamt> <chqinstr> <chqtp> <chqnb></chqnb></chqtp></chqinstr></instdamt></instdamt></cd></cd></ctgypurp></cd></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 35 4 18 4 35
2.27 2.28 2.29 2.30 2.31 2.36 2.37 2.38 2.39 2.42 2.42 2.43 2.52 2.53 2.54 2.58	[1n] [11] [01] [01] [01] [01] [11]{Or [11]Or} [01] [11] [11] [11] [01] [01] [01] [01]	++ Individual transfer information+++ Payment identification++++ Instruction identification++++ End to end identification++++ Information on type of payment++++ Local instrument++++ Code+++++ Owner+++++ Code+++++ Code+++++ Code+++++ Instructed amount++++ Instruction for issuance of check++++ Type of check++++ Number of check/direct debit payment++++ Delivery method	<cdttrftxinf> <pmtid> <instrid> <endtoendid> <pmttpinf> <lclinstrm> <cd> <cd> <ctgypurp> <cd> <amt> <instdamt> <chqinstr> <chqnb> <dlvrymtd></dlvrymtd></chqnb></chqinstr></instdamt></amt></cd></ctgypurp></cd></cd></lclinstrm></pmttpinf></endtoendid></instrid></pmtid></cdttrftxinf>	35 35 35 35 4 4 18 4 35
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2.63	[01]	+++++ Province	<ctrysubdvsn></ctrysubdvsn>	35
2.63	[01]	+++++ Country	<ctry></ctry>	2
2.63	[02]	+++++ Address in free text	<adrline></adrline>	70
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2.69	[01]	++++ Place printed	<prtlctn></prtlctn>	35
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	[01]	++++ Postal address	<pstladr></pstladr>	
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	[0.2]	+++++ Address in free text	<adrline></adrline>	70
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2.79	[01]	++++ Postal address	<pstladr></pstladr>	
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2.79	[01]	+++++ Post code	<pstcd></pstcd>	16
2.79	[01]	+++++ Town	<twnnm></twnnm>	35
2.79	[01]	+++++ Province	<ctrysubdvsn></ctrysubdvsn>	35
2.79	[01]	+++++ Country	<ctry></ctry>	2
2.79	[02]	+++++ Address in free text	<adrline></adrline>	70
2.79	[01]	++++ Identification	<ld></ld>	
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2.79	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
2.79	[11]Or}}	+++++ Other	<othr></othr>	
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2.79	[11]	++++++ Date of birth	<birthdt></birthdt>	10
2.79	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
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2.79	[01]	++++++ Name of scheme	<schmenm></schmenm>	
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2.79	[11]Or}}	++++++ Owner	<prtry></prtry>	35

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2.98	[01]	+++ Remittance information	<rmtinf></rmtinf>	
2.99	[14]	++++ Unstructured	<ustrd></ustrd>	140

#### 4.1.4. Transfers in other currencies

The following table shows the elements that must be used to initiate transfers in other currencies. The use of this format should be agreed previously by the issuer and the issuer's institution. Because of the technical limitations to interbank formats, it may not be possible for the payer institution to pass on to the payee institution all the information provided by the payer.

The three blocks in the message are separated by a double line. The header block is unique in the message, and is therefore the same for SEPA transfers, other non-SEPA transfers in euros or other currencies, and requests for the issuance of checks, promissory notes and direct debit payments.

The shaded cells indicate that the element is a component, i.e. it comprises lower level elements. The annex contains a more detailed description of each element in the message.

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1.1	[11]	++ Message identification	<msgld></msgld>	35
1.2	[11]	++ Date and time created	<credttm></credttm>	19
1.6	[11]	++ Number of operations	<nboftxs></nboftxs>	15
1.7	[01]	++ Control sum	<ctrlsum></ctrlsum>	18
1.8	[11]	++ Initiating party	<initgpty></initgpty>	
	[01]	+++ Name	<nm></nm>	70
[01] +++ Identification		<id></id>		
[11]{Or ++++ Lega		++++ Legal entity identification	<orgid></orgid>	
	[11]{{Or +++++ BIC or BEI <bicon< td=""><td><bicorbei></bicorbei></td><td>11</td></bicon<>		<bicorbei></bicorbei>	11
	[11] Or}} +++++ Other <0		<othr></othr>	
	[11]	+++++ Identification	n <ld></ld>	
	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	[11]{{Or ++++++ Code < <cd></cd>		4
	[11]Or}}	++++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
	[11]Or}	++++ Individual	<prvtid></prvtid>	
	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
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	[01]	+++++ Province of birth	<prvcofbirth></prvcofbirth>	35
	[11]	+++++ City of birth	<cityofbirth></cityofbirth>	35
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	[11] Or}}	+++++ Other	<othr></othr>	

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	[01]	+++++ Name of scheme	<schmenm></schmenm>	
	[11]{{Or	+++++ Code	<cd></cd>	4
	[11]Or}}	+++++ Owner	<prtry></prtry>	35
	[01]	+++++ Issuer	<lssr></lssr>	35
2.0	[1n]	+ Payment information	<pmtinf></pmtinf>	
2.1	[11]	++ Identification of payment information	<pmtinfld></pmtinfld>	35
2.2	[11]	++ Payment method	<pmtmtd></pmtmtd>	3
2.3	[01]	++ Batch booking	<btchbookg></btchbookg>	5
2.4	[01]	++ Number of operations	<nboftxs></nboftxs>	15
2.5	[01]	++ Control sum	<ctrlsum></ctrlsum>	18
2.6	[01]	++ Payment type information	<pmttpinf></pmttpinf>	
2.7	[01]	+++ Priority of the instruction	<instrprty></instrprty>	4
2.8	[01]	+++ Service level	<svclvl></svclvl>	
2.9	[11]	++++ Code	<cd></cd>	4
2.14	[01]	+++ Category purpose	<ctgypurp></ctgypurp>	
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2.16	[11]Or}	++++ Owner	<prtry></prtry>	35
2.17	[11]	++ Requested execution date	<reqdexctndt></reqdexctndt>	10
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2.19	[01]	+++ Name	<nm></nm>	70
2.19	[01]	+++ Postal address	<pstladr></pstladr>	
2.19	[01]	++++ Country	<ctry></ctry>	2
2.19	[02]	++++ Address in free text	<adrline></adrline>	70
2.19	[01]	+++ Identification	<ld></ld>	
2.19	[11]{Or	++++ Legal entity identification	<orgid></orgid>	
2.19	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
2.19	[11]Or}}	+++++ Other	<othr></othr>	
2.19	[11]	+++++ Identification	<ld></ld>	3 5
2 [01]		+++++ Name of scheme	<schmenm></schmenm>	
. 1				
. 9				
2.19	19 [11]{Or ++++++ Code <		<cd></cd>	4
2.19	[11]Or}	]Or} ++++++ Owner		35
2.19	19 [01] +++++ Issuer <iss< td=""><td><lssr></lssr></td><td>35</td></iss<>		<lssr></lssr>	35
2.19	2.19 [11]Or} ++++ Individual		<prvtld></prvtld>	
2.19	2.19 [11]{{Or +++++ Date and place of birth		<dtandplcofbirth></dtandplcofbirth>	
2.19	2.19 [11] +++++ Date of birth		<birthdt></birthdt>	10
2.19	[01]	+++++ Province of birth	<prvcofbirth></prvcofbirth>	35
2.19	[11]	+++++ City of birth	<cityofbirth></cityofbirth>	35
2.19	[11]	+++++ Country of birth	<ctryofbirth></ctryofbirth>	2
2.19	[11] Or}}	+++++ Other	<othr></othr>	
2.19	[11]	+++++ Identification	<ld></ld>	35

Index	Occurrence	Name	<xml label=""></xml>	Length	
2.19	[01]	+++++ Name of scheme	<schmenm></schmenm>		
2.19	[11]{{Or	++++++ Code	<cd></cd>	4	
2.19	[11]Or}}	+++++ Owner	<prtry></prtry>	35	
2.19	[01]	+++++ Issuer	<lssr></lssr>	35	
2.20	[11]	++ Debtor account	<dbtracct></dbtracct>		
	[11]	+++ Identification	<ld></ld>		
	[11]{Or	++++ IBAN	<iban></iban>	34	
	[11]Or}	++++ Other	<othr></othr>		
	[11]	+++++ Identification	<ld></ld>	35	
	[01]	+++ Currency	<ccy></ccy>	3	
2.21	[11]	++ Debtor agent	<dbtragt></dbtragt>		
	[11]	+++ Debtor financial institution identification	<fininstnld></fininstnld>		
	[01]	++++ BIC of debtor institution	<bic></bic>	11	
2.24	[01]	[01] ++ Charge bearer <chrgbr></chrgbr>		4	
2.27	[1n]	++ Individual transfer information	<cdttrftxinf></cdttrftxinf>		
2.28	[11]	+++ Payment identification	<pmtld></pmtld>		
2.29	[01]	++++ Instruction identification	<instrld></instrld>	35	
2.30	[11]	++++ End to end identification	<endtoendid></endtoendid>	35	
2.31	[01]	+++ Information on type of payment	<pmttpinf></pmttpinf>		
2.32	[01]	++++ Priority of the instruction	<instrprty></instrprty>	4	
2.39	[01]	++++ Type of transfer.	<ctgypurp></ctgypurp>		
2.40	[11]	+++++ Code	<cd></cd>	4	
2.42	[11]	+++ Amount	<amt></amt>		
2.43	[11]{Or	++++ Instructed amount	<instdamt></instdamt>	18	
2.44	[11]Or}	++++ Equivalent amount	<eqvtamt></eqvtamt>		
2.45	[11]	+++++ Amount	<amt></amt>	18	
2.46	[11]	+++++ Currency of payment	<ccyoftrf></ccyoftrf>	3	
2.51	[01]	+++ Charge bearer	<chrgbr></chrgbr>	4	
2.77	[01]	+++ Creditor agent	<cdtragt></cdtragt>		
	[11]	++++ Creditor agent identification	<fininstnld></fininstnld>		
	[01]	++++ BIC of payee agent	<bic></bic>	11	
2.79	[01]	01] +++ Creditor			
2.79	[01]	++++ Name	<nm></nm>	70	
2.79	[01]	++++ Postal address	<pstladr></pstladr>		
2.79	[01]	+++++ Name of street/avenue/square	<strtnm></strtnm>	70	
2.79	[01]	+++++ Number/Door/Floor/Letter <		16	
2.79	[01]	+++++ Post code	<pstcd></pstcd>	16	
2.79	[01]	+++++ Town	<twnnm></twnnm>	35	
2.79	[01]	+++++ Province	<ctrysubdvsn></ctrysubdvsn>	35	
2.79	[01]	+++++ Country	<ctry></ctry>	2	
2.79	[02]	+++++ Address in free text	<adrline></adrline>	70	
2.79	[01]	++++ Identification	<ld>&lt;</ld>		
2.79	[11]{Or +++++ Organization identity <orgid></orgid>				

Index	Occurrence	Name <xml label=""></xml>		Length
2.79	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
2.79	[11]Or}}	+++++ Other	<othr></othr>	
2.79	[11]	++++++ Identification	<ld></ld>	35
2.79	[01]	++++++ Name of scheme	<schmenm></schmenm>	
2.79	[11]{Or	++++++ Code	<cd></cd>	4
2.79	[11]Or}	++++++ Owner	<prtry></prtry>	35
2.79	[01]	+++++ Issuer	<lssr></lssr>	35
2.79	[11]Or}	+++++ Individual	<prvtld></prvtld>	
2.79	[11]{{Or	+++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
2.79	[11]	+++++ Date of birth	<birthdt></birthdt>	10
2.79	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
2.79	[11]	++++++ City of birth	<cityofbirth></cityofbirth>	35
2.79	[11]	++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
2.79	[11] Or}}	1] Or}} +++++ Other <0		
2.79	[11]	++++++ Identification	<ld></ld>	35
2.79	[01]	++++++ Name of scheme	<schmenm></schmenm>	
2.79	[11]{{Or	++++++ Code	<cd></cd>	4
2.79	[11]Or}}	++++++ Owner	<prtry></prtry>	35
2.79	[01]	+++++ Issuer	<lssr></lssr>	35
2.79	[01]	++++ Country of residence	<ctryofres></ctryofres>	2
2.80	[01]	+++ Creditor account	<cdtracct></cdtracct>	
	[11]	++++ Identification	<ld></ld>	
	[11]{Or	+++++ IBAN	<iban></iban>	34
	[11]Or}	+++++ Other	<othr></othr>	
	[11]	+++++ Identification (BBAN)	<ld></ld>	35
2.98	[01]	+++ Remittance information	<rmtinf></rmtinf>	
2.99	[0n.] ++++ Unstructured <ustrd></ustrd>		<ustrd></ustrd>	140

## 4.2. Payment status information message

In this guide, the structure of the payment status information message (pain.002.001.03) is only specified for the purpose of reporting the rejection of SEPA transfers.

The following table shows the elements that must be used. The three blocks in the message are separated by a double line. The shaded cells indicate that the element is a component, i.e. it comprises lower level elements. Annex 2 contains a more detailed description of each element of the message.

Index	Occurrence	Name	<xml label=""></xml>	Length
	[11]	+ Root of the message	<cstmrpmtstsrpt></cstmrpmtstsrpt>	
1.0	[11]	+ Group header	<grphdr></grphdr>	
1.1	[11]	++ Message identification	<msgld></msgld>	35
1.2	[11]	++ Date and time created	<credttm></credttm>	19

Index	Occurrence	Name	<xml label=""></xml>	Length	
1.5	[01]	++ Debtor agent	<dbtragt></dbtragt>		
	[11]	+++ Identification of financial institution	<fininstnid></fininstnid>		
	[01]	++++ BIC	<bic></bic>	11	
2.0	[11]	+ Original group information and status	<orgnlgrpinfandsts></orgnlgrpinfandsts>		
2.1	[11]	++ Identification of original message	<orgnlmsgid></orgnlmsgid>	35	
2.2	[11]	++ Identification of name of original message	<orgnlmsgnmid></orgnlmsgnmid>	35	
2.4	[01]	++ Number of original operations	<orgnlnboftxs></orgnlnboftxs>	15	
2.5	[01]	++ Original control sum	<orgnlctrlsum></orgnlctrlsum>	18	
2.6	[01]	++ Status of group	<grpsts></grpsts>		
2.7	[0n]	++ Information on reason for status	<stsrsninf></stsrsninf>		
2.8	[01]	+++ Originator of status	<orgtr></orgtr>		
	[11]	++++ Identification	<ld></ld>		
	[11]	+++++ Organization identity	<orgid></orgid>		
	[11]	+++++ BIC or BEI	<bicorbei></bicorbei>	11	
2.9	[01]	+++ Reason for status	<rsn></rsn>		
2.10	[11]	++++ Code	<cd></cd>	4	
3.0	[0n]	+ Original operation information and status	<orgnipmtinfandsts></orgnipmtinfandsts>		
3.1	[11]	++ Original payment information identification	<orgnlpmtinfld></orgnlpmtinfld>	35	
3.2	[01]	++ Number of original operations	<orgnlnboftxs></orgnlnboftxs>	15	
3.3	[01]	++ Original control sum	<orgnlctrlsum></orgnlctrlsum>	um> 18	
3.4	[01]	++ Payment status information	<pmtinfsts></pmtinfsts>	4	
3.5	[0n]	++ Information on reason for status	<stsrsninf></stsrsninf>		
3.6	[01]	+++ Originator of status <orgti< td=""><td>4</td></orgti<>		4	
	[11]	++++ Identification	<ld></ld>		
	[11]	+++++ Organization identity	<orgid></orgid>		
	[11]	+++++ BIC or BEI	<bicorbei></bicorbei>	11	
3.7	[01]	+++ Reason for status	<rsn></rsn>		
3.8	[11]	++++ Code	<cd></cd>	4	
3.15	[0n]	++ Operation information and status	<txinfandsts></txinfandsts>		
3.16	[01]	+++ Status identification	<stsid></stsid>	35	
3.17	[01]	+++ Identification of original instruction	<orgnlinstrid></orgnlinstrid>	ld>35	
3.18	[01]	+++ End to end identification	<orgnlendtoendid></orgnlendtoendid>	35	
3.19	[01]	+++ Status of transaction	<txsts></txsts>	<txsts> 4</txsts>	
3.20	[0n]	+++ Information on reason for status <stsr< td=""><td></td></stsr<>			
3.21	[01]	++++ Originator of status	<orgtr></orgtr>		
	[11]	+++++ Identification	<ld></ld>		
	[11]	+++++ Organization	<orgid></orgid>		
	[11]	++++++ BIC or BEI	<bicorbei></bicorbei>	11	
3.22	[01]	++++ Reason for status	<rsn></rsn>		
3.23	[11]	+++++ Code	<cd></cd>	4	
3.32	[01]	+++ Reference of original operation	<orgnitxref></orgnitxref>		
3.34	[01]	[01] ++++ Amount <amt></amt>			

Index	Occurrence	Name	<xml label=""></xml>	Length
3.35	[11]	+++++ Instructed amount	<instdamt></instdamt>	18
3.41	[01]	++++ Requested execution date	<reqdexctndt></reqdexctndt>	10
3.55	[01]	++++ Information on type of payment	<pmttpinf></pmttpinf>	
3.56	[01]	+++++ Priority of the instruction	<instrprty></instrprty>	4
3.58	[01]	+++++ Service level	<svclvl></svclvl>	
3.59	[11]	+++++ Code	<cd></cd>	4
3.61	[01]	+++++ Local instrument	<lciinstrm></lciinstrm>	
3.62	[11]{Or	+++++ Code	<cd></cd>	35
3.63	[11]Or}	+++++ Owner	<prtry></prtry>	35
3.65	[01]	+++++ Type of transfer	<ctgypurp></ctgypurp>	
3.66	[01]	+++++ Code <cd></cd>		4
3.68	[01]	++++ Payment method <pmtmtd></pmtmtd>		3
3.88	[01]	++++ Item	<rmtinf></rmtinf>	
3.89	[0n]{Or	+++++ Unstructured	<ustrd></ustrd>	140
3.90	[0n]Or}	+++++ Structured	<strd></strd>	
3,110	[01]	+++++ Reference provided by the payee <cdtrrefi< td=""><td></td></cdtrrefi<>		
3,111	[01]	I] ++++++ Type <tp< td=""><td></td></tp<>		
3,112	[11]	.1] ++++++ Code or Owner <cdorpr< td=""><td></td></cdorpr<>		
3,113	[11]	++++++++ Code	<cd></cd>	4
3,115	[01]	++++++ lssuer	<lssr></lssr>	35
3,116	[01]	+++++ Reference	<ref></ref>	35
3,120	[01]	++++ Ultimate payer <ultmtdbtr></ultmtdbtr>		
3,120	[01]	+++++ Name	<nm></nm>	70
3,120	[01]	+++++ Postal address	<pstladr></pstladr>	
3,120	[01]	+++++ Country	<ctry></ctry>	2
3,120	[02]	+++++ Address in free text	<adrline></adrline>	70
3,120	[01]	+++++ Identification	<id></id>	
3,120	[11]{Or	+++++ Organization	<orgid></orgid>	
3,120	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
3,120	[11]Or}}	++++++ Other	<othr></othr>	
3,120	[11]	+++++++ Identification	<id></id>	35
3,120	[01]	++++++ Name of scheme <schmenm< td=""><td></td></schmenm<>		
3,120	[11]{{Or	++++++++ Code	<cd></cd>	4
3,120	[11]Or}}	+++++++ Owner	<prtry></prtry>	35
3,120	[01]	++++++ lssuer	<lssr></lssr>	35
3,120	[11]Or}	} +++++ Individual <prv< td=""><td></td></prv<>		
3,120	[11]{{Or	r ++++++ Date and place of birth <dtandplcc< td=""><td></td></dtandplcc<>		
3,120	[11]	++++++ Date of birth <birthdt></birthdt>		10
3,120	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
3,120	[11]	++++++ City of birth	<cityofbirth></cityofbirth>	35
3,120	[11]	+++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
3,120	[11] Or}}	++++++ Other	<othr></othr>	
3,120	[11]	+++++++ Identification	<id></id>	35

Index	Occurrence	Name	<xml label=""></xml>	Length
3,120	[01]	++++++ Name of scheme	<schmenm></schmenm>	
3,120	[11]{{Or	++++++++ Code	<cd></cd>	4
3,120	[11]Or}}	+++++++ Owner	<prtry></prtry>	35
3,120	[01]	++++++ Issuer	<lssr></lssr>	35
3,121	[01]	++++ Payer	<dbtr></dbtr>	
3,121	[01]	+++++ Name	<nm></nm>	70
3,121	[01]	+++++ Postal address	<pstladr></pstladr>	
3,121	[01]	+++++ Country	<ctry></ctry>	2
3,121	[02]	+++++ Address in free text	<adrline></adrline>	70
3,121	[01]	+++++ Identification	<ld></ld>	
3,121	[11]{Or	+++++ Organization	<orgid></orgid>	
3,121	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
3,121	[11]Or}}	++++++ Other	<othr></othr>	
3,121	[11]	+++++++ Identification	<ld></ld>	35
3,121	[01]	++++++ Name of scheme	<schmenm></schmenm>	
3,121	[11]{{Or	++++++++ Code	<cd></cd>	4
3,121	[11]Or}}	+++++++ Owner	<prtry></prtry>	35
3,121	[01]	++++++ lssuer	<lssr></lssr>	35
3,121	[11]Or}	+++++ Individual <prvtid></prvtid>		
3,121	[11]{{Or	{{Or ++++++ Date and place of birth <dtandplcofbirth></dtandplcofbirth>		
3,121	[11]	++++++ Date of birth <birthdt></birthdt>		10
3,121	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
3,121	[11]	++++++ City of birth	<cityofbirth></cityofbirth>	35
3,121	[11]	++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
3,121	[11] Or}}	++++++ Other	<othr></othr>	
3,121	[11]	+++++++ Identification	<ld></ld>	35
3,121	[01]	++++++ Name of scheme	<schmenm></schmenm>	
3,121	[11]{{Or	++++++++ Code	<cd></cd>	4
3,121	[11]Or}}	+++++++ Owner	<prtry></prtry>	35
3,121	[01]	++++++ lssuer	<lssr></lssr>	35
3,122	[11]	++++ Debtor account	<dbtracct></dbtracct>	
3,122	[11]	+++++ Identification	<id></id>	
3,122	[11]{Or	+++++ IBAN <iban< td=""><td>34</td></iban<>		34
3,122	[11]Or}	} +++++ Other <0t		
3,122	[11]	++++++ Identification <ic< td=""><td>35</td></ic<>		35
3,123	[01]	++++ Debtor agent <dbtr< td=""><td></td></dbtr<>		
3,123	[11]	+++++ Identification of debtor agent <fininstnid></fininstnid>		
3,123	[01]	+++++ BIC of debtor agent	<bic></bic>	11
3,125	[01]	++++ Creditor agent	<cdtragt></cdtragt>	
3,125	[11]	+++++ Creditor agent identification	<fininstnld></fininstnld>	
3,125	[01]	+++++ BIC of creditor agent	<bic></bic>	11
3,127	[11]	++++ Creditor	<cdtr></cdtr>	
3,127	[01] +++++ Name <nm></nm>		70	

Index	Occurrence	Name	<xml label=""></xml>	Length
3,127	[01]	+++++ Postal address	<pstladr></pstladr>	
3,127	[01]	+++++ Country	<ctry></ctry>	2
3,127	[02]	+++++ Address in free text	<adrline></adrline>	70
3,127	[01]	+++++ Identification	<ld></ld>	
3,127	[11]{Or	+++++ Organization	<orgid></orgid>	
3,127	[11]{{Or	+++++ BIC or BEI	<bicorbei></bicorbei>	11
3,127	[11]Or}}	++++++ Other	<othr></othr>	
3,127	[11]	+++++++ Identification	<ld></ld>	35
3,127	[01]	++++++ Name of scheme	<schmenm></schmenm>	
3,127	[11]{{Or	++++++++ Code	<cd></cd>	4
3,127	[11]Or}}	+++++++ Owner	<prtry></prtry>	35
3,127	[01]	++++++ lssuer	<lssr></lssr>	35
3,127	[11]Or}	+++++ Individual	<prvtld></prvtld>	
3,127	[11]{{Or	++++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
3,127	[11]	++++++ Date of birth	<birthdt></birthdt>	10
3,127	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
3,127	[11]	++++++ City of birth <cityof< td=""><td>35</td></cityof<>		35
3,127	[11]	++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
3,127	[11] Or}}	Or}} ++++++ Other <0th		
3,127	[11]	++++++ Identification <io< td=""><td>35</td></io<>		35
3,127	[01]	01] ++++++ Name of scheme <schmenm></schmenm>		
3,127	[11]{{Or	+++++++ Code <cd:< td=""><td>4</td></cd:<>		4
3,127	[11]Or}}	+++++++ Owner	<prtry></prtry>	35
3,127	[01]	++++++ Issuer	<lssr></lssr>	35
3,128	[01]	++++ Creditor account	<cdtracct></cdtracct>	
3,128	[11]	+++++ Identification	<ld></ld>	
3,128	[11]{Or	+++++ IBAN	<iban></iban>	34
3,128	[11]Or}	+++++ Other	<othr></othr>	
3,128	[11]	++++++ Identification	<ld></ld>	35
3,129	[01]	++++ Ultimate creditor	<ultmtcdtr></ultmtcdtr>	
3,129	[01]	+++++ Name	<nm></nm>	70
3,129	[01]	+++++ Postal address	<pstladr></pstladr>	
3,129	[01]	+++++ Country	<ctry></ctry>	2
3,129	[02]	+++++ Address in free text	<adrline></adrline>	70
3,129	[01]	+++++ Identification <i< td=""><td></td></i<>		
3,129	[11]{Or	Or +++++ Organization <orgi< td=""><td></td></orgi<>		
3,129	[11]{{Or	)r ++++++ BIC or BEI <bicore< td=""><td>11</td></bicore<>		11
3,129	[11]Or}}	Dr}}         ++++++ Other <othr></othr>		
3,129	[11]	+++++++ Identification	<ld></ld>	35
3,129	[01]	++++++ Name of scheme	<schmenm></schmenm>	
3,129	[11]{{Or	++++++++ Code	<cd></cd>	4
3,129	[11]Or}}	+++++++ Owner	<prtry></prtry>	35
3,129	[01]	+++++++ Issuer	<lssr></lssr>	35

Index	Occurrence	Name	<xml label=""></xml>	Length
3,129	[11]Or}	+++++ Individual	<prvtld></prvtld>	
3,129	[11]{{Or	++++++ Date and place of birth	<dtandplcofbirth></dtandplcofbirth>	
3,129	[11]	++++++ Date of birth	<birthdt></birthdt>	10
3,129	[01]	++++++ Province of birth	<prvcofbirth></prvcofbirth>	35
3,129	[11]	++++++ City of birth	<cityofbirth></cityofbirth>	35
3,129	[11]	+++++++ Country of birth	<ctryofbirth></ctryofbirth>	2
3,129	[11] Or}}	++++++ Other	<othr></othr>	
3,129	[11]	+++++++ Identification	<ld></ld>	35
3,129	[01]	++++++ Name of scheme	<schmenm></schmenm>	
3,129	[11]{{Or	r +++++++ Code <c< td=""><td>4</td></c<>		4
3,129	[11]Or}}	++++++ Owner <prtry></prtry>		35
3,129	[01]	++++++ Issuer	<lssr></lssr>	35

## 5. FILE EXCHANGE CHARACTERISTICS AND METHODS

The form and delivery point of the files will be agreed bilaterally between the institutions and the initiating parties.

## ANNEX 2 – DESCRIPTION OF MESSAGE COMPONENTS

The different labels forming part of the messages are described below. They are numbered according to their first appearance in the guide.

## 1. MESSAGE INDICATING INITIATION OF TRANSFER

## 1.0 Group Header

- Definition: First level block, which must always contain the message. Characteristics shared by all the operations included in it.
- XML label: <GrpHdr>
- Occurrence: [1..1]

## 1.1 Message identification

- Definition: Reference provided by the customer for the financial institution, assigned by the initiating party or the payer, to identify the message unequivocally when it is sent to their financial institution.
- XML label: <Msgld>
- Occurrence: [1..1]
- Format: Max35Text maxLength: 35, minLength: 1

#### Rules:

- The initiating party must ensure that this reference is unique for every recipient financial institution for a period of time that has been agreed previously.
- Consult your financial institution about the recommended maximum length.

## **1.2 Date and time of creation - CreationDateTime**

- Definition: Date and time when the initiating party created a (group of) payment instruction(s).
- XML label: <CreDtTm>
- Occurrence: [1..1]
- Format: ISODateTime YYYY-MM-DDThh: mm: ss (year-month-day)

Example: June 10, 2010, at 08:35 and 30 seconds. <CreDtTm>2010-06-10T08:35:30</CreDtTm>

#### **1.6 Number of operations - NumberOfTransactions**

- Definition: Number of individual operations that the message contains. This acts as a control element.
- XML label: <NbOfTxs>
- Occurrence: [1..1]
- Format: Max15NumericText [0-9]{1.15}

<u>Note:</u> For technical reasons it may be convenient to establish a maximum limit to the number of operations included in each file. Your institution must be informed accordingly.

## 1.7 Control sum - ControlSum

- Definition: Total of all individual amounts included in the message, without taking currencies into account. This acts as a control element.
- XML Tag: <CtrlSum>
- Occurrence: [0..1]
- Format: DecimalNumber fractionDigits: 17, totalDigits: 18

There are 18 digits, 2 of which will be decimal. The decimal separator is a point [.].

- Rule of use: in SEPA only 2 decimal places are allowed

## **1.8 Initiating Party**

- Definition: Party that initiates payment. It can be the payer or another person who initiates payment on the payer's behalf.
- XML label: <InitgPty>
- Occurrence: [1..1]

## Rules:

- The name and identification of the initiating party are optional.
  - In Identification, except by previous arrangement between the payer and the payer's financial institution, the following rule is applicable in the Spanish community. The payer must enter the ID number-suffix (12 characters) whose use has been agreed with their financial institution.
  - When "Code <Cd>" is selected as the identifier, one of the codes included in the ISO list must necessarily be used. The list can be consulted via this link: <u>http://www.iso20022.org/external\_code\_list.page</u>

## 2.0 Information concerning payment - PaymentInformation

- Definition: Second level block in the message. Characteristics of the party paying the transfers or requesting the checks, applied to one or several individual transfer information blocks. This block can appear only once in the message or be repeated as many times as necessary.
- XML label: <PmtInf>
- Occurrence: [1..n]
- Note: For technical reasons it may be convenient to establish a maximum limit to the number of operations included in each file. Your institution must be informed accordingly.

## Rule:

• All the transfers in a payment information block must be in the same currency.

## 2.1 Identification of payment information - PaymentInformationIdentification

- Definition: Reference assigned by the payer to identify clearly the payment information block in the message.
- XML label: <PmtInfId>
- Occurrence: [1..1]
- Format: Max35Text maxLength: 35, minLength: 1

## 2.2 Payment method - PaymentMethod

- Definition: Specifies the means of payment used to move funds.
- XML label: <PmtMtd>
- Occurrence: [1..1]
- Format: Alphabetic code.
- These codes can be used:

Code	Name	Definition
TRF	Transfer	Transfer of funds for a particular amount from the payer's account to the payee's account.
СНК	Check	Bank check or salary check.

- The TRF code will be used both in the SEPA transfer block and in the block for other transfers in euros
  or in other currencies.
- The CHK code will be used in the block for requesting the issuance of checks, promissory notes or direct debit payments, in euros.

## 2.3 Batch booking indicator - BatchBooking

- Definition: Specifies whether an entry is required for each individual operation, or an entry for the total amount of all the operations in the message.
- XML label: <BtchBookg>
- Occurrence: [0..1]
- Format: One of these two values must be used:

Code	Name	Definition
true	True	Shows that an entry is required for the total amount of all the operations in the message.
false	False	Shows that an entry is required for each individual operation in the message.

Rules:

• When this indicator is not used, the conditions previously agreed by the payer and their financial institution will apply.

#### 2.4 Number of operations - NumberOfTransactions

- Definition: Number of individual operations contained in the payment information block. This acts as a control element.
- XML label: <NbOfTxs>
- Occurrence: [0..1]
- Format: Max5NumericText [0-9]{1.15}

#### 2.5 Control sum - ControlSum

- Definition: Total amount of all individual amounts included in the payment information block, without taking currencies into account. This acts as a control element.
- XML Tag: <CtrlSum>
- Occurrence: [0..1]
- Format: DecimalNumber fractionDigits: 17, totalDigits: 18
   There are 18 digits, 2 of which will be decimal. The decimal separator is a point [.].
- Rule of use: in SEPA only 2 decimal places are allowed

## 2.6 Information about type of payment - PaymentTypeInformation

- Definition: Set of elements that allow us to specify the type of operation.
- XML label: <PmtTpInf>
- Occurrence: [0..1]

## Rules:

- It is advisable for the payment type information to be included at payment information block level, although it is allowed in the individual transfer information block.
- It is not used in the request for issuance of checks block.

#### 2.7 Priority of the instruction - InstructionPriority

- This element is part of the payment type information (2.6)
- Definition: Indicates the degree of urgency or importance with which the payer's institution must process the instruction. It will be applied according to what the payer has agreed previously with their institution.
- XML label: <InstrPrty>
- Occurrence: [0..1]
- Format: Alphabetic code The following codes are allowed:

Code	Name	Definition
HIGH	High	The priority level is high
NORM	Normal	The priority level is normal

Rules:

- If it is not used, the value is considered to be normal.
- The value HIGH (together with <SvcLvl><Cd>URGP</Cd>, see 2.9) is required for urgent national transfers (OMF's) or non-SEPA cross-border transfers to be paid on the same day.

## 2.8 Service level - ServiceLevel

- This element is part of the payment type information (2.6)
- Definition: Agreement or rules governing how the operation should be processed.
- XML label: <SvcLvl>
- Occurrence: [0..1]

#### Rules:

• Only used in the SEPA transfers block.

## 2.9 Code - Code

- This element is part of service level (2.8).
- Definition: Code identifying the service level agreed before the instruction is sent.
- XML label: <Cd>
- Occurrence: [1..1]
- Format: Alphabetic code Codes:

Code	Name	Definition	
SEPA	Single Euro Payments Area (SEPA)	The payments must be executed according to the rules of the SEPA scheme	
NURG	Non-urgent payment	Non-SEPA payment that must be executed as a normal operation, not urgent.	
URGP	Urgent payment	Non-SEPA payment that must be executed as a real-time urgent operation, with payment on the same day.	

- SEPA is the only code allowed for the SEPA transfers bloack.
- The value URGP (together with <InstrPrty>HIGH</InstrPrty>, see 2.7) is required to determine the issuance of urgent non-SEPA transfers with payment on the same day when possible.

#### 2.11 Local instrument – Local Instrument

- Definition: instrument specific to the user community.
- XML label: <LclInstrm>
- Occurrence: [0..1]
- Format: Max35Text maxLength: 35, minLength: 1

Rules:

• This field will only be completed by previous agreement between the payer and the payer's institution.

#### 2.12 Code – Code

- This element is part of Local Instrument (2.11)
- Definition: code that specifies the local instrument.
- XML label: <Cd>
- Occurrence: [1..1]
- Format: MaxLength: 35, minLength: 1

## Rules:

• To request the issuance of SEPA transfers to be credited to the payee on the same day they are executed this label will be used with the following code from the ISO "Local Instrument" list, which can be consulted via this link: <u>http://www.iso20022.org/external\_code\_list.page</u>

Code	Name	Definition
SDCL	Same Day	Payments must be executed on the same date as the settlement. Applicable to SEPA transfers.

This type of transfer, which is optional for the payer's institution, requires the consent of the latter.

## 2.13 Owner – Proprietary

- This element is part of Local Instrument (2.11)
- Definition: owner code specified by the local instrument.
- XML label: <Prtry>
- Occurrence: [1..1]
- Format: MaxLength: 35, minLength: 1

• This label must be used to request the issuance of direct debit payments if the <ChqNb> payment number is not specified.

Code	Name	Definition
68	Direct debit payments	The issuance of direct debit payments is requested

This operation, which is optional for the payer's institution, allows the issuance of direct debit payments without specifying the payment number. Prior agreement with the institution is required so that this type of document can be numbered automatically.

## 2.14 Type of transfer – CategoryPurpose

- This element is part of the payment type information (2.6)
- Definition: specifies the reason for which payment is made, according to a pre-established list of codes.
- XML label: <CtgyPurp>
- Occurrence: [0..1]

## 2.15 Code – Code

- This element is part of Category Purpose (2.14)
- Definition: code that specifies the type of transfer.
- XML label: <Cd>
- Occurrence: [1..1]
- Format: MaxLength: 04, minLength: 1

Rules for SEPA transfers

In transfers between two financial institutions registered in Spain, when it is necessary to indicate that
the transfer corresponds to the payment of a pension (PENS) or a salary (SALA) it is compulsory to use
this label. In such cases, if the payer does not use this label with the corresponding code, the payee's
institution may not apply to the payee the commercial treatment appropriate to the reason for the
payment.

Rules for other transfers in euros and other currencies:

• The payer's institution will treat this code in accordance with its own criteria provided that it can do so.

Rules for requesting issuance of checks:

 The SALA code must be indicated to specify that the type of bank check to be issued is a salary check, when the code listed in <PrtLctn> is not used for this purpose.

The list of codes allowed can be found at: http://www.iso20022.org/external\_code\_list.page

#### 2.17 Date of execution requested - RequestedExecutionDate

- Definition: Date on which the initiating party requests the payer institution to process payment. This is the date on which the transfers will be debited to the payer account.
- XML label: <ReqdExctnDt>
- Occurrence: [1..1]
- Format: ISODate: YYYY-MM-DD (Year-Month-Day)

• Check with your institution if it applies a limit to this date (maximum period allowed from the date on which the message was sent).

## 2.19 Payer - Debtor

- Definition: Party that owes an amount to the payee or ultimate payee.
- XML label: <Dbtr>
- Occurrence: [1..1]

#### Rules for SEPA transfers:

- The name is required information. The postal address and identification are optional.
- In the postal address, the address line in free text may be repeated, up to a maximum of 140 characters.
- Country of the payer (AT-03 SEPA RB): ISO code of the country of the payer's address. This field is compulsory if any of the payer address fields are completed. The country will be identified using the corresponding ISO 3166 Alpha-2 code.
- In the identification a single identifying code must be entered from the possible options for a legal entity, or an individual.

#### Rules for other transfers in euros and other currencies:

- The name is required information. The postal address and identification are optional.
- It is advisable to limit the name to 35 characters.
- In the postal address, the address line in free text may be repeated, with a recommended maximum of 50 characters in each repetition. The country will be identified using the corresponding ISO 3166 Alpha-2 code.
- If identification is used, a single identifying code must be entered from the possible options for a legal entity, or an individual.
- Because of the technical limitations to interbank formats, it may not be possible for the payer institution to pass on to the payee institution full information about name, postal address and identification. In such cases, the payer institution will send as much information as possible, in accordance with its own criteria.

#### Rules for requesting issuance of checks:

- The name is required information. The postal address and identification are optional.
- In the postal address, the address line in free text may be repeated, with a recommended maximum of 50 characters in each repetition. The country will be identified using the corresponding ISO 3166 Alpha-2 code.
- If identification is used, a single identifying code must be entered from the possible options for a legal entity, or an individual.

In payer identification, especially when the files may include payment instructions involving several payers, the <Dbtr><Id><OrgId><Othr><Id> or <Dbtr><Id><PrvtId><Othr><Id> labels will include the ID number or ID number-suffix (12 characters) whose use has been agreed with the institution.

#### 2.20 Payer's account - DebtorAccount

- Definition: identification of the payer's account against which the debit entry corresponding to the operation(s) requested will be recorded.
- XML label: <DbtrAcct>
- Occurrence: [1..1]

## IBAN – IBAN

- Definition: International Bank Account Number (IBAN) Code used internationally by financial institutions to give a customer's account a unique identity.
- XML label: <IBAN>
- Occurrence: [1..1]
- Format: IBAN2007Identifier / [A-Z]{2.2}[0-9]{2.2}[a-zA-Z0-9]{1.30} IBAN specifications are given in ISO 13616 which can be downloaded from the following website: <u>http://www.swift.com/dsp/resources/documents/IBAN\_Registry.pdf</u>

#### Rules:

- The IBAN is compulsory.
- Currency can be used if a single account covers payments in different currencies and the account to be debited is denominated in a different currency from the currency in which the transfer is carried out. The ISO 4217 Alpha-3 code for the relevant currency must be indicated.

#### 2.21 Payer 's institution - DebtorAgent

- Definition: financial institution where the payer holds the account from which payments will be made.
- XML label: <DbtrAgt>
- Occurrence: [1..1]

#### Identification of the financial institution – Financial Institution Identification

- Definition: identification of the financial institution..
- XML label: <FinInstnId>
- Occurrence: [1..1]

## BIC – "Business Identification Code" of the payer's institution

- Definition: BIC code of the payer's financial institution.
- XML label: <BIC>
- Occurrence: [0..1]

#### 2.23 Ultimate payer - UltimateDebtor

- Definition: Party that ultimately owes funds to the payee or to the ultimate payee. In Spain it is customary to designate this party as the party on whose behalf the operation is carried out (Payable by).
- XML label: <UltmtDbtr>
- Occurrence: [0..1]

#### Rules for SEPA transfers

- Details of the ultimate debtor are optional. They can be included in the payment information block (2.23) or in the individual transfer information block (2.70), but only in one of the two.
- The name and the identification are optional details.
- In the identification a single identifying code must be entered from the possible options for a legal entity, or an individual.
- The postal address cannot be included.

#### Rules for other transfers in euros and requests for issuance of checks:

• "Ultimate payer" is optional and can only be included under label 2.70.

## 2.24 Expenses clause - ChargeBearer

- Definition: Indicates which of the intervening parties will bear the fees and expenses related to the operation.
- XML label: <ChrgBr>
- Occurrence: [0..1]
- Format: Alphabetic code.
- Codes allowed:

Code	Name	Definition
CRED	Chargeable to the Payee	The payee will bear the fees and expenses related to the operation (BEN)
DEBT	Chargeable to the Payer	The payer will bear the fees and expenses related to the operation (OUR)
SHAR	Shared expenses	The payer and the payee will each bear the fees and expenses incurred by their respective institutions (SHA)
SLEV	According to the service level agreement	Fees and expenses are applied in accordance with agreed service level rules. For SEPA transfers, this code is equivalent to SHAR.

#### **Rules for SEPA transfers**

- This detail is optional and appears in the payment information block. Its use is not recommended in the individual transfer Information block.
- If used, only the SLEV code is allowed. If not used, the SLEV code is applied by default.

#### Rule for other transfers in euros and other currencies:

Any of the above codes is allowed. If the SLEV code is used, it is equivalent to the SHAR code for all
purposes. If no code is used, the payer's institution will apply the SHAR.code by default.

## Rule for requests for checks:

• This label is not used.

## 2.27 Individual transfer information - CreditTransferTransactionInformation

- Definition: Third-level block in the message. It contains elements with information relating to the individual transfers or checks included in the payment information block. This block can appear only once in the message or be repeated as many times as necessary
- XML label: <CdtTrfTxInf>
- Occurrence: [1..n]
- This block is composed of the elements described below.
- Note: For technical reasons it may be convenient to establish a maximum limit to the number of operations included in each file. Your institution must be informed accordingly.

## 2.28 Payment identification - PaymentIdentification

- Definition: Elements used as a reference for a payment instruction.
- XML label: <PmtId>
- Occurrence: [1..1]

## 2.29 Identification of the instruction - InstructionIdentification

- This element is part of payment identification (2.28)
- Definition: A unique reference assigned by the party that initiates the transfer or requests the check in order to identify the operation. It can be used in the status reports that refer to the operation. This reference is used between the party initiating the operation and the payer's institution and is not, therefore, sent to the payee's institution.
- XML label: <Instrld>
- Occurrence: [0..1]
- Format: Max35Text maxLength: 35, minLength: 1

## Rules:

- Its use is recommended. Consult your financial institution about the recommended maximum length and the way to use this reference to reconcile the operation.
- Its use is compulsory in requests for the issuance of checks.

## 2.30 End to end identification - EndToEndIdentification

- This element is part of payment identification (2.28)
- Definition: A unique reference which is assigned by the initiating party to identify the operation and is transmitted without any changes along the payment chain to the payee.
- XML label: <EndToEndId>
- Occurrence: [1..1]
- Format: max35Text maxLength: 35, minLength: 1

## Rules:

- Its use is recommended in SEPA transfers.
- In other transfers in euros and other currencies, it will be used to indicate the reference for the payee. To prevent the text reaching the payee from being cut short, consult your financial institution regarding the maximum recommended length.
- In the issuance of checks this element will appear as "NOTPROVIDED"

## 2.31 Information on type of payment – PaymentTypeInformation

- Definition: Information on type of payment
- XML label: <PmtTpInf>
- Occurrence: [0..1]

SEE LABELS 2.6 To 2.15 OF THIS ANNEX.

## 2.42 Amount - Amount

- Definition: Amount of funds transferred from payer to payee.
- XML label: <Amt>
- Occurrence: [1..1]

## 2.43 Amount instructed - InstructedAmount

- This element is part of Amount (2.42)
- Definition: Amount to be transferred in the relevant currency.
- XML label: <InstdAmt>
- Occurrence: [1..1]
- Format:

CurrencyAndAmount: fractionDigits: 5 - minInclusive: 0 - totalDigits: 18 CurrencyCode: ISO 4217 Alpha-3 code, [A-Z]{3.3}

#### <u>Rules</u>

- The amount must appear together with the currency attribute (Ccy), where the ISO 4217 Alpha-3 code for the relevant currency is entered. This is included in the XML label. The length of the amount is limited to 11 digits, two of which are decimal. The decimal separator is the "." character.
- Example: Transfer for the sum of 7,500 euros. 
  clnstrdAmt Ccy="EUR">7500.00/InstrdAmt>
- The range of possible values is from 0.01 to 9999999999999

#### 2.44 Equivalent amount - EquivalentAmount

- This element is part of Amount (2.42)
- Definition: Amount of the transfer expressed in the currency of the payee's account and the currency in which the transfer will be carried out.
- XML label: <EqvtAmt>
- Occurrence: [1..1]

This label is used in payments in other currencies and comprises the following two elements:

Index	Name	XML label	Occurrence	Format
2.45	Amount	<amt></amt>	[11]	Amount
2.46	Currency of payment	<ccyoftrf></ccyoftrf>	[11]	Code

#### 2.45 Amount – Amount

- This element is part of Amount (2.44)
- Definition: Amount of funds transferred from the payer to the payee, before applying charges, expressed in the currency of the payee's account, to be paid in a different currency. The payer's institution will convert an amount equivalent to the amount to be paid.
- XML label: <Amt>
- Occurrence: [1..1]
- Format:

CurrencyAndAmount: fractionDigits: 2 - minInclusive: 0 - totalDigits: 11 CurrencyCode: ISO 4217 Alpha-3 code, [A-Z]{3.3} The amount must appear together with the currency attribute (Ccy), where the ISO 4217 Alpha-3 code for the relevant currency is entered. This is included in the XML label. The length of the amount is limited to 11 digits, two of which are decimal. The decimal separator is the "." character.

## 2.46 Currency of the payment – CurrencyOfTransfer

- This element is part of Amount (2.44)
- Definition: Specifies the currency in which the amount will be transferred, when it is different from the currency of the payer's account.
- XML label: <CcyOfTrf>
- Occurrence: [1..1]
- Format: :[A-Z]{3.3} ISO 4217 Alpha-3 code for the relevant currency

#### 2.51 Expenses clause - ChargeBearer

- Definition: Indicates which of the intervening parties will bear the fees and expenses related to the operation.
- XML label: <ChrgBr>
- Occurrence: [0..1]
- Format: Alphabetic code.
- Codes allowed:

Code	Name	Definition
CRED	Chargeable to the Payee	The payee will bear the fees and expenses related to the operation (BEN)
DEBT	Chargeable to the Payer	The payer will bear the fees and expenses related to the operation (OUR)
SHAR	Shared expenses	The payer and the payee will each bear the fees and expenses incurred by their respective institutions (SHA)

Rules: It is advisable to include this detail at payment information level.

#### 2.52 Instruction for issuance of check - ChequeInstruction

- Definition: Information for the issuance of a check.
- XML label: <ChqInstr>
- Occurrence: [0..1]
- Format: This component contains the following elements:

Occurrence	Name	XML label	Format
[01]	Type of check	<chqtp></chqtp>	4 Code
[01]	Number of check	<chqnb></chqnb>	Max35Text maxLength: 35 minLength: 1
[01]	Method of delivery	<dlvrymtd></dlvrymtd>	
[11]	Code	<cd></cd>	4 Code
[01]	Recipient of the delivery	<dlvrto></dlvrto>	
[11]	Name	<nm></nm>	140 Max140Text maxLength: 140 minLength: 1

Occurrence	Name	XML label	Format
[01]	Address	<adr></adr>	
[01]	Name of street/avenue/square	<strtnm></strtnm>	70 Max70Text maxLength: 70 minLength: 1
[01]	Number/Door/Floor/Letter	<bldgnb></bldgnb>	16 Max16Text maxLength: 16 minLength: 1
[01]	Zip code	<pstcd></pstcd>	16 Max16Text maxLength: 16 minLength: 1
[01]	Town	<twnnm></twnnm>	35 Max35Text maxLength: 35 minLength: 1
[01]	Province	<ctrysubdvsn></ctrysubdvsn>	35 Max35Text maxLength: 35 minLength: 1
[01]	Country	<ctry></ctry>	2 Code
[02]	Address in free text	<adrline></adrline>	140 Max140Text maxLength: 140 minLength: 1
[01]	Priority of the instruction	<instrprty></instrprty>	4 Code
[01]	Place printed	<prtlctn></prtlctn>	Max35Text maxLength: 35 minLength: 1

- Can only be used when label 2.2 Means of payment has the value CHK Check/promissory note/direct debit payment.
- Its use is recommended If it is not used, what the payer and the payer's financial institution have agreed previously will be applied.
- All the elements in this label are optional, except the place printed label, as it corresponds to a rule of use for the Spanish community. If an element is not used, what the payer and the payer's financial institution have agreed previously will be applied.
- The labels for the recipient of the delivery will be used when they differ from those of the payee, at the request of the latter, their guardian or legal representative, with a view to facilitating payment.
- To complete the labels that form the delivery address, follow the same criteria as for the payee's address (2.79 <PstIAdr>).

The different elements are described below:

## 2.53 Type of check - ChequeType

- Definition: Defines the type of check that the payer's institution must issue. In the Spanish case, the rule of use related to the place printed label must also be taken into account.
- XML label: <ChqTp>
- Occurrence: [0..1]
- Format: Only this code can be used:

Code	Name	Definition
BCHQ	Bank check	Requests the issuance of a bank check. The payer's account is debited when the check is issued. The payer's financial institution prints the check and guarantees payment.
СССН	Ordinary check	Requests the issuance of an ordinary check/customer check. The payer's account is debited when the check is paid. The payer's financial institution prints the check but does not guarantee payment.
ELDR	Documents ordering payment at a future date: Promissory note/Direct debit payment	Requests the issuance of a document for payment at a future date (payment cannot be made earlier, although in commercial practice it may be used by the payee as a negotiable instrument with the payee's financial institution). The payer's financial institution prints the check but does not guarantee payment.

#### Rule for bank checks:

• To indicate the issuance of salary checks <PrtLctn> or <CtgyPurp><Cd> must be used.

Rule for payments with a future value date:

• To indicate the issuance of direct debit payments <ChqNb>, <PrtLctn> or <LclInstrm> must be used.

#### 2.54 Direct debit payment number - ChequeNumber

- Definition: Unequivocal unique identifier for the direct debit payment to be issued.
- XML label: <ChqNb>
- Occurrence: [0..1]
- Format: max35Text maxLength: 35, minLength: 1

#### Rules:

Only applicable to direct debit payments when automatic numbering has not been requested. It will consist of 7 numerical digits that will be incorporated in the payment number, shown in CMC7 characters. The institution will calculate the check digit.

The payment number cannot be repeated for the same payer account, unless the one issued first has previously been cancelled, paid or revoked.

#### 2.58 Method of delivery - DeliveryMethod

- Definition: Defines the way in which the payer's financial institution must deliver the check requested.
- XML label: <DlvryMtd>
- Occurrence: [0..1]
- Format: The following codes are allowed:

Code	Name	Definition
CRCD	Send to payee by courier	The check is sent to the payee by courier.
CRDB	Send by courier to the debtor.	The check is sent by courier to the party requesting it (payer).
MLCD	Send by mail to the payee	The check is sent by mail to the payee.
MLDB	Send by mail to the debtor.	The check is sent by mail to the party requesting it (payer).
PUDB	Collected by the payer	The debtor (payer) collects the check from their financial institution.

RGCD	Sent to the payee by registered mail	The check is sent by registered mail to the payee.
RGDB	Sent to the payer by registered mail	The check is sent by registered mail to the payer (debtor).

## 2.64 Priority of the instruction - InstructionPriority

- Definition: Indicates the degree of urgency or importance with which the payer's institution must process the instruction.
- XML label: <InstrPrty>
- Occurrence: [0..1]
- Format: Alphabetic code The following codes are allowed:

Code	Name	Definition
HIGH	High	The priority level is high
NORM	Normal	The priority level is normal

## 2.65 Maturity date/date of payment - ChequeMaturityDate

- Definition: Date on which the document can be debited to the payer's account.
- XML label: <ChqMtrtyDt>
- Occurrence: [0..1]
- Format: ISODate: YYYY-MM-DD (Year-Month-Day)

## Rules:

- This field is compulsory for the issuance of promissory notes and direct debit payments.
- It is not applicable to transfers or checks.

## 2.69 Place printed - PrintLocation

- Definition: Indicates where the check is to be printed.
- XML label: <PrtLctn>
- Occurrence: [0..1]
- Format: max35Text maxLength: 35, minLength: 1

Rule of use for the Spanish community:

• If label 2.52 Instruction for issuance of check is used, this element must be used to consign the document type whose issuance is requested, in 6 numerical positions, as follows:

Position	Values and definition
1	Defines the type of document to be issued, using these values: 1 – BANK CHECK 2 – SALARY CHECK 3 – Not used 7 – CUSTOMER CHECK

	8 – PROMISSORY NOTE 9 – DIRECT DEBIT PAYMENT
2	<ul> <li>Indicates whether the document issued is crossed or not (to be paid into an account or not), using these values:</li> <li>0 - WHAT WAS AGREED WITH THE INSTITUTION WILL BE APPLIED BY DEFAULT</li> <li>1 - CROSSED/TO BE PAID INTO AN ACCOUNT. (does not apply to direct debit payments)</li> <li>2 - UNCROSSED</li> </ul>
3	Indicates whether a letter is to accompany the document or not: 0 – WHAT WAS AGREED WITH THE INSTITUTION WILL BE APPLIED BY DEFAULT 1 – WITH LETTER (by default) 2 – WITH NO LETTER
4	Not used 0 – Not used
5	Not used 0 – Not used
6	Indicates whether the document is negotiable or non-negotiable. For use only with promissory notes: 0 – NEGOTIABLE 1 – NON-NEGOTIABLE

Example: The issuance of a bank check without a letter is requested. 102 must be entered. If a crossed promissory note (with a letter) is requested, and it is non-negotiable, 811001 must be entered.

## 2.70 Ultimate payer - UltimateDebtor

- Definition: Party that ultimately owes funds to the payee or to the ultimate payee. In Spain it is
  customary to designate this party as the party on whose behalf the operation is carried out (Payable
  by).
- XML label: <UltmtDbtr>
- Occurrence: [0..1]

#### Rules for SEPA transfers

- Details of the ultimate debtor are optional. They can be included in the payment information block (2.23) or in the individual transfer information block (2.70), but only in one of the two.
- The name and the identification are optional details.
- In the identification a single identifying code must be entered from the possible options for a legal entity, or an individual.
- The postal address cannot be included.

Rules for requesting issuance of checks:

- "Ultimate debtor" is optional and can only be included in label 2.70.
- If it is used, the name is compulsory and the postal address is optional.
- It is advisable to limit the name to 35 characters.
- Identification cannot be included.

## 2.77 Payee institution - CreditorAgent

- Definition: Identification of the financial institution where the payee holds the account to which payments will be credited.
- XML label: <CdtrAgt>
- Occurrence: [0..1]

## Rules for SEPA transfers

For SEPA transfers only the "Business Identification Code" (BIC) of the payee's institution can be indicated. The BIC is compulsory for cross-border operations to countries in the European Economic Area until January 31, 2016. Later it will be compulsory for SEPA cross-border transactions to countries that not are part of the European Economic Area.

If the BIC is not indicated for national transfers, the structure of this label must not be used.

## Identification of the financial institution – Financial Institution Identification

- Definition: identification of the financial institution..
- XML label: <FinInstnId>
- Occurrence: [1..1]

## BIC – "Business Identification Code" of the payee's institution

- Definition: BIC code of the payee's financial institution.
- XML label: <BIC>
- Occurrence: [0..1]

## 2.79 Payee - Creditor

- Definition: Party who is owed an amount.
- XML label: <Cdtr>
- Occurrence: [0..1]

## Rules for SEPA transfers

- The name of the payee is a required detail. The postal address and identification are optional.
- In the postal address the address label in free text can be entered twice, up to a total of 140 characters. The country is compulsory if the address is entered. It must be indicated using the relevant ISO 3166 Alpha-2 code.
- If identification is used, a single identifying code must be entered from the possible options for a legal entity, or an individual.

## Rules for other transfers in euros:

- The name of the payee is a required detail. Postal address and Identification are optional.
- It is advisable to limit the name to 35 characters.
- In the postal address, the address line in free text may be repeated, with a recommended maximum of 50 characters in each repetition. The country will be identified using the corresponding ISO 3166 Alpha-2 code.
- If identification is used, a single identifying code must be entered from the possible options for a legal entity, or an individual.
- Because of the technical limitations to interbank formats, it may not be possible for the payer institution to pass on to the payee institution full information about name, postal address and identification. In such cases, the payer institution will send as much information as possible, in accordance with its own criteria.

Rules for requesting issuance of checks:

- The name of the payee is a required detail. The postal address and identification are optional.
- It is advisable to limit the name to 35 characters.
- In the postal address, the address line in free text may be repeated, with a recommended maximum of 50 characters in each repetition. The country will be identified using the corresponding ISO 3166 Alpha-2 code.
- If identification is used, a single identifying code must be entered from the possible options for a legal entity, or an individual.

Rules for the postal remittance of documentation to the payee (transfer letter, check, promissory note or direct debit payment)

In postal address you can:

- either complete the labels for <StrtNm>, <PstCd> and <TwnNm>, adding <BldgNb> and <CtrySubDvsn> when necessary. In Spain, the label <PstCd> must contain 5 digits.
- or use two <AdrLine> address labels in free text, up to a total of 140 characters each, where the street and number appear in the first label and the post code is normally the first five characters of the second, followed by the town and province (separated by spaces or parenthesis, as normally written when sending a letter).

#### 2.80 Payee account - CreditorAccount

- Definition: Identification of the payee account where payment is to be made as a result of the payment operation ordered.
- XML label: <CdtrAcct>
- Occurrence: [0..1].

## IBAN – IBAN

- Definition: International Bank Account Number (IBAN) Code used internationally by financial institutions to give a customer's account a unique identity.
- XML label: <IBAN>
- Occurrence: [1..1]
- Format: IBAN2007Identifier / [A-Z]{2.2}[0-9]{2.2}[a-zA-Z0-9]{1.30}

## Rule for SEPA transfers:

• The IBAN is compulsory. This is a code consisting of up to 34 characters depending on the country where the payee's account is located.

#### Rule for other transfers in euros:

• All of the possibilities are allowed. Use of the IBAN is recommended whenever it is possible.

## Rule for requesting issuance of checks:

• Use of this label is not allowed.

## 2.81 Ultimate payee - UltimateCreditor

- Definition: Party to whom the funds transferred are ultimately owed. Only to be used if this party is different from the payee.
- XML label: <UltmtCdtr>
- Occurrence: [0..1]

#### Rules for SEPA transfers

• Details of the ultimate payee are optional.

- The name and the identification are optional.
- In the identification a single identifying code must be entered from the possible options for a legal entity, or an individual.
- The postal address cannot be included.

Rule for other transfers in euros and requests for issuance of checks:

• This label cannot be used.

## 2.86 Purpose – Purpose

- Definition: This optional detail indicates the purpose of the transfer. It is exclusively for use between the payer and the payee, so that none of the institutions involved in the payment chain uses it to process the operation.
- XML label: <Purp>
- Occurrence: [0..1]

#### Rules:

• Only used in the SEPA transfers block.

## 2.87 Code - Code

- This element is part of Purpose (2.86).
- Definition: Code identifying the purpose of the transfer.
- XML label: <Cd>
- Occurrence: [1..1]
- Format: Alphabetic code.

## Rules:

- If the payer uses it, it is passed along the payment chain to the payee's institution. The payee can make arrangements with their institution to receive this information.
- The table of possible ISO defined codes can be found at: <u>http://www.iso20022.org/external\_code\_list.page</u>

## 2.98 Item - RemittanceInformation

- Definition: Information optionally sent by the payer to the payee to allow the latter to reconcile the payment with the relevant commercial information.
- XML label: <RmtInf>
- Occurrence: [0..1]
- <u>Rule for SEPA transfers</u>. The information can be structured or unstructured.

## 2.99 Unstructured – Unstructured

- This element is part of Information (2.98).
- Definition: Information sent by the payer to the payee to reconcile the payment with the relevant commercial information. If it is used in transfers, it is transmitted without any changes along the payment chain to the payee.
- XML label: <Ustrd>
- Occurrences in SEPA transfer blocks and other transfers in euros: [0..n].

- Occurrences in check issuance request block: [1..4].
- Format: Max140Text maxLength: 140, minLength: 1.

#### Rule for SEPA transfers:

- This label is allowed only once: it is a free text with a maximum of 140 characters. If this label is repeated, the payer's institution will only transmit the text in the first occurrence, ignoring the rest.
- There is a freely usable encoding standard, defined by the EACT (European Association of Corporate Treasurers), to format the content of this field<sup>3</sup>

Rule for other transfers in euros:

• This label can only be used once: Although it is a free text with a maximum length of 140 characters, lengths greater than 70 characters may be incomplete when they reach the payee through the clearing channel.

Rule for request for issuance of checks, promissory notes and direct debit payments:

- When the payer requests that the check be accompanied by a letter, this label can be repeated up to 4 times, allowing the payer to enter free text with a maximum of 560 (140 x 4) characters, as a letter to accompany the document.
- When the issuance of checks, promissory notes, or direct debit payments is requested, they are always issued with a letter, and this label can be repeated according to the format described below. This information will be transferred to the letter or attached documents if the length is excessive, using 72-character fixed length lines, to facilitate printing in columns.
  - o Items up to 72 characters, inclusive: up to 400 <Ustrd> labels can be used.
  - Items with more than 72 characters: each item will be divided into two lines of 70 characters so up to 200 <Ustrd> labels can be used, if they all exceed 72 characters.
  - If the issuance of direct debit payments is requested and the items are up to 61 characters in length with the structure specified in notebook 68, 29 <Ustrd> labels can be included and the validations detailed in the notebook will be carried out:

F2	F3	F4	F5	F6
12	8	12	1	28
Bill reference Payment	Date of issuance	Amount	Sign	ltem

F2: Bill payment reference. This should be different for every item in the same payment.

F3: Date of issuance of the bill payment, in the format ddmmyyyy.

F4: Amount of the bill payment, with two decimal places, not indicating the decimal point, right aligned, completed with zeros to the left when necessary.

F5: Sign of the amount: D – negative; H – positive.

F6: Item for which payment is made. Left aligned, completed with blanks. This can be the same or different for each item comprising a payment.

<sup>&</sup>lt;sup>3</sup> The format can be found at: <u>http://www.eact.eu/main.php?page=SEPA</u>

## 2.100 Structured – Structured

- This element is part of Information (2.98).
- Definition: Allows the payee reference to be included, formulated according to the ISO 11649 standard "Financial services - - Core banking - - Structured creditor reference to remittance information". If it is used, it is transmitted without any changes along the payment chain to the payee.
- XML label: <Strd>
- Occurrence: [0..n]

## Rules:

- Applicable exclusively to SEPA transfers
- This label can only be used once. If this label is repeated, the payer's institution will only transmit the text in the first occurrence, ignoring the rest.

#### 2.120 Reference provided by the payee – CreditorReferenceInformation

- This element is part of Structured (2.100).
- Definition: In SEPA transfers, information given by the payee to identify the documents relating to the operation.
- XML label: <CdtrRefInf>
- Occurrence: [0..1]

#### Rules:

- When it is used, the payer's institution is not required to validate this information.
- When it is used, labels 2.121 and 2.126 must be completed.

## 2.121 Type – Type

- This element is part of the reference provided by the payee (2.120).
- Definition: Indicates the type of reference provided by the payee.
- XML label: <Tp>
- Occurrence: [0..1]

## 2.122 Code or Owner

- This element is part of Type (2.121).
- Definition: contains the Code label.
- XML label: <CdOrPrtry>
- Occurrence: [1..1]

## 2.123 Code – Code

- This element is part of code or owner (2.122).
- Definition: In SEPA transfers, this allows the payee's reference to be included, formulated in accordance with the ISO standard "ISO 11649 Financial services - Core banking - Structured creditor reference to remittance information". If it is used, it is transmitted without any changes along the payment chain to the payee.
- XML label: <Cd>
- Occurrence: [1..1]
- Format: Alphabetic code.
- Must be used

Code	Name	Definition
SCOR	StructuredCommunicationReference	This is a structured communication reference provided by the payee to identify the operation

## 2.125 Issuer – Issuer

- This element is part of Type (2.121).
- Definition: Identifier of the issuer of the reference.
- XML label: <lssr>
- Occurrence: [0..1]
- Format: Text with a maximum length of 35 characters.

## 2.126 Reference – Reference

- This element is part of the reference provided by the payee (2.120).
- Definition: Unique reference provided by the payee to refer to the operation.
- XML label: <Ref>
- Occurrence: [0..1]
- Format: Text with a maximum length of 35 characters.

## Rules:

• If the reference contains a check digit, the payee's institution is not required to validate it.

## 2. PAYMENT STATUS INFORMATION MESSAGE

Status information is provided via the pain.002.001.03 scheme when xml files are received from the pain.001.001.03 scheme according to different events (confirmation, rejection, returns). Confirmation is generated when the file with the first labels is received, omitting the labels for individual orders (<TxInfAndSts>).

Label	Contents
<msgld></msgld>	contract-date-time
<credttm></credttm>	fecha-hora (ISODATE)
<initgpty><id><orgid><bicorbei></bicorbei></orgid></id></initgpty>	BIC of institution
<orgnlmsgld></orgnlmsgld>	<msgld> of the original file</msgld>
<orgnlmsgnmld></orgnlmsgnmld>	<msgnmid> of the original file</msgnmid>
<orgninboftxs></orgninboftxs>	Operations in the original file
<orgnlctrlsum></orgnlctrlsum>	Amount of the original file
<grpsts></grpsts>	Status of the original file
<stsrsninf><orgtr><id><orgid><bicorbei></bicorbei></orgid></id></orgtr></stsrsninf>	BIC institution
<orgnlpmtinfld></orgnlpmtinfld>	<pmtinfld> of the original payment instruction</pmtinfld>
<orgninboftxs></orgninboftxs>	Operations in the original payment instruction
<orgnlctrlsum></orgnlctrlsum>	Amount of original payment instruction
<pmtinfsts></pmtinfsts>	Status of original payment instruction

<txinfandsts><orgnlinstrid></orgnlinstrid></txinfandsts>	<instrld> of the order</instrld>
<txinfandsts><orgnlendtoendid></orgnlendtoendid></txinfandsts>	<endtoendid> of the order</endtoendid>
<txinfandsts><txsts></txsts></txinfandsts>	RJCT (both for rejection and return)
<txinfandsts><stsrsninf><rsn><cd></cd></rsn></stsrsninf></txinfandsts>	Reason for rejection or return of the order
<txinfandsts><orgnitxref><amt><instdamt></instdamt></amt></orgnitxref></txinfandsts>	Currency and amount of the order
<txinfandsts><orgnitxref><reqdexctndt></reqdexctndt></orgnitxref></txinfandsts>	Date of original payment instruction process
<txinfandsts><orgnitxref><pmttpinf><lciinstrm><cd></cd></lciinstrm></pmttpinf></orgnitxref></txinfandsts>	Original local instrument code
<txinfandsts><orgnitxref><pmtmtd></pmtmtd></orgnitxref></txinfandsts>	Payment method in the original payment instruction
<txinfandsts><orgnitxref><rmtinf><ustrd></ustrd></rmtinf></orgnitxref></txinfandsts>	Remittance information
<txinfandsts><orgnitxref><dbtr><nm></nm></dbtr></orgnitxref></txinfandsts>	Name of the payee of the order
<txinfandsts><orgnitxref><dbtracct><id><iban></iban></id></dbtracct></orgnitxref></txinfandsts>	Charge account for the order
<txinfandsts><orgnitxref><dbtracct><ccy></ccy></dbtracct></orgnitxref></txinfandsts>	Charge account currency for the order
<txinfandsts><orgnitxref><dbtragt><fininstnid><bic></bic></fininstnid></dbtragt></orgnitxref></txinfandsts>	CAIXESBBXXX
<txinfandsts><orgnitxref><cdtragt><fininstnid><bic></bic></fininstnid></cdtragt></orgnitxref></txinfandsts>	In transfers, BIC of the payee's institution
<txinfandsts><orgnitxref><cdtr><nm></nm></cdtr></orgnitxref></txinfandsts>	Name of the payee
<txinfandsts><orgnitxref><cdtracct><id><iban></iban></id></cdtracct></orgnitxref></txinfandsts>	In transfers, account to which funds are credited

## 1.0 Group Header

- Definition: First level block, which must always contain the message. Characteristics shared by all the operations included in it.
- XML label: <GrpHdr>
- Occurrence: [1..1]

## 1.1 Message identification

- Definition: Reference assigned by the financial institution to identify the message unequivocally when it is sent to the customer.
- XML label: <Msgld>
- Occurrence: [1..1]
- Format: Max35Text maxLength: 35, minLength: 1

## 1.2 Date and time of creation - CreationDateTime

- Definition: Date and time when the financial institution created the message.
- XML label: <CreDtTm>
- Occurrence: [1..1]
- Format: ISODateTime YYYY-MM-DDThh: mm: ss (year-month-day)

Example: December 10, 2010, at 08:35 and 30 seconds. <CreDtTm>2010-12-10T08:35:30</CreDtTm>

## **1.5 Payer institution - DebtorAgent**

- Definition: Identification of the financial institution where the payer holds the account from which payments will be made.
- XML label: <DbtrAgt>
- Occurrence: [0..1]

## Rules:

• If used, only the BIC code ("Business Identification Code") of the payer's financial institution is allowed.

## 2.0 Information and status of the original group – OriginalGroupInformationAndStatus

- Definition: Second level of block, which must always contain the message. Information about original group, referred to in the payment status information message.
- XML label: <OrgnlGrpInfAndSts>
- Occurrence: [1..1]

#### 2.1 Identification of original message – OriginalMessageIdentification

- Definition: Reference assigned by the party that originally initiated the message, to identify unequivocally the original group of individual operations.
- XML label: <OrgnMsgId>
- Occurrence: [1..1]
- Format: Max35Text maxLength: 35, minLength: 1

#### 2.2 Identification of the name of the original message – OriginalMessageNameldentification

- Definition: Indicates the identifier of the name of the original message to which the message refers.
- XML label: <OrgnMsgNmId>
- Occurrence: [1..1]
- Format: Max35Text maxLength: 35, minLength: 1

#### Rules:

• This will include: pain.001.001.03.

#### 2.4 Number of original operations - OriginalNumberOfTransactions

- Definition: Number of individual operations contained in the original message. This acts as a control element.
- XML label: <OrgnlNbOfTxs>
- Occurrence: [0..1]
- Format: Max15NumericText [0-9]{1.15}

#### 2.5 Original control sum - OriginalControlSum

- Definition: Total of all individual amounts included in the original message, without taking currencies into account. This acts as a control element.
- XML Tag: <OrgnlCtrlSum>
- Occurrence: [0..1]
- Format: DecimalNumber fractionDigits: 17, totalDigits: 18
- There are 18 digits, 2 of which will be decimal. The decimal separator is a point [.].
- Rule of use: in SEPA only 2 decimal places are allowed

## 2.6 Status of group – GroupStatus

- Definition: Indicates the status of a group of operations.
- XML label: <GrpSts>
- Occurrence: [0..1]
- Format: Alphabetic code.
- The following are allowed:

Code	Name	Definition
PART	Partially accepted	Some operations have been accepted, while others do not yet have accepted status.
RJCT	Rejected	The payment initiation message, or the individual transfer contained in the payment initiation message, has been rejected,

#### 2.7 Information about reason for status – StatusReasonInformation

- Definition: Detailed information about the reason for the status.
- XML label: <StsRsnInf>
- Occurrence: [0..n]

#### Rules:

- Use this label only when label 2.6 group status is RJCT, rejected.
- When label 2.6 group status is PART (partially accepted) give information about the individual operations rejected in the information and operation status block (label 3.20).

## 2.8 Originator of status – StatusOriginator

- This element is part of the information about the reason for the status (2.7).
- Definition: Party that establishes the status.
- XML label: <StsOrgtr>
- Occurrence: [0..1]

#### Rules:

- In SEPA this label is compulsory
- The use of this component is limited to consigning the BIC that identifies the financial institution or the clearing house that has established the status.
- If the clearing house has no BIC, its identity will be indicated by the name label.

## 2.9 Reason for status – Reason

- This element is part of the reason for status information (2.7).
- Definition: Specifies the reason for which the status report is sent.
- XML label: <Rsn>
- Occurrence: [0..1]

Rules:

In SEPA this label is compulsory

## 2.10 Code – Code

- This element is part of reason for status (2.9).
- Definition: Code that indicates the reason for the status.
- XML label: <Cd>
- Occurrence: [1..1]
- Format: This component contains the following elements:

ISO code	Name in ISO	Reasons for rejection of a SEPA transfer
AC01	Incorrect account number	Incorrect account identifier (e. g. Invalid IBAN)
AC04	Account closed	· · · · · · · · · · · · · · · · · · ·
AC06	Account blocked	
AG01	Operation not allowed	
AG02	Invalid financial operation code	Incorrect operation code
AM01	Amount is zero	
AM02	Amount not allowed	
AM03	Currency not allowed	
AM04	Insufficient funds	
AM05	Duplicate	Duplicate payment
AM06	Amount too small	
AM07	Amount blocked	
AM09	Incorrect amount	
AM10	Invalid control sum	
BE01	Mismatch with final customer	
BE04	Creditor address missing	
BE05	Initiating party not recognized	
BE06	Unknown final customer	
BE07	Debtor address missing	
CNOR	Payee institution not registered	
DNOR	Payer institution not registered	
DT01	Date invalid	
ED01	Correspondent bank not allowed	
ED03	Balance information requested	
ED05	Settlement failed	
FF01	Invalid file format	Invalid file format
MD01	Direct debit payment order missing	
MD02	Compulsory information missing from direct debit payment order	
MD03	File format invalid for reasons other than grouping indicator	
MD04	File format invalid because of grouping indicator	
MD06	Request for reimbursement by end	

MD07	End customer deceased	
MS02	Unspecified reason, generated by customer	
MS03	Unspecified reason, generated by agent	Unspecified reason
NARR	Text	
RC01	Financial institution identifier incorrect	Financial institution identifier incorrect (e. g. invalid BIC)
RF01	Operation reference not unique	
RR01	Identifier missing in payer's account	Regulatory reasons
RR02	Name or address of payer missing	Regulatory reasons
RR03	Name or address of payee missing	Regulatory reasons
RR04	Regulatory reasons	Regulatory reasons
TM01	Time limit (Cut-off time)	File received after cut-off time

- The payer's financial institution can use any of the codes in the previous table, as agreed with the customer.
- The shaded reasons in the right-hand column are used to report the rejection of a SEPA transfer generated by the clearing house or another financial institution different from that of the payer.

#### 3.1 Identification of original payment information – Original PaymentInformationIdentification

- Definition: Unique identifier of the original payment information block assigned by the payer.
- XML label: <OrgnlPmtInfld>
- Occurrence: [0..1]
- Format: Max35Text maxLength: 35, minLength: 1

#### 3.2 Number of original operations - OriginalNumberOfTransactions

- Definition: Number of individual operations contained in the payment information block. This acts as a control element.
- XML label: <OrgnlNbOfTxs>
- Occurrence: [0..1]
- Format: Max5NumericText [0-9]{1.15}
- Rule of use: The status information message must include the number of operations in the original file.

#### 3.3 Original control sum - OriginalControlSum

- Definition: Total amount of all individual amounts included in the payment information block, without taking currencies into account. This acts as a control element.
- XML Tag: <OrgnlCtrlSum>
- Occurrence: [0..1]
- Format: DecimalNumber fractionDigits: 17, totalDigits: 18
- There are 18 digits, 2 of which will be decimal. The decimal separator is a point [.].
- The range of values allowed is from 0.01 to 9999999999999999.99.
- Rule of use: in SEPA the decimal part may only include 2 digits.
- Rule of use: The status information message must include the number of operations in the original file.

# 3.15 Operation information and status – TransactionInfor mationAndStatus

- Definition: Third level of block, optional in the message. Records the information about the original operation or operations referred to in the status information message.
- XML label: <TxInfAndSts>
- Occurrence: [0..n]

## 3.16 Identification of status – StatusIdentification

- Definition: Unique identification assigned by a payer to a payee with the aim of identifying the status reported unambiguously.
- XML label: <StsId>
- Occurrence: [0..1]
- Format: Max35Text maxLength: 35, minLength: 1

## 3.17 Identification of the original instruction – OriginalInstructionIdentification

- Definition: Unique original identifier assigned by a payer to a payee with the aim of identifying the original instruction unambiguously.
- XML label: <OrgnlInstrld>
- Occurrence: [0..1]
- Format: Max35Text maxLength: 35, minLength: 1

#### Rules:

• This information is the original point by point reference used between the payer and the payee to refer to the original instruction.

#### 3.18 Original end to end identification – OriginalEndToEndIdentification

- Definition: Unique original identifier assigned by the initiating party to refer unambiguously to the original operation. This information is transmitted without any changes along the payment chain.
- XML label: <OrgnlEndToEndId>
- Occurrence: [0..1]
- Format: Max35Text maxLength: 35, minLength: 1

#### 3.19 Status of the operation – TransactionStatus

- Definition: Specifies the status of an operation through the use of codes.
- XML label: <TxSts>
- Occurrence: [1..1]
- Format: Alphabetic code.
- Only this code is allowed:

Code	Name	Definition
RJCT	Rejected	The payment initiation message, or the individual transfer contained in the payment initiation message, has been rejected,

## 3.20 Information on reason for status – StatusReasonInformation

- Definition: Detailed information about the reason for the status.
- XML label: <StsRsnInf>
- Occurrence: [0..1]

#### SEE LABELS 2.7 TO 2.10 IN THIS SECTION

#### 3.32 Reference of the original operation – OriginalTransactionReference

- Definition: Key data referred to concerning the original operation.
- XML label: <OrgnITxRef>
- Occurrence: [0..1]

#### Rules:

• All the elements in the previous table that are used in the message must contain the same details as the elements in the original instruction message.

#### 3.34 Amount – Amount

- Definition: Amount of the original operation.
- XML label: <Amt>
- Occurrence: [1..1]

#### SEE LABEL 2.42 IN SECTION 1 OF THIS ANNEX.

#### 3.41 Date of execution requested – RequestedExecutionDate

- Definition: Date of execution requested for original operation.
- XML label: <ReqdExctnDt>
- Occurrence: [0..1]

SEE LABEL 2.17 IN SECTION 1 OF THIS ANNEX.

#### 3.55 Information about type of payment – PaymentTypeInformation

- Definition: Information about the type of payment in the original operation.
- XML label: <PmtTpInf>
- Occurrence: [0..1]

#### SEE LABELS 2.6 TO 2.15 IN SECTION 1 OF THIS ANNEX.

#### 3.68 Method of payment – PaymentMethod

- Definition: Means of payment specified in the original operation.
- XML label: <PmtMtd>
- Occurrence: [0..1]

## SEE LABEL 2.2 IN SECTION 1 OF THIS ANNEX.

#### 3.88 Remittance information – RemittanceInformation

- Definition: Remittance information in the original operation.
- XML label: <RmtInf>

• Occurrence: [0..1]

## SEE LABELS 2.98 TO 2.126 IN SECTION 1 OF THIS ANNEX.

## 3,121 Payer – Debtor

- Definition: Payer in the original operation.
- XML label: <Dbtr>
- Occurrence: [0..1]

SEE LABEL 2.19 IN SECTION 1 OF THIS ANNEX.

## 3.122 Payer's account – DebtorAccount

- Definition: Payer's account in the original operation.
- XML label: <DbtrAcct>
- Occurrence: [0..1]

SEE LABEL 2.20 IN SECTION 1 OF THIS ANNEX.

## 3.123 Payer's institution – DebtorAgent

- Definition: Payer's institution in the original operation.
- XML label: <DbtrAgt>
- Occurrence: [0..1]

Rules:

If used, only the BIC code ("Business Identification Code" of the payer's financial institution) is allowed.

SEE LABEL 2.21 IN SECTION 1 OF THIS ANNEX.

## 3.125 Payee's institution – CreditorAgent

- Definition: Payee's institution in the original operation.
- XML label: <CdtrAgt>
- Occurrence: [0..1]

## SEE LABEL 2.77 IN SECTION 1 OF THIS ANNEX.

## 3.127 Payee – Creditor

- Definition: Payee in the original operation.
- XML label: <Cdtr>
- Occurrence: [0..1]

## SEE LABEL 2.79 IN SECTION 1 OF THIS ANNEX.

## 3.128 Payee's account – CreditorAccount

- Definition: Payee's account in the original operation.
- XML label: <CdtrAcct>
- Occurrence: [0..1]

SEE LABEL 2.80 IN SECTION 1 OF THIS ANNEX.