



Orders in ISO 20022 format for issuance of transfers and cheques in euros



Series of banking standards and procedures Implementation Guide

**Adapted to version 1.0 RB 2017 SEPA Credit Transfer
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INTRODUCTION

This implementation guide and the ISO 20022-format messages detailed herein have been defined by Spanish credit institutions via their respective associations: Asociación Española de Banca (AEB); Confederación Española de Cajas de Ahorros (CECA); and Unión Nacional de Cooperativas de Crédito (UNACC).

It is, therefore, a standardised guide common to all the credit institutions that provide the services to which this guide refers.

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

For its practical application, there must be a prior agreement between the customer that demands the service and the credit institution that provides it.

This version has been revised and is compatible with the operational standards of Rulebook v.1.0 2017 and the Implementation Guidelines v1.0 2017 from the SEPA transfer scheme of the European Payments Council (EPC).

This guide will come into force on **19 November 2017**.

I. ISO 20022 STANDARD and the SEPA TRANSFER

I.1 What does ISO 20022 mean?

Regulation 260/2012, which sets out the technical and business requirements for transfers and direct debits in euros, establishes the obligation of using ISO 20022 messages to communicate payment orders that are not transmitted individually.

ISO – International Organisation for the Standardisation – is a global federation of national standardisation organisations, which has developed the international standard **ISO 20022** – Universal Financial Industry message scheme – for the financial sector.

ISO 20022 messages have been designed independently of the transport protocol that is used and do not include their own conventions for the transport message. The users of these messages are free to define the message transport, in accordance with the standards and practices of the network or community where its use is introduced.

I.2 What does SEPA mean?

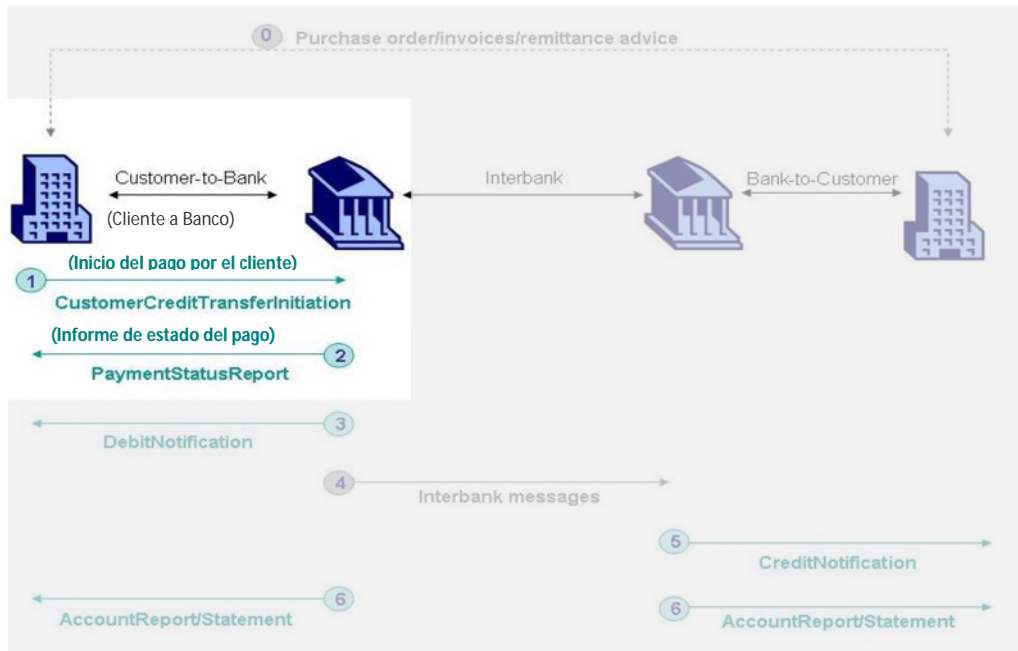
SEPA stands for Single Euro Payments Area¹. It is an initiative that establishes a truly integrated area for European payments in euros in which these payments are subjected to a uniform set of standards, norms and conditions.

The SEPA transfer is a basic payment tool for making deposits in euros, without a quantity limit, between customer bank accounts within the scope of SEPA, electronically and in a completely automated way.

¹ SEPA comprises the European Union countries plus Iceland, Liechtenstein, Norway, Switzerland, Monaco, and San Marino. The most up-to-date information can be found in the documentation section on the official website of the EPC: <http://www.europeanpaymentscouncil.eu/>

I.3 ISO 2022 payment initiation messages

The image below shows the scope of ISO 2022 messages for payment initiation.



The ISO 2022 standard covers all possible messages from the initiation of a payment transaction until it reaches the recipient. The number on the list corresponds to the number on the chart:

1. Initiation of payment through the payment initiation message (transfers and cheque requests in the case of this guide).
2. Information on the status of the transaction through the payment status information message.
3. Possibility of sending the initiating party a debit note between the financial institution and its customer.
4. Messages to transport the payment transaction by the different financial institutions that can intervene in the payment chain.
5. Possibility of sending the creditor a credit note between the financial institution and its customer.
6. Information from the financial institution to its customer regarding movements recorded in the account balances.

This guide details the adaptations of messages marked 1 and 2 to the specific requirements of the Spanish community, to initiate transfers and request the issuance of cheques.

This guide has been prepared in accordance with the following payment initiation and payment status information messages:

- Customer Credit Transfer Initiation (Initiation of transfers by the customer). The corresponding XML scheme is **pain.001.001.03**
- Payment Status Report (Information on the status of the payment). Its corresponding XML scheme is **pain.002.001.03**

For SEPA transfers, the following table shows the data sets of the SEPA transfer scheme with the messages adapted by the EPC:

SEPA transfer scheme	ISO 20022 standard XML
DS-01, Information on the transfer from the debtor to the institution	Customer Credit Transfer Initiation (pain.001.001.03)
Rejection, from the DS-03 for the rejection by the debtor agent	Reject – Payment Status Report (pain.002.001.03)

This guide includes the rules of use and format considered necessary by the Spanish banking community for the issuing of SEPA transfers.

The explanatory documents prepared for the ISO should also be taken into account:

- “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 – Date 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 – Date 8 January, 2009”.

From 19 November, 2017, it is compulsory to accept the ISO20022 XML messages published by the EPC in the document: “SEPA Credit Transfer Scheme Customer to Bank Implementation Guidelines”². This document has been used to prepare the ISO20022 XML SEPA transfers messages contained in this guide.

I.4 Links

The documents in English containing the complete definition of the ISO **20022** messages, as well as the corresponding user guide, can be download from the ISO website:

http://www.iso20022.org/payments_messages.page

We recommend that you consult the following documents (in English) on the EPC website:

- “SEPA Credit Transfer Scheme Rulebook” and
- “SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines”

<https://www.europeanpaymentscouncil.eu/what-we-do/sepa-credit-transfer/sepa-credit-transfer-rulebook>

In addition, when applicable, refer to two other ISO standards:

- ISO 3166-1 Alpha-2: The list of country codes can be found on the following website: 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 found on the following website: http://www.iso.org/iso/fr/home/store/catalogue_tc/catalogue_detail.htm?csnumber=46121

² <https://www.europeanpaymentscouncil.eu/sites/default/files/KB/files/EPC132-08%20SCT%20C2B%20IG%202017%20V1.0.pdf>

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 the channelling of the following transactions, through the payment initiation message:

- Transfer orders in euros corresponding to payments from companies, public bodies, and other customers (hereinafter debtors) to be paid into the accounts of the beneficiaries.

For this service, requests for the issuance of the following types of transfers will be channelled:

- SEPA transfers (national and cross-border within the SEPA zone).
 - Other cross-border transfers (not in the SEPA zone) in euros.
- Orders for issuance of bank cheques for national payments in euros.

All the accounts in the European Economic Area will be communicated in IBAN format³.

The second service consists of providing the debtor information on the status of the transaction sent previously in a payment initiation message. To provide this, the debtor's credit institution will use the payment status information message. This guide establishes the content of the message to communicate the rejection of a complete payment initiation message, or of specific transactions within a payment initiation message.

³ The IBAN specifications can be found in ISO 13616 that you can download from the following website:
https://www.swift.com/sites/default/files/resources/swift_standards_ibanregistry.pdf

2. CHARACTERISTICS

2.1. PARTIES INVOLVED IN A PAYMENT INITIATION MESSAGE

The Spanish community has drawn up this guide to be used in a direct relationship between the debtor and the financial institution that holds the charge account. It therefore does not include possible intermediary financial institutions.

In this scenario of a direct relationship, the ISO 20022 standard anticipates that up to seven different figures can be involved in a payment initiation message. Each of them is specified in the following table, together with their definition.

Term	Synonyms	Description
Debtor	<i>Originator, Ordering Party, Buyer</i>	Party that owes a monetary amount to the (ultimate) creditor. Use: Required information. Holder of the charge account that will be used to make the payment. This may, or may not, coincide with the ultimate debtor.
Ultimate Debtor	<i>Originator Reference Party</i>	Party that ultimately owes a monetary amount to the (ultimate) creditor. Use: Optional detail. This is the party that owes a monetary amount to the (ultimate) creditor having received goods or services, gifts, etc., and is the party responsible for making the payment. This may coincide with the account holder where the debtor's company will debit the payment (the debtor), or may be different from this. This is usually the buyer. It must only be specified when it is different from the debtor.
Initiating Party		Party that initiates the payment. This may be the debtor or another party that initiates the payment in their name. Use: Required information. The party that sends the payment instructions to the issuing institution. This may be the debtor or another party that initiates the payment in their name, for example, a shared services centre or payment factory.
Creditor	<i>Beneficiary, Seller</i>	Party to whom a monetary amount is owed. Use: Required information. Holder of the account where the funds received from the debtor/initiating party will be credited. This may be the ultimate creditor or a different party.
Ultimate Creditor	<i>Ultimate Beneficiary, Beneficiary Reference Party</i>	Party that ultimately owes a monetary amount. Use: Optional detail. Party that is the ultimate creditor of the transfer. May or may not coincide with the creditor. This is usually the seller.
Debtor agent / Bank of the debtor	<i>Bank (Originating Bank, Originator's Bank, Debtor's Bank)</i>	Financial institution where the debtor holds their account. Use: Financial institution where the debtor holds an account and which receives the payment order to be carried out from the initiating party. If the debtor is the same as the buyer, it is the buyer's financial institution.
Creditor agent	<i>Bank (Beneficiary's Bank, Seller's Bank)</i>	Financial institution where the creditor holds an account. Use: Financial institution that receives the payment message from the holder of an account or another party mentioned in the message and that pays the funds into the account. The creditor's bank is the creditor's financial institution, If the creditor coincides with the seller, this is the seller's financial institution.

2.2. SEPA TRANSFER ORDERS

SEPA transfer orders and their execution have the following characteristics:

- They are transfers between accounts. Both the debtors and the beneficiaries must have accounts open in the credit institutions associated with the SEPA transfer scheme.
- The transactions will be in euros and destined for countries in the SEPA zone.
- In relation to operational expenses, each party assumes the fees applicable for its institution. The debtor agent will transfer the entire amount of the transfer.

With prior agreement with the institution, there is the possibility of requesting the issuance of the SEPA transfer to credit the creditor on the same day as the execution date. This functionality, which is optional for the debtor agent, requires the agent's consent for its use.

2.3. OTHER TRANSFER ORDERS

- Debtors will also be able to request other cross-border transfers in euros from credit institutions when they are destined for countries that are not in the SEPA zone.
- The data provided by the debtor for the creditor will be transferred in its entirety until it reaches the creditor, provided that is possible. Due to technical limitations of interbank formats, it is possible that the debtor agent cannot get the full information provided to the creditor's institution.

2.4 ISSUANCE OF CHEQUES

- Debtors can arrange for the issuance of bank cheques from credit entities, only for national payments.

3. OPERATIONAL INSTRUCTIONS

The files containing the transfer orders and issuances of cheques must be in the possession of the institution at least three business days before the issuance date.

The date set for the issuance of the transfers and cheques must coincide with a business day and if it does not, the issuance date will be the next business day.

Debtors must deliver a file with the characteristics specified in Annexes 1 and 2.

For technical reasons it may be appropriate to establish a maximum limit in the number of transactions to include in each file, which must be communicated to the institution.

III. ANNEXES

ANNEX 1 – MESSAGE ORGANISATION

1. USING THIS GUIDE

If the structure of the messages defined in this guide (see Annex 1, epigraph 4) is compared to that defined in the document “ISO 20022 Message Definition”:

- There are gaps in the numbering of the elements, due to the fact that this guide does not use all the elements of the ISO 20022 message. Unless previously agreed with your financial institution, the elements that are not included should not be used.
- In SEPA transfers there are differences in the numbering and occurrence of the elements, due to the fact that this guide follows the SEPA transfer initiation message criterion (pain.001.001.03) published by the EPC in its IG v 1.0 SCT.
- Rules of use specific to the Spanish community have been defined for certain elements of the messages. These rules must be observed in order to avoid the debtor agent rejecting the entire message or some of the payments within it, or that it has details that are ignored. These use rules are indicated in the description of the corresponding element.

The description of each element of the message and rules is detailed in this way in Annex 2:

Contents	Number referring to the description for that element 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 must be used
XML Label	Name of the XML label for the element
Occurrence	Indicates if the element is optional or compulsory and the number of times that it can be repeated. This information is expressed between square brackets in the following way: [1...1] = compulsory, only appears once [1...n] = compulsory and repetitive. n = unlimited number of times [0...1] = optional, only appears once [0...n] = optional and repetitive. n = unlimited number of times When only one of different possible elements can appear, it is indicated with {OR ... OR} in front of the various elements
Format	Indicates the values of the element and the data format
Rules	Indicates any specific rule that affects the occurrence or values of the element

2. PERMITTED CHARACTERS

The ISO 20022 messages must use the standard UTF8 character encoding. The set of Latin characters normally utilised in international communication must be used, which comprises the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5
6 7 8 9
/ - ? : () . , ' +
Space

The conversion of invalid characters to valid SEPA characters is made using the following rule:

Ñ, ñ to N, n
Ç, ç to C, c

In addition, there are five characters that cannot be used in a literal way in ISO 20022, except when used to define labels, or within a comment or process instruction. When used in any free text, they must be substituted for their ASCII character:

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

3. MESSAGE ORGANISATION

3.1. Transfer initiation message

The ISO 20022 transfer initiation message from the customer (**pain.001.001.03**) is composed of three main parts or blocks:

A. Group Header

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

- Message Identification.
- Creation Date and Time.
- Number of Transactions (1 if the message contains a single transaction, n if it contains multiple).
- Initiating Party (party that sends the message).

The Spanish community has defined a rule to be used for the identification of the “Initiating party”: In this label the debtor must enter the NIF-suffix (tax ID number) that they use.

B. Payment information

The payment information block is compulsory and may be repeated. It contains elements relating to the debtor in the transaction. Elements that always appear in this block are:

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

All transactions within this block must have the same debtor account and debtor agent, the same requested execution date and the same payment method. Therefore, if the initiating party or the debtor have to issue payments in the same file, for example, to debit them from different accounts or with different execution dates, 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, which the debtor must select, but they may not appear in both. For example:

- Payment Type Information
- Ultimate Debtor
- Charges Bearer

Section 4 describes the structure of the three possible “Payment information block” types covered in this guide:

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

C. Credit transfer transaction information

The individual transfer information block is part of the payment information block. It is compulsory and can be repeated n times. It contains elements relating to the creditor of the transaction, such as amount, creditor, creditor agent, and remittance information of the transaction.

The payment instructions are the combination of the payment information block (B) and the individual transfer information block (C). According to the payment information block type that is used, this block will contain either individual SEPA transfer information, or other individual transfers in euros or other currencies, or specific requests for the issuance of cheques. Section 4 describes the structure of block C, within the corresponding block B type.

Below, is a summary of the structure of the pain.001.001.03 message defined in this guide, with labels that contain:

Label	Occurrence
Root of the message	[1...1]
A. HEADER	[1...1]
Message Identification	[1...1]
Creation Date and Time	[1...1]
Number of transactions	[1...1]
Control sum	[0...1]
+ Initiating party	[1...1]
B. PAYMENT INFORMATION	[1...n]
Payment information identification	[1...1]
Payment method	[1...1]
Batch booking	[0...1]
Number of transactions	[0...1]
Control sum	[0...1]
+ Payment type information	[0...1]
Requested execution date	[1...1]
+ Applicant	[1...1]
+ Debtor account	[1...1]
+ Debtor agent	[1...1]
+ Ultimate debtor	[0...1]
Expenses clause	[0...1]

Label	Occurrence
C. INDIVIDUAL TRANSFER INFORMATION	[1...n]
+ Payment identification	[1...1]
+ Payment type information	[0...1]
+ Amount	[1...1]
+ Instruction for issuance of cheque	[0...1]
+ Ultimate debtor	[0...1]
+ Creditor agent	[0...1]
+ Recipient	[0...1]
+ Creditor account	[0...1]
+ Ultimate creditor	[0...1]
+ Purpose	[0...1]
+ Remittance information	[0...1]

The + sign indicates that this label is broken down into other lower ranking elements.

3.2. Payment status information message

The payment status information message (**pain.002.001.03**) is sent by the institution that has executed the payment to the initiating party, to inform them of the status of one or more payment instructions. It can be used to communicate the status of a complete transfer initiation message, or to communicate the status of a specific transaction due to later actions or instructions, such as the cancellation of the payment through a payment cancellation request message.

The status can be communicated at a group or individual transaction level. Some status codes can only be used at the group level, for example, "Partially accepted" and "Received". Other codes can be used at both levels, such as "Pending", "Rejected", and the various possible states of acceptance.

Payment status information messages refer to original payment instructions reference either by only including

references to the original message, or by including both these and a set of elements from the original instruction.

This guide includes this message for the purposes of being able to inform the debtor of the rejection of one or more requests for transfer issuances and cheques. Its use must always be governed by a bilateral agreement between the debtor and their financial institution.

The ISO 20022 payment status information message is composed of three main parts or blocks.

A. Group Header

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

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

B. Original Group Information and Status

This information block and group status is compulsory and appears only once. It contains elements relating to the original transfer initiation message from the customer and may contain the global status for everything in the original message.

C. Transaction Information and Status

The information block and transaction status is optional and repetitive. It contains elements that refer to the transactions within the original message and may include the status of each original individual transaction.

Below is a summary of the pain.002.001.03 message structure defined in this guide, with labels that contain:

Label	Occurrence
Root of the message	[1...1]
A. HEADER	[1...1]
Message Identification	[1...1]
Creation Date and Time	[1...1]
+ Debtor agent	[0...1]
B. ORIGINAL GROUP INFORMATION AND STATUS	[1...1]
Original message identification	[1...1]
Identification of the original message name	[1...1]
Group status	[0...1]
+ Reason status information	[0...n]
C. INFORMATION AND STATUS OF THE ORIGINAL TRANSACTION	[0...n]
+ Original payment information identification	[1...1]
Information on the status of the transaction	[0...1]
+ Reason status information	[0...n]
+ Information and status of the transaction	[0...n]

The + sign indicates that this label is broken down into other lower ranking elements.

4. MESSAGE STRUCTURE

4.1. Transfer initiation message

According to the agreement with the financial institution, the transfer initiation message may contain up to three different types of payment information blocks. Each has specific characteristics for ordering these types of transactions and, where applicable, they must always appear in this order in the message:

- SEPA transfers.
- Other transfers in euros (not SEPA transfers).
- Request for issuance of cheques.

The structure specific to each is detailed below. The message must contain at least one payment information block, of any of the above-mentioned types.

4.1.1. SEPA transfers

The table shows the elements that must be used to initiate SEPA transfers. The criterion of the transfer initiation message (pain.001.001.03) published by the EPC in the “Customer to Bank Implementation Guidelines” has been followed, particularly in respect to the numbering of the index and label occurrences; the three message blocks are separated by a double line.

The shaded cells indicate that the element is a component, in other words, is composed of lower ranking elements. Annex 2 contains a more detailed description of each element of the message.

Index EPC	Occurrence	Name	<XML label>	Length
	[1..1]	+ Root of the message	<CstmrCdtTrflnitn>	
1.0	[1..1]	+ Header	<GrpHdr>	
1.1	[1..1]	++ Message Identification	<Msgld>	35
1.2	[1..1]	++ Creation Date and Time	<CreDtTm>	19
1.4	[1..1]	++ Number of transactions	<NbOfTxs>	15
1.5	[1..1]	++ Control sum	<CtrlSum>	18
1.6	[1..1]	++ Initiating party	<InitgPty>	
1.7	[0..1]	+++ Name	<Nm>	70
1.9	[0..1]	+++ Identification	<Id>	
1.10	[1..1] {Or	++++ Organisation Identification	<Orgld>	
	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++++ Code	<Cd>	4
	[1..1] Or}}	+++++++ Proprietary	<Prtry>	35
	[0..1]	+++++++ Issuer	<Issr>	35
1.11	[1..1] Or}	++++ Private individual	<Prvtld>	
	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
	[1..1]	+++++ Date of birth	<BirthDt>	10
	[0..1]	+++++ Province of birth	<PrvcOfBirth>	35
	[1..1]	+++++ City of birth	<CityOfBirth>	35
	[1..1]	+++++ Country of birth	<CtryOfBirth>	2
	[1..1] Or}}	+++++ Other	<Othr>	

Index EPC	Occurrence	Name	<XML label>	Length
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	++++++ Code	<Cd>	4
	[1..1] Or}}	++++++ Proprietary	<Prtry>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.0	[1..n]	+ Payment information	<PmtInf>	
2.1	[1..1]	++ Payment information identification	<PmtInflId>	35
2.2	[1..1]	++ Payment method	<PmtMtd>	3
2.3	[0..1]	++ Batch booking	<BtchBookg>	5
2.4	[1..1]	++ Number of transactions	<NbOfTxs>	15
2.5	[1..1]	++ Control sum	<CtrlSum>	18
2.6	[0..1]	++ Payment type information	<PmtTplnf>	
2.7	[0..1]	+++ Instruction priority	<InstrPrty>	4
2.8	[0..1]	+++ Service level	<SvcLvl>	
2.9	[1..1]	++++ Code	<Cd>	4
2.11	[0..1]	+++ Local instrument	<LclInstrm>	
2.12	[1..1] {Or	++++ Code	<Cd>	4
2.13	[1..1] Or}	++++ Proprietary	<Prtry>	35
2.14	[0..1]	+++ Category purpose	<CtgyPurp>	
	[1..1]	++++ Code	<Cd>	4
2.15	[1..1]	++ Requested execution date	<ReqdExctnDt>	10
2.17	[1..1]	++ Debtor	<Dbtr>	
2.18	[1..1]	+++ Name	<Nm>	70
2.19	[0..1]	+++ Postal address	<PstlAdr>	
2.28	[0..1]	++++ Country	<Ctry>	2
2.29	[0..2]	++++ Address line	<AdrLine>	70
2.30	[0..1]	+++ Identification	<Id>	
2.31	[1..1] {Or	++++ Organisation Identification	<OrgId>	
	[1..1] {{Or	++++ BIC or BEI	<BICOrBEI>	11
	[1..1] Or}}	++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	++++++ Code	<Cd>	4
	[1..1] Or}}	++++++ Proprietary	<Prtry>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.32	[1..1] Or}	++++ Private individual	<PrvtId>	
	[1..1] {{Or	++++ Date and place by birth	<DtAndPlcOfBirth>	
	[1..1]	++++ Date of birth	<BirthDt>	10
	[0..1]	++++ Province of birth	<PrvcOfBirth>	35
	[1..1]	++++ City of birth	<CityOfBirth>	35
	[1..1]	++++ Country of birth	<CtryOfBirth>	2
	[1..1] Or}}	++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	++++++ Code	<Cd>	4
	[1..1] Or}}	++++++ Proprietary	<Prtry>	35

Index EPC	Occurrence	Name	<XML label>	Length
	[0..1]	+++++ Issuer	<Issr>	35
2.35	[1..1]	++ Debtor account	<DbtrAcct>	
2.36	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34
2.38	[0..1]	+++ Currency	<Ccy>	3
2.40	[1..1]	++ Debtor agent	<DbtrAgt>	
2.41	[1..1]	+++ Financial institution identification	<FinInstnId>	
2.42	[0..1]	++++ BIC of the financial institution	<BIC>	11
2.46	[0..1]	++++ Other	<Othr>	
2.47	[1..1]	+++++ Identification	<Id>	35
2.52	[0..1]	++ Ultimate debtor	<UltmtDbtr>	
2.53	[0..1]	+++ Name	<Nm>	70
2.55	[0..1]	+++ Identification	<Id>	
2.56	[1..1] {Or	++++ Organisation Identification	<OrgId>	
	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++ Code	<Cd>	4
	[1..1]Or}}	+++++ Proprietary	<Prtry>	35
	[0..1]	+++++ Issuer	<Issr>	35
2.57	[1..1]Or}	++++ Private individual	<PrvtId>	
	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
	[1..1]	+++++ Date of birth	<BirthDt>	10
	[0..1]	+++++ Province of birth	<PrvcOfBirth>	35
	[1..1]	+++++ City of birth	<CityOfBirth>	35
	[1..1]	+++++ Country of birth	<CtryOfBirth>	2
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++ Code	<Cd>	4
	[1..1]Or}}	+++++ Proprietary	<Prtry>	35
	[0..1]	+++++ Issuer	<Issr>	35
2.60	[0..1]	++ Charge bearer	<ChrgBr>	4
2.63	[1..n]	++ Credit Transfer Transaction Information	<CdtTrfTxInf>	
2.64	[1..1]	+++ Payment identification	<PmtId>	
2.65	[0..1]	++++ Instruction identification	<InstrId>	35
2.66	[1..1]	++++ End to end identification	<EndToEndId>	35
2.67	[0..1]	+++ Payment type information	<PmtTplnf>	
2.69	[0..1]	++++ Service level	<SvcLvl>	
2.70	[1..1]	+++++ Code	<Cd>	4
2.72	[0..1]	++++ Local instrument	<LclInstrm>	
2.73	[1..1] {Or	+++++ Code	<Cd>	35
2.74	[1..1]Or}	+++++ Proprietary	<Prtry>	35
2.75	[0..1]	++++ Transfer Type	<CtgyPurp>	
	[1..1]	+++++ Code	<Cd>	4

Index EPC	Occurrence	Name	<XML label>	Length
2.76	[1..1]	+++ Amount	<Amt>	
2.77	[1..1]	++++ Instructed amount	<InstdAmt>	18
2.80	[0..1]	+++ Charge bearer	<ChrgBr>	4
2.82	[0..1]	+++ Ultimate debtor	<UltmtDbtr>	
2.83	[0..1]	++++ Name	<Nm>	70
2.85	[0..1]	++++ Identification	<Id>	
2.86	[1..1] {Or	+++++ Organisation identification	<Orgld>	
	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	
	[0..1]	+++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++ Code	<Cd>	4
	[1..1] Or}}	+++++ Proprietary	<Prtry>	35
	[0..1]	+++++ Issuer	<Issr>	35
2.87	[1..1]Or}	+++++ Private individual	<Prvtld>	
	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
	[1..1]	+++++ Date of birth	<BirthDt>	10
	[0..1]	+++++ Province of birth	<PrvcOfBirth>	35
	[1..1]	+++++ City of birth	<CityOfBirth>	35
	[1..1]	+++++ Country of birth	<CtryOfBirth>	2
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++ Code	<Cd>	4
	[1..1] Or}}	+++++ Proprietary	<Prtry>	35
	[0..1]	+++++ Issuer	<Issr>	35
2.96	[0..1]	+++ Creditor agent	<CdtrAgt>	
	[1..1]	++++ Creditor financial institution identification	<FinInstnld>	
	[0..1]	+++++ Creditor agent BIC	<BIC>	11
2.98	[1..1]	+++ Creditor	<Cdtr>	
2.99	[1..1]	++++ Name	<Nm>	70
2,100	[0..1]	++++ Postal address	<PstlAdr>	
2,109	[0..1]	+++++ Country	<Ctry>	2
2,110	[0..2]	+++++ Address line	<AdrLine>	70
2,111	[0..1]	++++ Identification	<Id>	
2,112	[1..1] {Or	+++++ Organisation identification	<Orgld>	
	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++ Code	<Cd>	4
	[1..1] Or}}	+++++ Proprietary	<Prtry>	35
	[0..1]	+++++ Issuer	<Issr>	35
2,113	[1..1]Or}	+++++ Private individual	<Prvtld>	
	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
	[1..1]	+++++ Date of birth	<BirthDt>	10

Index EPC	Occurrence	Name	<XML label>	Length
	[0..1]	+++++++ Province of birth	<PrvcOfBirth>	35
	[1..1]	+++++++ City of birth	<CityOfBirth>	35
	[1..1]	+++++++ Country of birth	<CtryOfBirth>	2
	[1..1] Or}}	+++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++++ Code	<Cd>	4
	[1..1] Or}}	+++++++ Proprietary	<Prtry>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2,116	[1..1]	+++ Creditor account	<CdtrAcct>	
	[1..1]	++++ Identification	<Id>	
	[0..1]	+++++ IBAN	<IBAN>	34
2,117	[0..1]	+++ Ultimate creditor	<UltmtCdtr>	
2,118	[0..1]	++++ Name	<Nm>	70
2,120	[0..1]	++++ Identification	<Id>	
2,121	[1..1] {Or	+++++ Organisation identification	<Orgld>	
	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++++ Code	<Cd>	4
	[1..1]Or}}	+++++++ Proprietary	<Prtry>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2,122	[1..1]Or}	+++++ Private individual	<Prvtld>	
	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
	[1..1]	+++++++ Date of birth	<BirthDt>	10
	[0..1]	+++++++ Province of birth	<PrvcOfBirth>	35
	[1..1]	+++++++ City of birth	<CityOfBirth>	35
	[1..1]	+++++++ Country of birth	<CtryOfBirth>	2
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	+++++++ Code	<Cd>	4
	[1..1]Or}}	+++++++ Proprietary	<Prtry>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2,127	[0..1]	+++ Purpose	<Purp>	
2,128	[1..1]	++++ Code	<Cd>	4
2,133	[0..1]	+++ Remittance information	<RmtlInf>	
2,134	[0..1]	++++ Unstructured	<Ustrd>	140
2,135	[0..1]	++++ Structured	<Strd>	
2,138	[0..1]	+++++ Reference provided by the creditor	<CdtrRefInf>	
2,139	[0..1]	+++++ Type	<Tp>	
2,140	[1..1]	+++++++ Code or Proprietary	<CdOrPrtry>	
2,141	[1..1]	+++++++ Code	<Cd>	4
2,143	[0..1]	+++++++ Issuer	<Issr>	35
2,144	[0..1]	+++++ Reference	<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, for which the transfer initiation message has been used (pain.001.001.03) published by ISO20022.

The three message blocks are divided by a double line. The shaded cells indicate that the element is a component, in other words, is composed of lower ranking elements. Annex 2 contains a more detailed description of each element of the message.

Index ISO	Occurrence	Name	<XML label>	Length
	[1..1]	+ Message root	<CstmrCdtTrflnItn>	
1.0	[1..1]	+ Header	<GrpHdr>	
1.1	[1..1]	++ Message Identification	<MsgId>	35
1.2	[1..1]	++ Creation Date and Time	<CreDtTm>	19
1.6	[1..1]	++ Number of transactions	<NbOfTxs>	15
1.7	[0..1]	++ Control sum	<CtrlSum>	18
1.8	[1..1]	++ Initiating party	<InitgPty>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1] } {Or	++++ Organisation Identification	<OrgId>	
	[1..1] } {Or	+++++ BIC or BEI	<BICOrBEI>	11
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Name of scheme	<SchmeNm>	
	[1..1] } {Or	+++++++ Code	<Cd>	4
	[1..1] Or}}	+++++++ Proprietary	<Prtry>	35
	[0..1]	+++++++ Issuer	<Issr>	35
	[1..1] Or}	++++ Private individual	<PrvtId>	
	[1..1] } {Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
	[1..1]	+++++ Date of birth	<BirthDt>	10
	[0..1]	+++++ Province of birth	<PrvcOfBirth>	35
	[1..1]	+++++ City of birth	<CityOfBirth>	35
	[1..1]	+++++ Country of birth	<CtryOfBirth>	2
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++++ Name of scheme	<SchmeNm>	
	[1..1] } {Or	+++++++ Code	<Cd>	4
	[1..1] Or}}	+++++++ Proprietary	<Prtry>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.0	[1..n]	+ Payment information	<PmtInf>	
2.1	[1..1]	++ Payment information identification	<PmtInfId>	35
2.2	[1..1]	++ Payment method	<PmtMtd>	3
2.3	[0..1]	++ Batch booking	<BtchBookg>	5
2.4	[0..1]	++ Number of transactions	<NbOfTxs>	15
2.5	[0..1]	++ Control sum	<CtrlSum>	18
2.6	[0..1]	++ Payment type information	<PmtTplnf>	

Index ISO	Occurrence	Name	<XML label>	Length
2.7	[0..1]	+++ Instruction priority	<InstrPrty>	4
2.14	[0..1]	+++ Category purpose	<CtgyPurp>	
2.15	[1..1]{Or	++++ Code	<Cd>	4
2.16	[1..1]Or}	++++ Proprietary	<Prtry>	35
2.17	[1..1]	++ Requested execution date	<ReqdExctnDt>	10
2.19	[1..1]	++ Debtor	<Dbtr>	
2.19	[0..1]	+++ Name	<Nm>	70
2.19	[0..1]	+++ Postal address	<PstlAdr>	
2.19	[0..1]	++++ Country	<Ctry>	2
2.19	[0..2]	++++ Address line	<AdrLine>	70
2.19	[0..1]	+++ Identification	<Id>	
2.19	[1..1]{Or	++++ Organisation Identification	<OrgId>	
2.19	[1..1]{{Or	+++++ BIC or BEI	<BICOrBEI>	11
2.19	[1..1]Or}}	+++++ Other	<Othr>	
2.19	[1..1]	+++++ Identification	<Id>	35
2.19	[0..1]	+++++ Name of scheme	<SchmeNm>	
2.19	[1..1]{Or	+++++ Code	<Cd>	4
2.19	[1..1]Or}	+++++ Proprietary	<Prtry>	35
2.19	[0..1]	+++++ Issuer	<Issr>	35
2.19	[1..1]Or}	++++ Private individual	<PrvtId>	
2.19	[1..1]{{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
2.19	[1..1]	+++++ Date of birth	<BirthDt>	10
2.19	[0..1]	+++++ Province of birth	<PrvcOfBirth>	35
2.19	[1..1]	+++++ City of birth	<CityOfBirth>	35
2.19	[1..1]	+++++ Country of birth	<CtryOfBirth>	2
2.19	[1..1]Or}}	+++++ Other	<Othr>	
2.19	[1..1]	+++++ Identification	<Id>	35
2.19	[0..1]	+++++ Name of scheme	<SchmeNm>	
2.19	[1..1]{{Or	+++++ Code	<Cd>	4
2.19	[1..1]Or}}	+++++ Proprietary	<Prtry>	35
2.19	[0..1]	+++++ Issuer	<Issr>	35
2.20	[1..1]	++ Debtor account	<DbtrAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1]{Or	++++ IBAN	<IBAN>	34
	[1..1]Or}	++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++ Currency	<Ccy>	3
2.21	[1..1]	++ Debtor agent	<DbtrAgt>	
	[1..1]	+++ Financial institution identification	<FinInstnId>	
	[0..1]	++++ BIC of the debtor financial institution	<BIC>	11
2.24	[0..1]	++ Charge bearer	<ChrgBr>	4
2.27	[1..n]	++ Credit Transfer Transaction Information	<CdtTrfTxInf>	
2.28	[1..1]	+++ Payment identification	<PmtId>	
2.29	[0..1]	++++ Instruction identification	<InstrId>	35
2.30	[1..1]	++++ End to end identification	<EndToEndId>	35
2.31	[0..1]	+++ Payment type information	<PmtTpInf>	

Index ISO	Occurrence	Name	<XML label>	Length
2.32	[0..1]	++++ Instruction priority	<InstrPrty>	4
2.42	[1..1]	+++ Amount	<Amt>	
2.43	[1..1]	++++ Instructed amount	<InstdAmt>	18
2.51	[0..1]	+++ Charge bearer	<ChrgBr>	4
2.77	[0..1]	+++ Creditor agent	<CdtrAgt>	
	[1..1]	++++ Creditor financial institution identification	<FinInstnId>	
	[0..1]	+++++ Creditor agent BIC	<BIC>	11
2.79	[0..1]	+++ Creditor	<Cdtr>	
2.79	[0..1]	++++ Name	<Nm>	70
2.79	[0..1]	++++ Postal address	<PstlAdr>	
2.79	[0..1]	+++++ Country	<Ctry>	2
2.79	[0..2]	+++++ Address line	<AdrLine>	70
2.79	[0..1]	++++ Identification	<Id>	
2.79	[1..1]{Or	+++++ Organisation identification	<OrgId>	
2.79	[1..1]{{Or	+++++ BIC or BEI	<BICOrBEI>	11
2.79	[1..1]Or}}	+++++ Other	<Othr>	
2.79	[1..1]	+++++ Identification	<Id>	35
2.79	[0..1]	+++++ Name of scheme	<SchmeNm>	
2.79	[1..1]{Or	+++++ Code	<Cd>	4
2.79	[1..1]Or}	+++++ Proprietary	<Prtry>	35
2.79	[0..1]	+++++ Issuer	<Issr>	35
2.79	[1..1]Or}	+++++ Private individual	<PrvtId>	
2.79	[1..1]{{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
2.79	[1..1]	+++++ Date of birth	<BirthDt>	10
2.79	[0..1]	+++++ Province of birth	<PrvcOfBirth>	35
2.79	[1..1]	+++++ City of birth	<CityOfBirth>	35
2.79	[1..1]	+++++ Country of birth	<CtryOfBirth>	2
2.79	[1..1] Or}}	+++++ Other	<Othr>	
2.79	[1..1]	+++++ Identification	<Id>	35
2.79	[0..1]	+++++ Name of scheme	<SchmeNm>	
2.79	[1..1]{{Or	+++++ Code	<Cd>	4
2.79	[1..1]Or}}	+++++ Proprietary	<Prtry>	35
2.79	[0..1]	+++++ Issuer	<Issr>	35
2.79	[0..1]	++++ Country of residence	<CtryOfRes>	2
2.80	[0..1]	+++ Creditor account	<CdtrAcct>	
	[1..1]	++++ Identification	<Id>	
	[1..1]{Or	++++ IBAN	<IBAN>	34
	[1..1]Or}	++++ Other	<Othr>	
	[1..1]	+++++ Identification (BBAN)	<Id>	35
2.98	[0..1]	+++ Remittance information	<RmtInf>	
2.99	[0..n.]	++++ Unstructured	<Ustrd>	140

4.1.3. Request for issuance of cheques

The following table shows the elements that must be used to request the issuance of cheques in euros from the debtor agent, for which the transfer initiation message has been used

(pain.001.001.03) published by ISO20022. The three message blocks are divided by a double line.

The shaded cells indicate that the element is a component, in other words, is composed of lower ranking elements. Annex 2 contains a more detailed description of each element of the message.

Index ISO	Occurrence	Name	<XML label>	Length
	[1..1]	+ Root of the message	<CstmrCdtTrflInitn>	
1.0	[1..1]	+ Header	<GrpHdr>	
1.1	[1..1]	++ Message Identification	<MsgId>	35
1.2	[1..1]	++ Creation Date and Time	<CreDtTm>	19
1.6	[1..1]	++ Number of transactions	<NbOfTxS>	15
1.7	[0..1]	++ Control sum	<CtrlSum>	18
1.8	[1..1]	++ Initiating party	<InitgPty>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1] {Or	++++ Organisation Identification	<OrgId>	
	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
	[1..1] Or}	++++ Private individual	<PrvtId>	
	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
	[1..1]	++++++ Date of birth	<BirthDt>	10
	[0..1]	++++++ Province of birth	<PrvcOfBirth>	35
	[1..1]	++++++ City of birth	<CityOfBirth>	35
	[1..1]	++++++ Country of birth	<CtryOfBirth>	2
	[1..1] Or}}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Name of scheme	<SchmeNm>	
	[1..1] {{Or	++++++ Code	<Cd>	4
	[1..1] Or}}	++++++ Proprietary	<Prtry>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.0	[1..n]	+ Payment information	<PmtInf>	
2.1	[0..1]	++ Payment information identification	<PmtInfId>	35
2.2	[1..1]	++ Payment method	<PmtMtd>	3
2.3	[0..1]	++ Batch booking	<BtchBookg>	5
2.4	[0..1]	++ Number of transactions	<NbOfTxS>	15
2.5	[0..1]	++ Control sum	<CtrlSum>	18
2.17	[1..1]	++ Requested execution date	<ReqdExctnDt>	10
2.19	[1..1]	++ Debtor	<Dbtr>	
2.19	[0..1]	+++ Name	<Nm>	70
2.19	[0..1]	+++ Postal address	<PstlAdr>	
2.19	[0..1]	++++ Country	<Ctry>	2
2.19	[0..2]	++++ Address line	<AdrLine>	70
2.19	[0..1]	+++ Identification	<Id>	
2.19	[1..1] {Or	++++ Organisation Identification	<OrgId>	
2.19	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11

Index ISO	Occurrence	Name	<XML label>	Length
2.19	[1..1]Or}}	+++++ Other	<Othr>	
2.19	[1..1]	++++++ Identification	<Id>	35
2.19	[0..1]	++++++ Name of scheme	<SchmeNm>	
2.19	[1..1] {Or	+++++++ Code	<Cd>	4
2.19	[1..1]Or}	+++++++ Proprietary	<Prtry>	35
2.19	[0..1]	+++++++ Issuer	<Issr>	35
2.19	[1..1]Or}	++++ Private individual	<PrvtId>	
2.19	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
2.19	[1..1]	+++++++ Date of birth	<BirthDt>	10
2.19	[0..1]	+++++++ Province of birth	<PrvcOfBirth>	35
2.19	[1..1]	+++++++ City of birth	<CityOfBirth>	35
2.19	[1..1]	+++++++ Country of birth	<CtryOfBirth>	2
2.19	[1..1] Or}}	+++++ Other	<Othr>	
2.19	[1..1]	++++++ Identification	<Id>	35
2.19	[0..1]	++++++ Name of scheme	<SchmeNm>	
2.19	[1..1] {{Or	+++++++ Code	<Cd>	4
2.19	[1..1]Or}}	+++++++ Proprietary	<Prtry>	35
2.19	[0..1]	+++++++ Issuer	<Issr>	35
2.20	[1..1]	++ Debtor account	<DbtrAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1] {Or	++++ IBAN	<IBAN>	34
	[1..1]Or}	++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
	[0..1]	+++ Currency	<Ccy>	3
2.21	[1..1]	++ Debtor agent	<DbtrAgt>	
	[1..1]	+++ Identification of the financial institution	<FinInstId>	
	[0..1]	++++ BIC	<BIC>	11
2.27	[1..n]	++ Credit Transfer Transaction Information	<CdtTrfTxInf>	
2.28	[1..1]	+++ Payment identification	<PmtId>	
2.29	[0..1]	++++ Instruction identification	<InstrId>	35
2.30	[1..1]	++++ End to end identification	<EndToEndId>	35
2.42	[1..1]	+++ Amount	<Amt>	
2.43	[1..1]	++++ Instructed amount	<InstdAmt>	18
2.52	[0..1]	+++ Cheque issuance instructions	<ChqInstr>	
2.53	[0..1]	++++ Cheque type	<ChqTp>	4
2.58	[0..1]	++++ Delivery method	<DlvryMtd>	
2.59	[1..1]	+++++ Code	<Cd>	4
2.64	[0..1]	++++ Instruction priority	<InstrPrty>	4
2.69	[0..1]	++++ Print location	<PrtLctn>	35
2.70	[0..1]	+++ Ultimate debtor (On behalf of)	<UltmtDbtr>	
	[0..1]	++++ Name	<Nm>	70
	[0..1]	++++ Postal address	<PstlAdr>	
	[0..1]	+++++ Country	<Ctry>	2
	[0.2]	+++++ Address line	<AdrLine>	70
2.79	[0..1]	+++ Creditor	<Cdtr>	
2.79	[0..1]	++++ Name	<Nm>	70

Index ISO	Occurrence	Name	<XML label>	Length
2.79	[0..1]	++++ Postal address	<PstlAdr>	
2.79	[0..1]	+++++ Country	<Ctry>	2
2.79	[0..2]	+++++ Address line	<AdrLine>	70
2.79	[0..1]	++++ Identification	<Id>	
2.79	[1..1] {Or	+++++ Organisation identification	<OrgId>	
2.79	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11
2.79	[1..1] Or}}	+++++ Other	<Othr>	
2.79	[1..1]	+++++ Identification	<Id>	35
2.79	[0..1]	+++++ Name of scheme	<SchmeNm>	
2.79	[1..1] {Or	+++++ Code	<Cd>	4
2.79	[1..1] Or}	+++++ Proprietary	<Prtry>	35
2.79	[0..1]	+++++ Issuer	<Issr>	35
2.79	[1..1] Or}	++++ Private individual	<PrvtId>	
2.79	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
2.79	[1..1]	+++++ Date of birth	<BirthDt>	10
2.79	[0..1]	+++++ Province of birth	<PrvcOfBirth>	35
2.79	[1..1]	+++++ City of birth	<CityOfBirth>	35
2.79	[1..1]	+++++ Country of birth	<CtryOfBirth>	2
2.79	[1..1] Or}}	+++++ Other	<Othr>	
2.79	[1..1]	+++++ Identification	<Id>	35
2.79	[0..1]	+++++ Name of scheme	<SchmeNm>	
2.79	[1..1] {{Or	+++++ Code	<Cd>	4
2.79	[1..1] Or}}	+++++ Proprietary	<Prtry>	35
2.79	[0..1]	+++++ Issuer	<Issr>	35
2.79	[0..1]	++++ Country of residence	<CtryOfRes>	2
2.98	[0..1]	+++ Remittance information	<RmtInf>	
2.99	[1..4]	++++ Unstructured	<Ustrd>	140

4.2. Payment status information message

The following table shows the elements that must be used to communicate payment status. The criterion of the payment status message (pain.002.001.03) published by ISO20022 has been followed, especially with regard to index numbering and label occurrence.

The three message blocks are divided by a double line. The shaded cells indicate that the element is a component, in other words, is composed of lower ranking elements.

Annex 2 contains a more detailed description of each element of the message.

Index ISO	Occurrence	Name	<XML label>	Length
	[1..1]	+ Message root	<CstmrPmtStsRpt>	
1.0	[1..1]	+ Header	<GrpHdr>	
1.1	[1..1]	++ Message Identification	<MsgId>	35
1.2	[1..1]	++ Creation Date and Time	<CreDtTm>	19
1.5	[0..1]	++ Debtor Agent	<DbtrAgt>	
	[1..1]	+++ Identification of the financial institution	<FinInstnId>	
	[0..1]	++++ BIC	<BIC>	11
2.0	[1..1]	+ Original group information and status	<OrgnlGrpInfAndSts>	

Index ISO	Occurrence	Name	<XML label>	Length
2.1	[1..1]	++ Original message identification	<OrgnlMsgId>	35
2.2	[1..1]	++ Original message name identification	<OrgnlMsgNmId>	35
2.4	[0..1]	++ Original number of transactions	<OrgnlNbOfTxs>	15
2.5	[0..1]	++ Original control sum	<OrgnlCtrlSum>	18
2.6	[0..1]	++ Group status	<GrpSts>	
2.7	[0..n]	++ Status reason information	<StsRsnInf>	
2.8	[0..1]	+++ Status originator	<Orgtr>	
	[1..1]	++++ Identification	<Id>	
	[1..1]	+++++ Organisation identification	<OrgId>	
	[1..1]	+++++ BIC or BEI	<BICOrBEI>	11
2.9	[0..1]	+++ Reason	<Rsn>	
2.10	[1..1]	++++ Code	<Cd>	4
3.0	[0..n]	+ Original payment information and status	<OrgnlPmtInfAndSts>	
3.1	[1..1]	++ Original payment information identification	<OrgnlPmtInfId>	35
3.2	[0..1]	++ Original number of transactions	<OrgnlNbOfTxs>	15
3.3	[0..1]	++ Original control sum	<OrgnlCtrlSum>	18
3.4	[0..1]	++ Payment information status	<PmtInfSts>	4
3.5	[0..n]	++ Status reason information	<StsRsnInf>	
3.6	[0..1]	+++ Status originator	<Orgtr>	4
	[1..1]	++++ Identification	<Id>	
	[1..1]	+++++ Organisation identification	<OrgId>	
	[1..1]	+++++ BIC or BEI	<BICOrBEI>	11
3.7	[0..1]	+++ Reason	<Rsn>	
3.8	[1..1]	++++ Code	<Cd>	4
3.15	[0..n]	++ Transaction information and status	<TxInfAndSts>	
3.16	[0..1]	+++ Status identification	<StsId>	35
3.17	[0..1]	+++ Original instruction identification	<OrgnlInstrId>	35
3.18	[0..1]	+++ Original end to end identification	<OrgnlEndToEndId>	35
3.19	[0..1]	+++ Transaction status	<TxSts>	4
3.20	[0..n]	+++ Status reason information	<StsRsnInf>	
3.21	[0..1]	++++ Status originator	<Orgtr>	
	[1..1]	+++++ Identification	<Id>	
	[1..1]	+++++ Organisation identification	<OrgId>	
	[1..1]	+++++ BIC or BEI	<BICOrBEI>	11
3.22	[0..1]	++++ Reason	<Rsn>	
3.23	[1..1]	+++++ Code	<Cd>	4
3.32	[0..1]	+++ Original transaction reference	<OrgnlTxRef>	
3.34	[0..1]	++++ Amount	<Amt>	
3.35	[1..1]	+++++ Instructed amount	<InstdAmt>	18
3.41	[0..1]	++++ Requested execution date	<ReqdExctnDt>	10
3.55	[0..1]	++++ Payment type information	<PmtTpInf>	
3.56	[0..1]	+++++ Instruction priority	<InstrPrty>	4
3.58	[0..1]	+++++ Service level	<SvcLvl>	
3.59	[1..1]	+++++ Code	<Cd>	4
3.61	[0..1]	+++++ Local instrument	<LclInstrm>	

Index ISO	Occurrence	Name	<XML label>	Length
3.62	[1..1] {Or	+++++++ Code	<Cd>	35
3.63	[1..1]Or}	+++++++ Proprietary	<Prtry>	35
3.65	[0..1]	+++++ Transfer Type	<CtgyPurp>	
3.66	[0..1]	+++++++ Code	<Cd>	4
3.68	[0..1]	++++ Payment method	<PmtMtd>	3
3.88	[0..1]	++++ Remittance information	<RmtInf>	
3.89	[0..n]{Or	+++++ Unstructured	<Ustrd>	140
3.90	[0..n]Or}	+++++ Structured	<Strd>	
3.110	[0..1]	+++++++ Creditor Reference Information	<CdtrRefInf>	
3.111	[0..1]	+++++++ Type	<Tp>	
3.112	[1..1]	+++++++ Code or Proprietary	<CdOrPrtry>	
3.113	[1..1]	+++++++ Code	<Cd>	4
3.115	[0..1]	+++++++ Issuer	<Issr>	35
3.116	[0..1]	+++++++ Reference	<Ref>	35
3.120	[0..1]	++++ Ultimate Debtor	<UltmtDbtr>	
3.120	[0..1]	+++++ Name	<Nm>	70
3.120	[0..1]	+++++ Postal address	<PstlAdr>	
3.120	[0..1]	+++++ Country	<Ctry>	2
3.120	[0..2]	+++++ Address line	<AdrLine>	70
3.120	[0..1]	+++++ Identification	<Id>	
3.120	[1..1] {Or	+++++ Organisation identification	<OrgId>	
3.120	[1..1] {{Or	+++++ BIC or BEI	<BICOrBEI>	11
3.120	[1..1]Or}}	+++++ Other	<Othr>	
3.120	[1..1]	+++++++ Identification	<Id>	35
3.120	[0..1]	+++++++ Name of scheme	<SchmeNm>	
3.120	[1..1] {{Or	+++++++ Code	<Cd>	4
3.120	[1..1]Or}}	+++++++ Proprietary	<Prtry>	35
3.120	[0..1]	+++++++ Issuer	<Issr>	35
3.120	[1..1]Or}	+++++ Private individual	<PrvtId>	
3.120	[1..1] {{Or	+++++ Date and place by birth	<DtAndPlcOfBirth>	
3.120	[1..1]	+++++++ Date of birth	<BirthDt>	10
3.120	[0..1]	+++++++ Province of birth	<PrvcOfBirth>	35
3.120	[1..1]	+++++++ City of birth	<CityOfBirth>	35
3.120	[1..1]	+++++++ Country of birth	<CtryOfBirth>	2
3.120	[1..1] Or}}	+++++ Other	<Othr>	
3.120	[1..1]	+++++++ Identification	<Id>	35
3.120	[0..1]	+++++++ Name of scheme	<SchmeNm>	
3.120	[1..1] {{Or	+++++++ Code	<Cd>	4
3.120	[1..1]Or}}	+++++++ Proprietary	<Prtry>	35
3.120	[0..1]	+++++++ Issuer	<Issr>	35
3.121	[0..1]	++++ Debtor	<Dbtr>	
3.121	[0..1]	+++++ Name	<Nm>	70
3.121	[0..1]	+++++ Postal address	<PstlAdr>	
3.121	[0..1]	+++++ Country	<Ctry>	2
3.121	[0..2]	+++++ Address line	<AdrLine>	70
3.121	[0..1]	+++++ Identification	<Id>	

Index ISO	Occurrence	Name	<XML label>	Length
3.121	[1..1] {Or	+++++++ Organisation identification	<Orgld>	
3.121	[1..1] {{Or	+++++++ BIC or BEI	<BICOrBEI>	11
3.121	[1..1]Or}}	+++++++ Other	<Othr>	
3.121	[1..1]	+++++++ Identification	<Id>	35
3.121	[0..1]	+++++++ Name of scheme	<SchmeNm>	
3.121	[1..1] {{Or	+++++++ Code	<Cd>	4
3.121	[1..1]Or}}	+++++++ Proprietary	<Prtry>	35
3.121	[0..1]	+++++++ Issuer	<Issr>	35
3.121	[1..1]Or}	+++++++ Private individual	<Prvtld>	
3.121	[1..1] {{Or	+++++++ Date and place by birth	<DtAndPlcOfBirth>	
3.121	[1..1]	+++++++ Date of birth	<BirthDt>	10
3.121	[0..1]	+++++++ Province of birth	<PrvcOfBirth>	35
3.121	[1..1]	+++++++ City of birth	<CityOfBirth>	35
3.121	[1..1]	+++++++ Country of birth	<CtryOfBirth>	2
3.121	[1..1] Or}}	+++++++ Other	<Othr>	
3.121	[1..1]	+++++++ Identification	<Id>	35
3.121	[0..1]	+++++++ Name of scheme	<SchmeNm>	
3.121	[1..1] {{Or	+++++++ Code	<Cd>	4
3.121	[1..1]Or}}	+++++++ Proprietary	<Prtry>	35
3.121	[0..1]	+++++++ Issuer	<Issr>	35
3.122	[0..1]	++++ Debtor account	<DbtrAcct>	
3.122	[1..1]	++++ Identification	<Id>	
3.122	[1..1] {Or	++++ IBAN	<IBAN>	34
3.122	[1..1]Or}	++++ Other	<Othr>	
3.122	[1..1]	++++ Identification	<Id>	35
3.123	[0..1]	++++ Debtor agent	<DbtrAgt>	
3.123	[1..1]	++++ Debtor financial institution identification	<FinInstnld>	
3.123	[0..1]	++++ BIC of the debtor financial institution	<BIC>	11
3.125	[0..1]	++++ Creditor agent	<CdtrAgt>	
3.125	[1..1]	++++ Creditor financial institution identification	<FinInstnld>	
3.125	[0..1]	++++ Creditor agent BIC	<BIC>	11
3.127	[0..1]	++++ Creditor	<Cdtr>	
3.127	[0..1]	++++ Name	<Nm>	70
3.127	[0..1]	++++ Postal address	<PstlAdr>	
3.127	[0..1]	++++ Country	<Ctry>	2
3.127	[0..2]	++++ Address line	<AdrLine>	70
3.127	[0..1]	++++ Identification	<Id>	
3.127	[1..1] {Or	++++ Organisation identification	<Orgld>	
3.127	[1..1] {{Or	++++ BIC or BEI	<BICOrBEI>	11
3.127	[1..1]Or}}	++++ Other	<Othr>	
3.127	[1..1]	++++ Identification	<Id>	35
3.127	[0..1]	++++ Name of scheme	<SchmeNm>	
3.127	[1..1] {{Or	++++ Code	<Cd>	4
3.127	[1..1]Or}}	++++ Proprietary	<Prtry>	35
3.127	[0..1]	++++ Issuer	<Issr>	35
3.127	[1..1]Or}	++++ Private individual	<Prvtld>	

Index ISO	Occurrence	Name	<XML label>	Length
3.127	[1..1] {{Or	+++++++ Date and place by birth	<DtAndPlcOfBirth>	
3.127	[1..1]	+++++++ Date of birth	<BirthDt>	10
3.127	[0..1]	+++++++ Province of birth	<PrvcOfBirth>	35
3.127	[1..1]	+++++++ City of birth	<CityOfBirth>	35
3.127	[1..1]	+++++++ Country of birth	<CtryOfBirth>	2
3.127	[1..1] Or}}	+++++++ Other	<Othr>	
3.127	[1..1]	+++++++ Identification	<Id>	35
3.127	[0..1]	+++++++ Name of scheme	<SchmeNm>	
3.127	[1..1] {{Or	+++++++ Code	<Cd>	4
3.127	[1..1]Or}}	+++++++ Proprietary	<Prtry>	35
3.127	[0..1]	+++++++ Issuer	<Issr>	35
3.128	[0..1]	++++ Creditor account	<CdtrAcct>	
3.128	[1..1]	++++ Identification	<Id>	
3.128	[1..1] {Or	++++ IBAN	<IBAN>	34
3.128	[1..1]Or}	++++ Other	<Othr>	
3.128	[1..1]	++++ Identification	<Id>	35
3.129	[0..1]	++++ Ultimate creditor	<UltmtCdtr>	
3.129	[0..1]	++++ Name	<Nm>	70
3.129	[0..1]	++++ Postal address	<PstlAdr>	
3.129	[0..1]	++++ Country	<Ctry>	2
3.129	[0..2]	++++ Address line	<AdrLine>	70
3.129	[0..1]	++++ Identification	<Id>	
3.129	[1..1] {Or	++++ Organisation identification	<Orgld>	
3.129	[1..1] {{Or	++++ BIC or BEI	<BICOrBEI>	11
3.129	[1..1]Or}}	++++ Other	<Othr>	
3.129	[1..1]	++++ Identification	<Id>	35
3.129	[0..1]	++++ Name of scheme	<SchmeNm>	
3.129	[1..1] {{Or	++++ Code	<Cd>	4
3.129	[1..1]Or}}	++++ Proprietary	<Prtry>	35
3.129	[0..1]	++++ Issuer	<Issr>	35
3.129	[1..1]Or}	++++ Private individual	<Prvtld>	
3.129	[1..1] {{Or	++++ Date and place by birth	<DtAndPlcOfBirth>	
3.129	[1..1]	++++ Date of birth	<BirthDt>	10
3.129	[0..1]	++++ Province of birth	<PrvcOfBirth>	35
3.129	[1..1]	++++ City of birth	<CityOfBirth>	35
3.129	[1..1]	++++ Country of birth	<CtryOfBirth>	2
3.129	[1..1] Or}}	++++ Other	<Othr>	
3.129	[1..1]	++++ Identification	<Id>	35
3.129	[0..1]	++++ Name of scheme	<SchmeNm>	
3.129	[1..1] {{Or	++++ Code	<Cd>	4
3.129	[1..1]Or}}	++++ Proprietary	<Prtry>	35
3.129	[0..1]	++++ Issuer	<Issr>	35

5. FILE CHARACTERISTICS AND EXCHANGE METHODS

The method and delivery point of the files, will be negotiated bilaterally between the entities and the presenters.

ANNEX 2 – DESCRIPTION OF MESSAGE ELEMENTS

1. TRANSFER AND CHEQUE INITIATION MESSAGE

Described below are the labels and rules of use that are part of the messages, following the list of label numbering and occurrences of the pain.001.001.03 message published by ISO20022.

Also included is “Numbering IG 1.0 SCT of the EPC” exclusively when the ISO20022 list of index numbering differs from that included in the pain.001.001.03 message published by the EPC.

1.0 Group Header

- Definition: First block level, which must always be contained in the message. Set of characteristics shared by all transactions included in it.
- XML label: <GrpHdr>
- Occurrences: [1..1]

1.1 Message Identification

- Definition: Customer reference to the financial institution that assigns the initiating party or debtor, to unequivocally identify the message when sending it to its financial institution.
- XML label: <MsgId>
- Occurrences: [1..1]
- Format: Max35Text – maxLength: 35, minLength: 1

Rules:

- The initiating party must ensure that this reference is unique for each destination financial institution for a previously agreed period of time.
- Consult the financial institution regarding the recommended maximum length.

1.2 Creation Date and Time

- Definition: Date and time when the initiating party created a (group of) payment instructions.
- XML label: <CreDtTm>
- Occurrences: [1..1]
- Format: ISODateTime YYYY-MM-DDT hh: mm: ss (Year-month-day)

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

1.6 Number of Transactions

- Numbering IG v 1.0 SCT EPC Scheme: 1.4
- Definition: Individual number of transactions contained in the message. Used as a control element.
- XML label: <NbOfTx>
- Occurrences: [1..1]
- Format: Max15NumericText – [0-9]{1,15}

N.B. For technical reasons it may be appropriate to establish a maximum limit in the number of transactions to include in each file, what must be agreed with the institution.

Rule for SEPA transfers:

1.7 Control Sum

- Numbering IG v 1.0 SCT EPC Scheme: 1.5
- Definition: Total of all individual amounts included in the message, without taking into account currencies. Used as a control element.

- XML Tag: <CtrlSum>
- Occurrences: [0..1]
- Format: Fraction Digits: 17, Total Digits: 18
It has 18 digits, 2 will be decimal. The decimal divider is a point [.]
- The range of permitted values runs from 0.01 to 9999999999999999.99
- SEPA transfer rule: Compulsory. The decimal part permits only 2 digits

1.8 Initiating Party

- Numbering IG v 1.0 SCT of the EPC: 1.6
- Definition: Party that initiates the payment. This may be the debtor or another party that initiates the payment in their name.
- XML label: <InitgPty>
- Occurrences: [1..1]

Rules:

- The name and the identification of the initiating party are optional.
 - In Identification, except where previously agreed between the debtor and their financial institution, the following rule of use for the Spanish community will be applied. It is compulsory that the debtor uses the ID number-suffix (12 characters) whose use has been agreed with their financial institution.
 - When "Code <Cd>" is selected as an identifier, it is necessary to use one of the codes included in the ISO list, what can be consulted via the following link:
http://www.iso20022.org/external_code_list.page

2.0 Payment Information

- Definition: Second level of the message block. Set of characteristics from debtor of the transfers or applicant for the cheques, what is applied to one or more transfer individual information transfer blocks. This block may appear only once in the message or be repeated as many times as is necessary.
- XML label: <PmtInf>
- Occurrences: [1..n]
- N.B. For technical reasons it may be appropriate to establish a maximum limit in the number of transactions to include in each file, what must be agreed with the institution.

2.1 Payment information identification

- Definition: Reference assigned by the debtor to clearly identify the payment information block within the message.
- XML label: <PmtInflId>
- Occurrences: [1..1]
- Format: Max35Text – maxLength: 35, minLength: 1

2.2 Payment Method

- Definition: Details the payment method used to move funds.
- XML label: <PmtMtd>
- Occurrences: [1..1]
- Format: Alphabetic code.
- These codes may be used:

Code	Name	Definition
TRF	Transfer	Transfer of funds for a certain amount from the debtor's account to the creditor's account.
CHK	Check	Bank cheque.

Rules:

- The code TRF is used both in the SEPA transfer block and Other transfers in euros block.
- The CHK code is used in the request for issuance of cheques block.

2.3 Batch Booking

- Definition: Identifies if a batch booking is requested for each individual transaction, or a batch booking for the total amount of all transactions in the message.
- XML label: <BtchBookg>
- Occurrences: [0..1]
- Format: One of these two values must be used:

Code	Name	Definition
true	True	Shows that a batch booking is requested for the sum of all transaction amounts in the message.
false	False	Shows that a batch booking is requested for each of the transaction amounts in the message.

Rules:

- When this indicator is not used, the conditions that the debtor has previously agreed with their financial institution will be applied.

2.4 Number of Transactions

- Definition: Individual number of transactions contained in the payment information block. Used as a control element.
- XML label: <NbOfTx>
- Occurrences: [0..1]
- Format: Max5NumericText – [0-9]{1,15}
- SEPA transfer rule: Compulsory. The validation of this element depends on its agreement with the financial institution

2.5 Control Sum

- Definition: Total of all individual amounts included in the payment information block, without taking into account currencies. Used as a control element.
- XML Tag: <CtrlSum>
- Occurrences: [0..1]
- Format: DecimalNumber – fractionDigits: 17, total Digits: 18
It has 18 digits, 2 will be decimal. The decimal divider is a point [.]
- The range of permitted values runs from 0.01 to 9999999999999999.99
- SEPA transfer rule: Compulsory. The validation of this element depends on its agreement with the financial institution. The decimal part permits only 2 digits

2.6 Payment Type Information

- Definition: Set of elements that allows the type of transaction to be specified.
- XML label: <PmtTplnf>
- Occurrences: [0..1]

Rules:

- Payment type information must be included either at the payment information block level, or at the transfer information block level, but not both.
- It is not used in the request for issuance of cheques block.

2.7 Instruction Priority

- This element is part of the payment type information (2.6)
- Definition: It indicates the degree of urgency or importance with which the debtor agent must process the instruction. Will be applied according to that previously agreed between the debtor and their institution.
- XML label: <InstrPrty>
- Occurrences: [0..1]
- Format: Alphabetic code
These codes are permitted:

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

Rules:

- If not used, the value is considered to be normal.

2.8 Service level

- This element is part of the Payment type information (2.6)
- Definition: Agreement or rules that govern how the transaction must be processed.
- XML label: <SvcLvl>
- Occurrences: [0..1]

Rules:

- Only used in the SEPA transfer block.

2.9 Code

- This element is part of service level (2.8).
- Definition: Identification code for the service level agreed prior to sending the instruction.
- XML label: <Cd>
- Occurrences: [1..1]
- Format: Alphabetic codes:

Code	Name	Definition
SEPA	Single Euro Payments Area (SEPA)	The payments must be executed according to rules of the SEPA scheme

Rules:

- Only allowed code in the SEPA transfer block.

2.11 Local Instrument

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

Rules:

- This field will only be used if previously agreed between the debtor and their institution.

2.12 Code

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

Rules:

- To request the issuance of SEPA transfers for payment to the creditor on the same day as the execution date, this label is used with the following code from the ISO "Local Tool" list, what can be consulted through the following link:

http://www.iso20022.org/external_code_list.page

Code	Name	Definition
SDCL	Same Day	The payments must be executed on the settlement date

This use of this function, which is optional for the debtor agent, must be previously agreed with that institution

2.13 Proprietary

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

2.14 Category Purpose

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

2.15 Code

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

Rules for SEPA transfers:

- In transfers between two financial institutions registered in Spain, to indicate that the transfer refers to the payment of a pension (PENS) or a salary (SALA) is compulsory to use this label. In such cases, if the debtor does not use this label with the corresponding code, the creditor agent may not apply the commercial processing corresponding to payment reason to the creditor.

Rules for other transfers in euros:

- The debtor agent will use this code whenever it can do so, according to its own criteria.

Rules for request of issuance of cheques:

- This label is not used.

You can find the list of permitted codes at the following link:

http://www.iso20022.org/external_code_list.page

2.17 Requested Execution Date

- Numbering IG v 1.0 SCT of the EPC: 2.15
- Definition: Date on which the initiating party requests the debtor agent process the payment. This is the date on which the transfers will be debited from the debtor's account.
- XML label: <ReqdExctnDt>
- Occurrences: [1..1]
- Format: ISODate: YYYY-MM-DD (Year-Month-Day)

Rules:

- Ask your institution beforehand if a limit applies to this date (maximum period allowed from the message transmission date).

2.19 - Debtor

- Numbering IG v 1.0 SCT of the EPC: 2.17
- Definition: Party that owes an amount to the creditor or ultimate creditor.
- XML label: <Dbtr>
- Occurrences: [1..1]

Rules for SEPA Transfers:

- The name is required and limited to 70 characters. Postal address and identification are optional.
- In postal address, the address label may be repeated up to twice in free text, up to a total of 140 characters.
- Debtor country (AT-03 SEPA RB): ISO code of the debtor's country address. This field is compulsory if any debtor address fields have been filled in. The country must be completed using the corresponding ISO 3166 Alpha-2 code.
- In the identification it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.

Rules for other transfers in euros:

- The name is required information. Postal address and identification are optional.
- The name should be limited to 35 characters.
- In postal address, the address label may be repeated up to twice in free text, with a recommended limit of 50 characters in each repetition. The country must be completed using the corresponding ISO 3166 Alpha-2 code.
- If the identification is used, it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.
- Due to technical limitations of interbank formats, it is possible that the debtor agent cannot get the full information on name, postal address and identification provided to the creditor's institution. In such cases, the debtor agent will send the information possible, in accordance with its own criteria.

Rules for request for issuance of cheques:

- The name is required information. Postal address and identification are optional.
- In postal address, the address label may be repeated up to twice in free text, with a recommended limit of 50 characters in each repetition. The country must be completed using the corresponding ISO 3166 Alpha-2 code.
- If the identification is used, it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.

2.20 Debtor Account –

- Numbering IG v 1.0 SCT of the EPC: 2.35
- Definition: identification of the debtor's account that will be debited as a consequence of the transaction or transactions requested.
- XML label: <DbtrAcct>
- Occurrences: [1..1]

Identification

- ◆ Numbering IG v 1.0 SCT of the EPC: 2.36
- ◆ Definition: Unique and unequivocal identification of the creditor's account.
- ◆ XML label: <Id>
- ◆ Occurrences: [1..1]
- ◆ Format: This element contains the label 'IBAN'.
- ◆ Rule of use: Only IBAN permitted.

IBAN

- ◆ Definition: International Bank Account Number (IBAN) - Encoding used internationally by financial institutions to uniquely identify a customer account.
 - ◆ XML label: <IBAN>
 - ◆ Occurrences: [1..1]
 - ◆ Format: IBAN2007Identifier / [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
- IBAN specification can be found in ISO 13616 that you can download from the following website:
https://www.swift.com/sites/default/files/resources/swift_standards_ibanregistry.pdf

SEPA transfer rule:

- The IBAN is compulsory.

Currency

- ◆ Numbering IG v 1.0 SCT of the EPC: 2.38
- ◆ Definition: Currency type of account.
- ◆ XML label: <Ccy>
- ◆ Occurrences: [0..1]
- ◆ Format: ActiveOrHistoricCurrencyCode / [A-Z]{3,3}
- ◆ Rules of use:
 - This label must only be used when the same account number covers different currencies and the presenter needs to identify in which of these currencies the entry should be made in the account.
 - The currency code, in force or historic, must be registered by the registry authority, ISO 4217 Maintenance Agency, it comprises three letters and can either be in force or not at the date when the message containing it is exchanged.

2.21 Debtor Agent

- Numbering IG v 1.0 SCT of the EPC: 2.40
- Definition: financial institution where the debtor holds the payment account.
- XML label: <DbtrAgt>
- Occurrences: [1..1]

Financial Institution Identification

- Numbering IG v 1.0 SCT of the EPC: 2.41
- Definition: identification of the financial institution.
- XML label: <FinInstnId>
- Occurrences: [1..1]

- SEPA transfer rule: BIC must be used, or failing that Other/Identification

BIC – “Business Identification Code” of the debtor agent

- Numbering IG v 1.0 SCT of the EPC: 2.42
- Definition: BIC code of the debtor's financial institution.
- XML label: <BIC>
- Occurrences: [0..1]
- SEPA transfer rule: The BIC is only compulsory when the debtor agent is located in a SEPA country or region outside the European economic area.

Other

- ♦ Numbering IG v 1.0 SCT of the EPC: 2.46
- ♦ Definition: another identification for the financial institution.
- ♦ XML label: <Othr>
- ♦ Occurrences: [0..1]

Identification

- ♦ Numbering IG v 1.0 SCT of the EPC: 2.47
- ♦ Definition: identifier for the debtor financial institution.
- ♦ XML label: <Id>
- ♦ Occurrences: [1..1]
- ♦ SEPA transfer rule: only “NOTPROVIDED” is permitted if the BIC of the debtor agent is not indicated.

2.23 Ultimate Debtor

- Numbering IG v 1.0 SCT of the EPC: 2.52
- Definition: Party that ultimately owes money to the creditor or ultimate creditor. In Spain, it is usual to designate this to the party on whose behalf the transaction is performed (On behalf of).
- XML label: <UltmtDbtr>
- Occurrences: [0..1]

Rules for SEPA transfers:

- Data on the ultimate debtor is optional. It can be included in the payment information block (2.0) or the individual transfer information block (2.63), but only one of the two.
- The name and the identification are optional. The name is limited to 70 characters.
- In the identification it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.
- It does not allow the inclusion of the postal address.

Rules for other transfers in euros and requests for issuance of cheques:

- The “ultimate debtor” data is optional and may only be included in label 2.70.

2.24 Charge Bearer

- Numbering IG v 1.0 SCT of the EPC: 2.60
- Definition: Specifies which of the acting parties will bear the fees and expenses linked to the processing of the transaction.
- XML label: <ChrgBr>
- Occurrences: [0..1]
- Format: Alphabetic code.
- Permitted codes:

Code	Name	Definition
CRED	Chargeable to the Creditor	The creditor will bear the fees and expenses derived from the transaction (BEN)
DEBT	Chargeable to the Debtor	The debtor will bear the fees and expenses derived from the transaction (OUR)
SHAR	Shared expenses	The debtor will bear the fees and expenses incurred by their institution and the creditor will bear the fees and expenses incurred by theirs (SHA)
SLEV	According to the service level agreement	The fees and expenses are applied in accordance with rules of the agreed service level. For SEPA transfers, this code is equivalent to SHAR.

Rules for SEPA transfers:

- This data is optional and figures in the payment information block. Its use is not recommended in the individual transfer information block.
- If used, only the code SLEV is permitted. If not used, the code SLEV is applied by default.

Rule for other transfers in euros:

- Any of the previous codes is permitted. If the SLEV code is used, it is, to all intents and purposes, equivalent to the SHAR code. If no code is used, the debtor agent will apply the SHAR code by default.

Rule for requesting cheques:

- This label is not used.

2.27 Credit Transfer Transaction Information

- Numbering IG v 1.0 SCT of the EPC: 2.63
- Definition: Third-level block in the message. Contains the set of elements with information relating to transfers or individual cheques included in the payment information block. This block may appear only once in the message or be repeated as many times as is necessary.
- XML label: <CdtTrfTxInf>
- Occurrences: [1..n]
- This block is composed of the elements described below.
- N.B. For technical reasons it may be appropriate to establish a maximum limit in the number of transactions to include in each file, which must be agreed with the institution.

2.28 Payment Identification

- Numbering IG v 1.0 SCT of the EPC: 2.64
- Definition: Set of elements that functions as a reference for a payment instruction.
- XML label: <PmtId>
- Occurrences: [1..1]

2.29 Instruction Identification

- Numbering IG v 1.0 SCT of the EPC: 2.65
- This element is part of the payment identification.
- Definition: Unique reference assigned by the party that initiates the transfer or requests the cheque, in order to identify the transaction. Can be used in transaction status messages (status report) that refer to this. This reference is used between the party that initiates the transaction and the debtor agent and, therefore, is not sent to the creditor agent.
- XML label: <InstrId>
- Occurrences: [0..1]
- Format: Max35Text – maxLength: 35, minLength: 1

Rules:

- Its use is recommended. Consult the financial institution regarding the recommended maximum length and the way to use this reference to settle the transaction.
- In requests for issuance of cheques it is compulsory.

2.30 End To End Identification

- Numbering IG v 1.0 SCT of the EPC: 2.66
- This element is part of the payment identification.
- Definition: Unique reference assigned by the initiating party to identify the transaction and which is transmitted without changes throughout the payment chain, to the creditor.
- XML label: <EndToEndId>
- Occurrences: [1..1]
- Format: max35Text– maxLength: 35, minLength: 1

Rules:

- Its use is recommended in SEPA transfers.
- In other transfers in euros, it is used to record here the reference for the creditor. To avoid that it is truncated when it reaches the creditor, consult the financial institution with regard to the recommended maximum length.
- In issuance of cheques it is filled in with “NOTPROVIDED”

2.31 Payment Type Information

- Numbering IG v 1.0 SCT of the EPC: 2.67
- Definition: Payment type information
- XML label: <PmtTplnf>
- Occurrences: [0..1]

Rules:

- Payment type information must be included either at the payment information block level, or at the transfer information block level, but not both.
- It is not used in the request for issuance of cheques block.

SEE LABELS 2.6 To 2.15 OF THIS ANNEX.

2.42 Amount

- Numbering IG v 1.0 SCT of the EPC: 2.76
- Definition: Amount of funds that are transferred from the debtor to the creditor.
- XML label: <Amt>
- Occurrences: [1..1]

2.43 Instructed Amount

- Numbering IG v 1.0 SCT of the EPC: 2.77
- This element is part of amount (2.42)
- Definition: Amount of the transfer in the corresponding currency.
- XML label: <InstdAmt>
- Occurrences: [1..1]
- Format:
Currency and Amount: fraction Digits: 5 - minInclusive: 0 - totalDigits: 18
CurrencyCode: code ISO 4217 Alpha-3, [A-Z]{3.3}

Rules

- The amount must be used together with the attribute currency (Ccy), in which the ISO 4217 Alpha-3 code for the corresponding currency is recorded, which is included within the XML label. The amount is limited to 11 digits, two of which are decimal. The decimal divider is the character “.”.

- The only currency allowed is the euro, the code for which is “EUR”.
- Example: Transfer of 7,500 euros.
<InstrdAmt Ccy="EUR">7500.00</InstrdAmt>
- The range of possible values runs from 0.01 to 999999999.99

2.52 Cheque Instruction

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

Occurrence	Name	XML Label	Format
[0..1]	Cheque type	<ChqTp>	4 Code
[0..1]	Delivery method	<DlvryMtd>	
[1..1]	Code	<Cd>	4 Code
[0..1]	Instruction priority	<InstrPrty>	4 Code
[0..1]	Print location	<PrtLctn>	Max35Text maxLength: 35 minLength: 1

Rules:

- Can only be used when label 2.2 Payment method has the value CHK – Cheque.
- Its use is recommended. If not used, it will be applied according to that previously agreed between the debtor and their financial institution.
- All the elements of this label are optional, except the print location label, since it contains a rule used by the Spanish community. If an element is not used, it will be applied according to that previously agreed between the debtor and their financial institution.

The various elements are described below:

Cheque Type

- Definition: Defines the type of cheque that the debtor agent has to issue. In the case of Spain, it is also necessary to consider the rule of use defined in the print location label.
- XML label: <ChqTp>
- Occurrences: [0..1]
- Format: Only this code is permitted:

Code	Name	Definition
BCHQ	Bank cheque	The issuance of a bank cheque is requested. The debtor's account is debited when the cheque is issued. The debtor's financial institution prints the cheque and guarantees its payment.

Delivery Method

- Definition: Defines the way in which the debtor's financial institution must deliver the requested cheque.
- XML label: <DlvryMtd>
- Occurrences: [0..1]
- Format: These codes are permitted:

Code	Name	Definition
CRCD	Shipment by courier to the creditor	Sent via courier to the creditor.
CRDB	Shipment by courier to the debtor	Sent by courier to the person who requested it (debtor).
MLCD	Shipment by mail to the creditor	Posted to the creditor.
MLDB	Posted to the debtor	Posted to the person who requested it (Debtor).
PUDB	Picked up by the debtor	The applicant (Debtor) collects the cheque in the financial institution.
RGCD	Sent by registered mail to the creditor	Posted by registered mail to the creditor.
RGDB	Sent by registered mail to the debtor	Sent by registered mail to the person who requested it (Debtor).

Instruction Priority

- Definition: It indicates the degree of urgency or importance with which the debtor agent must process the instruction.
- XML label: <InstrPrty>
- Occurrences: [0..1]
- Format: Alphabetic code
These codes are permitted:

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

Print Location

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

Spanish community rule of use:

- If the label 2.52 Instruction for issuance of cheques is used, this element must be used to record, in 3 digits, the document type whose issuance is requested, in the following way:

Overview	Values and definition
1st	Defines the document type to be issued, according to these values: 1 – BANK CHEQUE
2nd	Defines if the document should be crossed or not (to pay into an account or not), according to these values: 0 – THAT AGREED WITH THE INSTITUTION WILL BE APPLIED BY DEFAULT 1 – CROSSED/TO PAY INTO ACCOUNT 2 – UNCROSSED
3rd	Defines if the issuance of an accompanying letter is requested or not: 0 – THAT AGREED WITH THE INSTITUTION WILL BE APPLIED BY DEFAULT 1 – WITH LETTER 2 – WITHOUT LETTER

Example: The issuance of a bank check is requested without a letter. 102 must be used.

2.70 Ultimate Debtor

- Numbering IG v 1.0 SCT of the EPC: 2.82
- Definition: Party that ultimately owes money to the creditor or ultimate creditor. In Spain, it is usual to designate this to the party on whose behalf the transaction is performed (On behalf of).
- XML label: <UltmtDbtr>
- Occurrences: [0..1]

Rules for SEPA transfers:

- Data on the ultimate debtor is optional. It can be included in the payment information block (2.23) or the individual transfer information block (2.70), but only one of the two.
- The name and the identification are optional. The name is limited to 70 characters.
- In the identification it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.
- It does not allow the inclusion of the postal address.

Rules for request for issuance of cheques:

- The “ultimate debtor” data is optional and may only be included in label 2.70.
- If used, the name is compulsory and the postal address is optional.
- The name should be limited to 35 characters.
- It does not allow the inclusion of the identification.

2.77 Creditor Agent

- Numbering IG v 1.0 SCT of the EPC: 2.96
- Definition: Identification of the financial institution where the creditor holds a payment account.
- XML label: <CdtrAgt>
- Occurrences: [0..1]

Rules for SEPA transfers:

The BIC is only compulsory when the creditor agent is located in a SEPA country or region outside the European economic area.

If the BIC is not indicated, the “Creditor agent” structure should not be used.

Financial Institution Identification

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

BIC – “Business Identification Code” of the creditor agent

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

2.79 Creditor

- Numbering IG v 1.0 SCT of the EPC: 2.98
- Definition: Party to whom an amount is owed.
- XML label: <Cdtr>
- Occurrences: [0..1]

Rules for SEPA transfers:

- The name of the creditor is required information and is limited to 70 characters. Postal address and identification are optional.
- In postal address, the address label may be repeated twice in free text, up to a total of 140 characters. The country is compulsory and must be completed using the corresponding ISO 3166 Alpha-2 code.
- If the identification is used, it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.

Rules for other transfers in euros:

- The name of the creditor is required information. Postal address and identification are optional.
- The name should be limited to 35 characters.
- In postal address, the address label may be repeated up to twice in free text, with a recommended limit of 50 characters in each repetition. The country must be completed using the corresponding ISO 3166 Alpha-2 code.
- If the identification is used, it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.
- Due to technical limitations of interbank formats, it is possible that the debtor agent cannot get the full information on name, postal address and identification provided to the creditor's institution. In such cases, the debtor agent will send the information possible, in accordance with its own criteria.

Rules for request for issuance of cheques:

- The name of the creditor is required information. Postal address and identification are optional.
- The name should be limited to 35 characters.
- In postal address, the address label may be repeated up to twice in free text, with a recommended limit of 50 characters in each repetition. The country must be completed using the corresponding ISO 3166 Alpha-2 code.
- If the identification is used, it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.

2.80 Creditor Account

- Numbering IG v 1.0 SCT of the EPC: 2.116
- Definition: identification of the creditor's account that will be credited as a consequence of the transaction requested.
- XML label: <CdtrAcct>
- Occurrences: [0..1].

IBAN

- ♦ Definition: International Bank Account Number (IBAN) - Encoding used internationally by financial institutions to uniquely identify a customer account.
- ♦ XML label: <IBAN>
- ♦ Occurrences: [1..1]
- ♦ Format: IBAN2007Identifier / [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

SEPA transfer rule:

- The IBAN is compulsory. This is a code that, depending on the country where the creditor's account is held, can be up to a maximum of 34 characters.

Rule for other transfers in euros:

- Any of the possibilities are permitted. Use of the IBAN is recommended whenever possible.

Rule for request for issuance of cheques:

- This label may not be used.

2.81 Ultimate Creditor

- Numbering IG v 1.0 SCT of the EPC: 2.117
- Definition: Party that is ultimately owed the transferred funds. This must only be used if this party is different from the creditor.
- XML label: <UltmtCdtr>
- Occurrences: [0..1]

Rules for SEPA transfers:

- Data on the ultimate creditor is optional.
- The name and the identification are optional. The name is limited to 70 characters.
- In the identification it is necessary to choose to fill in only one identifying code within the possible options for a private individual, or organisation identification.
- It does not allow the inclusion of the postal address.

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

- This label may not be used.

2.86 Purpose

- Numbering IG v 1.0 SCT of the EPC: 2.127
- Definition: This optional detail indicates the object or purpose of the transfer. It is used exclusively between the debtor and the creditor, so none of the entities involved payment chain uses this to process the transaction.
- XML label: <Purp>
- Occurrences: [0..1]

Rules:

- Only used in the SEPA transfer block.

2.87 Code

- Numbering IG v 1.0 SCT of the EPC: 2.128
- This element is part of purpose (2.86).
- Definition: Identifying code for the object or purpose of the transfer.
- XML label: <Cd>
- Occurrences: [1..1]
- Format: Alphabetic code.

Rules:

- If the debtor uses this, it is transmitted along the payment chain to the creditor agent. The creditor can agree to receive this data from their institution.
- The table of possible ISO codes can be found through the following link:
http://www.iso20022.org/external_code_list.page

2.98 Remittance information

- Numbering IG v 1.0 SCT of the EPC: 2.133
- Definition: Information optionally sent by the debtor to the creditor to allow him that can reconcile the payment with their commercial information.
- XML label: <RmtInf>
- Occurrences: [0..1]

Rule for SEPA transfers.

- The remittance information may be or structured or unstructured.

2.99 Unstructured

- Numbering IG v 1.0 SCT of the EPC: 2.134
- This element is part of remittance information (2.98).
- Definition: Information sent by the debtor to the creditor to reconcile the payment with their commercial information. If used in transfers, it is transmitted with no changes along the payment chain to the creditor agent.
- XML label: <Ustrd>
- Occurrences in blocks for SEPA transfers and other transfers in euros: [0..n].
- Occurrences in request for issuance of cheques block: [1..4].
- Format: Max140Text – maxLength: 140, minLength: 1.

SEPA transfer rule:

- This label may only be used once: is free text of up to 140 characters. If this label is repeated, the debtor agent will only transmit the text from the first occurrence, ignoring the rest.
- There is an encoding standard, of free use, defined by the EACT (European Association of Corporate Treasurers), for formatting this field⁴

Rule for other transfers in euros:

- This label may only be used once: Although it uses free text of up to 140 characters, text longer than 70 characters may be incomplete when it reaches the creditor.

Rule for request for issuance of cheques: When the debtor requests that the cheque is accompanied by a letter, this label can be repeated up to 4 times, allowing the debtor use free text of up to 560 (140 x 4) characters, as a letter that accompanies the document.

2.100 Structured

- Numbering IG v 1.0 SCT of the EPC: 2.135
- This element is part of remittance information (2.98).
- Definition: Allows inclusion of the creditor's reference information, constructed according to the standard "ISO 11649 Financial services -- Core banking -- Structured creditor reference to remittance information". If used, it is transmitted with no changes along the payment chain to the creditor.
- XML label: <Strd>
- Occurrences: [0..n]

Rules:

- Applicable exclusively to SEPA transfers
- This label may only be used once. If this label is repeated, the debtor agent will only transmit the text from the first occurrence, ignoring the rest.

2.120 Creditor Reference Information

- Numbering IG v 1.0 SCT of the EPC: 2.138
- This element is part of structured (2.100).
- Definition: In SEPA transfers, information from the creditor to identify the documents relating to the transaction.
- XML label: <CdtrRefInf>
- Occurrences: [0..1]

Rules:

- When used, the debtor agent is not obliged to validate this information.
- When used, labels 2.121 and 2.126 must be completed.

2.121 Type

- Numbering IG v 1.0 SCT of the EPC: 2.139

⁴ The format can be found at: <http://www.eact.eu/main.php?page=SEPA>

- This element is part of the reference provided by the creditor (2.120).
- Definition: It indicates the creditor reference type.
- XML label: <Tp>
- Occurrences: [0..1]

2.122 Code or Proprietary

- Numbering IG v 1.0 SCT of the EPC: 2.140
- This element is part of type (2.121).
- Definition: contains the label code.
- XML label: <CdOrPrtry>
- Occurrences: [1..1]

2.123 Code

- Numbering IG v 1.0 SCT of the EPC: 2.141
- This element is part of code or proprietary (2.122).
- Definition: In SEPA transfers this allows inclusion of the creditor's reference information, constructed according to the standard "ISO 11649 Financial services -- Core banking -- Structured creditor reference to remittance information". If used, it is transmitted with no changes along the payment chain to the creditor.
- XML label: <Cd>
- Occurrences: [1..1]
- Format: Alphabetic code.
- Only the following is permitted:

Code	Name	Definition
SCOR	Structured Communication Reference	This is a structured communication reference provided by the creditor to identify the transaction

2.125 Issuer

- Numbering IG v 1.0 SCT of the EPC: 2.143
- This element is part of type (2.121).
- Definition: Identifier of the reference issuer.
- XML label: <Issr>
- Occurrences: [0..1]
- Format: Text up to 35 characters.

2.126 Reference

- Numbering IG v 1.0 SCT of the EPC: 2.144
- This element is part of the reference provided by the creditor (2.120).
- Definition: Unique reference provided by the creditor to refer to the transaction.
- XML label: <Ref>
- Occurrences: [0..1]
- Format: Text up to 35 characters.

Rules:

- If the reference contains a control digit, the creditor is not obliged to validate this.

2. PAYMENT STATUS INFORMATION MESSAGE

Described below are the labels and rules of use that are part of the messages, following the list of label numbering and occurrences in the pain.002.001.03 message published by ISO20022.

“Numbering IG v 1.0 SCT of the EPC” is also exclusively included when the numbering index of ISO20022 labels differs from pain.002.001.03 published by the EPC.

1.0 Group Header

- Definition: First block level, which must always be contained in the message. Set of characteristics shared by all transactions included in it.
- XML label: <GrpHdr>
- Occurrences: [1..1]

1.1 Message Identification

- Definition: Customer reference for the financial institution, assigned by the financial institution, to unequivocally identify the message when sending it to its customer.
- XML label: <MsgId>
- Occurrences: [1..1]
- Format: Max35Text – maxLength: 35, minLength: 1

1.2 Creation Date and Time

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

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

1.5 Debtor Agent

- Definition: Identification of the financial institution where the debtor holds the payment account.
- XML label: <DbtrAgt>
- Occurrences: [0..1]

Rules:

- If used, only the code BIC (“Business Identification Code” of the debtor’s financial institution) is permitted.

2.0 Original Group Information and Status

- Definition: Second block level that must always be contained in the message. Original group information that the payment status information message refers to.
- XML label: <OrgnlGrplnfAndSts>
- Occurrences: [1..1]

2.1 Original Message Identification

- Definition: Reference assigned by the party who originally initiated the message, to clearly identify the original group of individual transactions.
- XML label: <OrgnMsgId>
- Occurrences: [1..1]
- Format: Max35Text – maxLength: 35, minLength: 1

2.2 Original Message Name Identification

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

Rules:

- Here you must include: pain.001.001.03.

2.4 Original Number of Transactions

- Definition: Individual number of transactions contained in the original message. Used as a control element.
- XML label: <OrgnlNbOfTx>
- Occurrences: [0..1]
- Format: Max15NumericText – [0-9]{1,15}

2.5 Original Control Sum

- Definition: Total of all individual amounts included in the original message, without taking into account currencies. Used as a control element.
- XML Tag: <OrgnlCtrlSum>
- Occurrences: [0..1]
- Format: DecimalNumber – fractionDigits: 17, total Digits: 18
It has 18 digits, 2 will be decimal. The decimal divider is a point [.]
- The range of permitted values runs from 0.01 to 9999999999999999.99
- Rule of use: in SEPA the decimal part permits only 2 digits

2.6 Group Status

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

Code	Name	Definition
PART	Partially accepted	Some transactions have been accepted, whereas others still do not have the accepted status.
RJCT	Rejected	Either the payment initiation message, or an individual transfer within the payment initiation message has been rejected

2.7 Status Reason Information

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

Rules:

- Use this label only when the status of the group label 2.6 is RJCT, rejected.
- When the status of the group label 2.6 is PART (Partially accepted) give the information of the individual transactions rejected in the block of information and status of the transaction (label 3.20).

2.8 Status Originator

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

Rules:

- In SEPA this label is compulsory
- The use of this component is limited to consigning the BIC identifying the financial institution or the clearing house that has established the status.
- If the clearing house does not have a BIC, its name must be indicated in the name label.

2.9 Reason

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

Rules:

In SEPA this label is compulsory

2.10 Code

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

ISO Code	ISO Name	Reasons for rejecting a SEPA transfer
AC01	Incorrect account number	Incorrect account identifier (e.g. Invalid IBAN)
AC04	Closed account	
AC06	Blocked account	
AG01	Forbidden transaction	
AG02	Financial transaction code invalid	Incorrect transaction code
AM01	Amount is zero	
AM02	Amount not permitted	
AM03	Currency not permitted	
AM04	Insufficient funds	
AM05	Duplicate	Duplicate payment
AM06	Amount too low	
AM07	Blocked amount	
AM09	Wrong amount	
AM10	Invalid control sum	
BE01	Inconsistent with end customer	
BE04	Creditor's address missing	
BE05	Initiating party not recognised	
BE06	Unknown end customer	
BE07	Debtor's address missing	
CNOR	Creditor agent not registered	
DNOR	Debtor agent not registered	
DT01	Date invalid	
ED01	Corresponding bank not permitted	
ED03	Balance information requested	
ED05	Failed settlement	
FF01	Invalid file format	Invalid file format
MD01	Direct debit order missing	
MD02	Direct debit order missing compulsory information	
MD03	Format of the file invalid for reasons Other than the grouping indicator	
MD04	Format of the file invalid because of the grouping indicator	
MD06	Reimbursement request made by the end customer	
MD07	End customer deceased	
MS02	Reason not specified, generated by the customer	
MS03	Reason not specified, generated by the agent	Unspecified reason
NARR	Text	
RC01	Financial institution identifier incorrect	Financial institution identifier incorrect (e.g. BIC invalid)
RF01	Transaction reference is not unique	
RR01	Debtor account identifier missing	Regulatory reasons

RR02	Debtor name or address missing	Regulatory reasons
RR03	Creditor name or address missing	Regulatory reasons
RR04	Regulatory reasons	Regulatory reasons
TM01	Cut-off time	File received after cut-off time

Rules:

- The debtor's financial institution can use any codes from the table above, according to that agreed with its customer.
- The shaded items in the right column are used to report the rejection of a SEPA transfer generated by a clearing house or financial institution other than that of the debtor.

3.1 Original Payment Information Identification

- Definition: Only identifier in the payment information block assigned by the debtor.
- XML label: <OrgnPmtInfId>
- Occurrences: [0..1]
- Format: Max35Text – maxLength: 35, minLength: 1

3.2 Original Number of Transactions

- Definition: Individual number of transactions contained in the payment information block. Used as a control element.
- XML label: <OrgnNbOfTxs>
- Occurrences: [0..1]
- Format: Max5NumericText – [0-9]{1,15}
- Rule of use: In the status information message it is necessary to include the number of transactions in the original file

3.3 Original Control Sum

- Definition: Total of all individual amounts included in the payment information block, without taking into account currencies. Used as a control element.
 - XML Tag: <OrgnCtrSum>
 - Occurrences: [0..1]
 - Format: DecimalNumber – fractionDigits: 17, total Digits: 18
- It has 18 digits, 2 will be decimal. The decimal divider is a point [.,].
- The range of permitted values runs from 0.01 to 999999999999999.99.
 - Rule of use: in SEPA the decimal part permits only 2 digits.
 - Rule of use: In the status information message it is necessary to include the control of sum of the original file

3.15 Transaction Information and Status

- Numbering IG v 1.0 SCT of the EPC: 3.12
- Definition: Third level block, optional in the message. Includes all the information on the transaction or transaction that the status information message refers to.
- XML label: <TxInfAndSts>
- Occurrences: [0..n]

3.16 Status Identification

- Numbering IG v 1.0 SCT EPC Scheme: 3.13
- Definition: Unique identification assigned by a debtor to a creditor in order to unambiguously identify the status being reported.
- XML label: <StsId>
- Occurrences: [0..1]
- Format: Max35Text – maxLength: 35, minLength: 1

3.17 Original Instruction Identification

- Numbering IG v 1.0 SCT of the EPC: 3.14
- Definition: Unique original identification assigned by a debtor to a creditor in order to unambiguously identify the original instruction.
- XML label: <OrgnlInstrId>
- Occurrences: [0..1]
- Format: Max35Text – maxLength: 35, minLength: 1

Rules:

- This information is the original point-to-point reference used between the debtor and the creditor to refer to the original instruction.

3.18 Original End To End Identification

- Numbering IG v 1.0 SCT of the EPC: 3.15
- Definition: Unique original identification assigned by the initiating party to unambiguously refer to the original transaction. This information is transmitted with no changes throughout the payment chain.
- XML label: <OrgnlEndToEndId>
- Occurrences: [0..1]
- Format: Max35Text – maxLength: 35, minLength: 1

3.19 Transaction Status

- Numbering IG v 1.0 SCT of the EPC: 3.16
- Definition: Specifies the status of a transaction by use of codes.
- XML label: <TxSts>
- Occurrences: [0..1]
- Format: Alphabetic code.
- Only this code is permitted:

Code	Name	Definition
RJCT	Rejected	Either the payment initiation message, or an individual transfer within the payment initiation message has been rejected

3.20 Status Reason Information

- Numbering IG v 1.0 SCT of the EPC: 3.17
- Definition: Detailed information on the reason for the status.
- XML label: <StsRsnInf>
- Occurrences: [0..n]

SEE LABELS 2.7, TO 2.10 IN THIS SECTION

3.32 Original Transaction Reference

- Numbering IG v 1.0 SCT of the EPC: 3.27
- Definition: Set of key data for the original transaction referred to.
- XML label: <OrgnlTxRef>
- Occurrences: [0..1]

Rules:

- All the elements in the preceding table that are used in the message must contain the same data as the message elements in the original instruction.

3.34 Amount

- Numbering IG v 1.0 SCT of the EPC: 3.29
- Definition: Amount of the original transaction
- XML label: <Amt>
- Occurrences: [0..1]

SEE LABEL 2.42 OF SECTION 1 OF THIS ANNEX.

3.41 Requested Execution Date

- Numbering IG v 1.0 SCT of the EPC: 3.32
- Definition: Requested execution date of the original transaction.
- XML label: <ReqdExctnDt>
- Occurrences: [0..1]

SEE LABEL 2.17 OF SECTION 1 OF THIS ANNEX.

3.55 Payment Type Information

- Numbering IG v 1.0 SCT of the EPC: 3.35
- Definition: Original transaction payment type information.
- XML label: <PmtTpInf>
- Occurrences: [0..1]

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

3.68 Payment Method

- Numbering IG v 1.0 SCT of the EPC: 3.36
- Definition: Payment method of the original transaction.
- XML label: <PmtMtd>
- Occurrences: [0..1]

SEE LABEL 2.2 OF SECTION 1 OF THIS ANNEX.

3.88 Remittance Information

- Numbering IG v 1.0 SCT of the EPC: 3.38
- Definition: Remittance information from the original transaction.
- XML label: <RmtInf>
- Occurrences: [0..1]

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

3.120 Ultimate Debtor

- Numbering IG v 1.0 SCT of the EPC: 3.39
- Definition: Party that ultimately owes money to the creditor or ultimate creditor. In Spain, it is usual to designate this to the party on whose behalf the transaction is performed (On behalf of).
- XML label: <UltmtDbtr>
- Occurrences: [0..1]

SEE LABEL 2.23 OF SECTION 1 OF THIS ANNEX

3.121 Debtor

- Numbering IG v 1.0 SCT of the EPC: 3.40
- Definition: Originator of the original transaction.
- XML label: <Dbtr>
- Occurrences: [0..1]

SEE LABEL 2.19 OF SECTION 1 OF THIS ANNEX.

3.122 Debtor Account

- Numbering IG v 1.0 SCT of the EPC: 3.41
- Definition: Debtor account from the original transaction.
- XML label: <DbtrAcct>
- Occurrences: [0..1]

SEE LABEL 2.20 OF SECTION 1 OF THIS ANNEX.

3.123 Debtor Agent

- Numbering IG v 1.0 SCT of the EPC: 3.42
- Definition: Debtor agent from the original transaction.
- XML label: <DbtrAgt>
- Occurrences: [0..1]

Rules:

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

SEE LABEL 2.21 OF SECTION 1 OF THIS ANNEX.

3.125 Creditor Agent

- Numbering IG v 1.0 SCT of the EPC: 3.44
- Definition: Creditor agent from the original transaction.
- XML label: <CdtrAgt>
- Occurrences: [0..1]

SEE LABEL 2.77 OF SECTION 1 OF THIS ANNEX.

3.127 Creditor

- Numbering IG v 1.0 SCT of the EPC: 3.46
- Definition: Creditor from the original transaction.
- XML label: <Cdtr>
- Occurrences: [0..1]

SEE LABEL 2.79 OF SECTION 1 OF THIS ANNEX.

3.128 Creditor Account

- Numbering IG v 1.0 SCT of the EPC: 3.47
- Definition: Creditor account from the original transaction.
- XML label: <CdtrAcct>
- Occurrences: [0..1]

SEE LABEL 2.80 IN SECTION 1 OF THIS ANNEX.