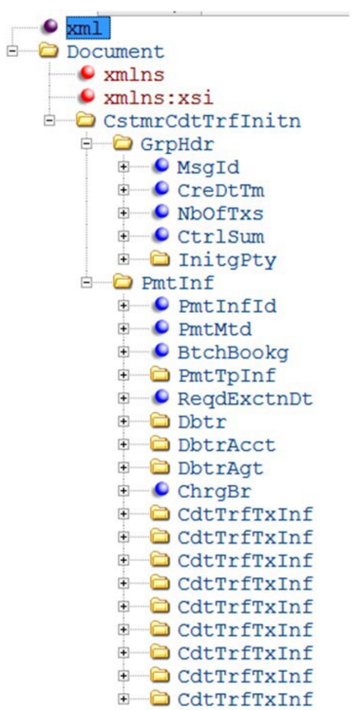
SEPA Unstructured EFT Transform Layout

This topic describes the SEPA Unstructured format as implemented in the EFT Transform process. It is intended for use by developers and related parties involved in the installation activity related to Accounts Payable.

XML Structure

The following image shows the overall structure and the main tags used in the transform file.



List of XML Tags and Source Entries

Element	SEPA Requirements	Source
Document	**XML Tag:** Document. Document is the tag that encloses all the data and where the SEPA version used is specified.	
	Type: Document	
	The following parameters are relevant:	
	xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" **xmlns:xsi=**"http://www.w3.org/2001/XMLSchema-instance"	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Customer Credit Transfer Initiation V03	
	ISO Definition: The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent.	
	It is used to request movement of funds from debtor's account to a creditor. It contains the Group Header and Payment Info tags	
	XML Tag: CstmrCdtTrfInitn	
	Type: CustomerCreditTransferInitiationV03	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Group Header	
+Group Header	**ISO Definition:** Set of characteristics shared by all individual transactions included in the message.	
	XML Tag: GrpHdr	
	Type: GroupHeader32	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Message Identification	This should contain the Payment Generation Id, without the dashes.
=+Group Header ++Message Identification	**ISO Definition:** Point to point reference, as assigned by the	**Example:** <MsgId>HB160112071111904</MsgId>
	Instructing party, and sent to the next party in the chain to unambiguously identify the message.	
	Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.	
	XML Tag: MsgId	

	Type: Max35Text	
	ISO Length: 1 .. 35	
	SEPA Length: 1 .. 35	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Creation Date Time	ISODateTime. Current Date Time in ISO format.
+Group Header	**ISO Definition:** Date and time at which the message was created.	<CreDtTm>2016-01-12T07:11:11</CreDtTm>
++Creation Date Time	**XML Tag:** CreDtTm	
	Type: ISODateTime	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Number Of Transactions	This is the Payment Generation EftPaymentCount.
+Group Header	**ISO Definition:** Number of individual transactions contained in the message.	Example
++Number Of Transactions	**XML Tag:** NbOfTxs	<NbOfTxs>9</NbOfTxs>
	Type: Max15NumericText	
	Pattern: [0-9]{1,15}	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**SEPA Format:** The fractional part has a maximum of two digits.	This is the sum of all PaymentDC values from all the Payment In Progress records for the submitted Payment Generation that have Electronic Payment set to true
+Group Header	Rule(s)	<CtrlSum>15505.11</CtrlSum>
++Control Sum	**ISO Name:** Control Sum	
	ISO Definition: Total of all individual amounts included in the message, irrespective of currencies.	
	XML Tag: CtrlSum	
	Type: DecimalNumber	
	SEPA FractDigits: 17	
	TotalDigits: 18	
	Required: No (0..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Initiating Party	This tag in conjunction with the name 'Nm' tag, come from the Payment In Progress Company property. It should be the name of the Company
+Group Header	**ISO Definition:** Party that initiates the payment.	<InitgPty>
++Initiating Party	**Usage:** This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.	<Nm>RailInfra Solutions V.O.F.</Nm>
	XML Tag: InitgPty	</InitgPty>
	Type: PartyIdentification32	
	Required: Yes (1..1)	

Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** 'Name' is limited to 70 characters in length.	See above
+Group Header	**ISO Name:** Name	
++Initiating Party	**ISO Definition:** Name by which a party is known and which is usually used to identify that party.	
+++Name	**XML Tag:** Nm	
	Type: Max140Text	
	ISO Length: 1 .. 140	
	SEPA Length: 1 .. 70	
	Requied: No (0..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Payment Information	This tab encloses the information about all individual payments included by the payment generation process
+Payment Information	**ISO Definition:** Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.	<PmtInf>
	XML Tag: PmtInf	…
	Type: PaymentInstructionInformation3	</PmtInf>
Customer Credit Transfer Initiation V03	**ISO Name:** Payment Information Identification	This tag contains the id of this payment generation. It should be the PaymentGenerationId from Payment In Progress.
+Payment Information	**ISO Definition:** Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	
++Payment Information Identification	**XML Tag:** PmtInfId	
	Type: Max35Text	
	ISO Length: 1 .. 35	
	SEPA Length: 1 .. 35	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** Only 'TRF' is allowed.	This is always TRF.
+Payment Information	**ISO Name:** Payment Method	<PmtMtd>TRF</PmtMtd>
++Payment Method	**ISO Definition:** Specifies the means of payment that will be used to move the amount of money.	
	XML Tag: PmtMtd	
	Type: PaymentMethod3Code	
	SEPA Code Restrictions	
	TRF CreditTransfer	
	Transfer of an amount of money in the books of the account service	

Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. If element is not present, pre-agreed customer-to-bank conditions apply.	This is always true.
+Payment Information	**ISO Name:** Batch Booking	<BtchBookg>true</BtchBookg>
++Batch Booking	**ISO Definition:** Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.	
	Usage: Batch booking is used to request and not order a possible batch booking.	
	XML Tag: BtchBookg	
	Type: BatchBookingIndicator	
Customer Credit Transfer Initiation V03	**ISO Name:** Number Of Transactions	<NbOfTxs>9</NbOfTxs>
+Payment Information	**ISO Definition:** Number of individual transactions contained in the payment information group.	
++Number Of Transactions	**XML Tag:** NbOfTxs	
	Type: Max15NumericText	
	Pattern: [0-9]{1,15}	
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** If used, it is recommended to be used only at	This tag is used in the Payment Information group and encloses the instruction priority and the service level. They are hardcoded to NORM and SEPA.
+Payment Information	'Payment Information' level and not at Credit Transfer Transaction Information' level. When 'Instruction Priority' is to be used, 'Payment Type Information' must be present at 'Payment Information' level.	<PmtTpInf>
++Payment Type Information	**ISO Name:** Payment Type Information	<InstrPrty>NORM</InstrPrty>
	ISO Definition: Set of elements used to further specify the type of transaction.	<SvcLvl>
	XML Tag: PmtTpInf	<Cd>SEPA</Cd>
	Type: PaymentTypeInformation19	</SvcLvl>
		</PmtTpInf>
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** If present, pre-agreed customer-to-bank conditions apply.	See above
+Payment Information	**ISO Name:** Instruction Priority	
++Payment Type Information	**ISO Definition:** Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.	
+++Instruction Priority	**XML Tag:** InstrPrty	

	Type: Priority2Code	
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** Usage is recommended.	See above
+Payment Information	**ISO Name:** Service Level	
++Payment Type Information	**ISO Definition:** Agreement under which or rules under which the transaction should be processed.	
+++Service Level	**XML Tag:** SvcLvl	
	Type: ServiceLevel8Choice	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-40 Identification code of the Scheme.	See above
+Payment Information	**SEPA Usage Rule(s):** Only 'SEPA' is allowed.	
++Payment Type Information	**ISO Name:** Code	
+++Service Level	**ISO Definition:** Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	
++++Code	**XML Tag:** Cd	
	Type: ExternalServiceLevel1Code	
	ISO Length: 1 .. 4	
	SEPA Length: 1 .. 4	
	SEPA Code Restrictions	
	SEPA SingleEuroPaymentsArea	
	Payment must be executed following the Single Euro Payment Area Scheme	
Customer Credit Transfer Initiation V03	**ISO Name:** Requested Execution Date	This is the PaymentDate from Payment In Progress
+Payment Information	**ISO Definition:** Date at which the initiating party requests the clearing agent to process the payment.	<ReqdExctnDt>2016-01-14</ReqdExctnDt>
++Requested Execution Date	**Usage:** This is the date on which the debtor's account is to be debited. If payment by check, the date when the check must be generated by the bank.	
	XML Tag: ReqdExctnDt	
	Type: ISODate	
Customer Credit Transfer Initiation V03	**ISO Name:** Debtor	This tag contains information about the Company. It should contain the name of the Company listed in the Payment In Progress record.
+Payment Information	**ISO Definition:** Party that owes an amount of money to the (ultimate) creditor.	<Dbtr>
++Debtor	**XML Tag:** Dbtr	<Nm>RailInfra Solutions V.O.F.</Nm>
	Type: PartyIdentification32	</Dbtr>
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-02 Name of the Originator	<Nm>RailInfra Solutions V.O.F.</Nm>

+Payment Information	**SEPA Usage Rule(s):** Mandatory 'Name' is limited to 70 characters in length.	
++Debtor	**ISO Name:** Name	
+++Name	**ISO Definition:** Name by which a party is known and which is usually used to identify that party.	
	XML Tag: Nm	
	Type: Max140Text	
	ISO Length: 1 .. 140	
	SEPA Length: 1 .. 70	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-01 Account Number of the Originator	This tag contains information about the bank account to be used. It encloses the IBAN of the Company from Payment In Progress
+Payment Information	**ISO Name:** Debtor Account	<DbtrAcct>
++Debtor Account	**ISO Definition:** Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<Id>
	XML Tag: DbtrAcct	<IBAN>NL41ABNA0243605234</IBAN>
	Type: CashAccount16	</Id>
	Required: Yes	</DbtrAcct>
Customer Credit Transfer Initiation V03	**ISO Name:** Debtor Agent	This tag encloses the Swift Code from the Company in Payment In Progress.
+Payment Information	**ISO Definition:** Financial institution servicing an account for the debtor.	<DbtrAgt>
++Debtor Agent	**XML Tag:** DbtrAgt	<FinInstnId>
	Type: BranchAndFinancialInstitutionIdentification4	<BIC>ABNANL2A</BIC>
	Required: Yes (1..1)	</FinInstnId>
		</DbtrAgt>
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** Either BIC or 'Other/Identification' must be used.	See Above
+Payment Information	**ISO Name:** Financial Institution Identification	
++Debtor Agent	**ISO Definition:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.	
+++Financial Institution Identification	**XML Tag:** FinInstnId	
	Type: FinancialInstitutionIdentification7	
	Required: Yes (1.1)	

Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-06 BIC code of the Originator Bank. The BIC is optional for national transactions except if Member States use the waiver as per Article 16(6) of EU Regulation 260/2012. The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue to be mandatory for non-EU /non-EEA	See Above
+Payment Information	Cross-border SEPA transactions.	
++Debtor Agent	**ISO Name:** BIC	
+++Financial Institution Identification	**ISO Definition:** Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking – Banking telecommunication messages – Business identifier code (BIC)".	
++++BIC	**XML Tag:** BIC	
	Type: BICIdentifier	
	Pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,	
	3}){0,1}	
	Regular: No (0..1)	
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** Only 'SLEV' is allowed. It is recommended that this element be specified at 'Payment Information' level.	This tag is hardcoded to only have SLEV.
+Payment Information	**ISO Name:** Charge Bearer	<ChrgBr>SLEV</ChrgBr>
++Charge Bearer	**ISO Definition:** Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	
	XML Tag: ChrgBr	
	Type: ChargeBearerType1Code	
	SEPA Code Restrictions:	
	SLEV: FollowingServiceLevel. Charges are to be applied following the rules agreed in the service level and/or scheme.	
	Required: No (0..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Credit Transfer Transaction Information	This tag encloses information about individual payments.
+Payment Information	**ISO Definition:** Set of elements used to provide information on the individual transaction(s) included in the message.	
++Credit Transfer Transaction Information	**XML Tag:** CdtTrfTxInf	
	Type: CreditTransferTransactionInformation10	
	Required: Yes (1..n)	
Customer Credit Transfer Initiation V03	**ISO Name:** Payment Identification	The Payment Id identifies each check
+Payment Information	**ISO Definition:** Set of elements used to reference a payment instruction.	<PmtId>
++Credit Transfer Transaction Information	**XML Tag:** PmtId	<EndToEndId>160114-0711-3C00007-1</EndToEndId>

+++Payment Identification	**Type:** PaymentIdentification1	</PmtId>
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Instruction Identification	
+Payment Information	**ISO Definition:** Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	
++Credit Transfer Transaction Information	**Usage:** the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.	
+++Payment Identification	**XML Tag:** InstrId	
++++Instruction Identification	**Type:** Max35Text	
	ISO Length: 1 .. 35	
	SEPA Length: 1 .. 35	
	Required: No (0..1)	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-41 Originator's Reference to the Credit	End To End Id is the PaymentNbr from Payment In Progress. See example above
+Payment Information	Transfer.	
++Credit Transfer Transaction Information	**ISO Name:** End To End Identification	
+++Payment Identification	**ISO Definition:** Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	
++++End To End Identification	**Usage:** The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.	
	XML Tag: EndToEndId	
	Type: Max35Text	
	ISO Length: 1 .. 35	
	SEPA Length: 1 .. 35	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Amount	This tag describes the payment amount and currency.
+Payment Information	**ISO Definition:** Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	<Amt>
++Credit Transfer Transaction Information	**XML Tag:** Amt	<InstdAmt Ccy="EUR">154.00</InstdAmt>

+++Amount	**Type:** AmountType3Choice	</Amt>
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-04 Amount of the Credit Transfer in Euro.	This tag contains the actual amount. It should come from the PaymentDC from Payment In Progress. The currency of the amount should be included as a tag attribute like in the example above. The currency comes from the Code of the Currency from Payment In Progress.
+Payment Information	**SEPA Usage Rule(s):** Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.	
++Credit Transfer Transaction Information	**SEPA Format:** The fractional part has a maximum of two digits.	
+++Amount	**Rule(s):**	
++++Instructed Amount	**ISO Name:** Instructed Amount	
	ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	
	XML Tag: InstdAmt	
	Type: ActiveOrHistoricCurrencyAndAmount	
	SEPA FractDigits: 2	
	TotalDigits: 18	
	SEPA Inclusive: 0.01 .. 999999999.99	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-23 BIC of the Beneficiary Bank.	This tag contains the swift code of the payment routing.
+Payment Information	**SEPA Usage Rule(s):** Only BIC is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used.	<CdtrAgt> <FinInstnId>
++Credit Transfer Transaction Information	**ISO Name:** Creditor Agent	<BIC>INGBNL2A</BIC>
+++Creditor Agent	**ISO Definition:** Financial institution servicing an account for the creditor.	</FinInstnId>
	XML Tag: CdtrAgt	</CdtrAgt>
	Type: BranchAndFinancialInstitutionIdentification4	
	Required: No (0..1)	
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** Either BIC or 'Other/Identification' must be	See Above
+Payment Information	used.	
++Creditor Transfer Transaction Information	**ISO Name:** Financial Institution Identification	

+++Creditor Agent	**ISO Definition:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.	
++++Financial Institution Identification	**XML Tag:** FinInstnId	
	Type: FinancialInstitutionIdentification7	
	Required: No (0..1)	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-06 BIC code of the Originator Bank The BIC is optional for national transactions except if Member States use the waiver as per Article 16(6) of EU Regulation 260/2012. The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue to be mandatory for non-EU /non-EEA cross-border SEPA transactions.	This should come from the Swift property from the Payment Routing in Payment In Progress. See example above.
+Payment Information	**ISO Name:** BIC	
++ Creditor Transfer Transaction Information	**ISO Definition:** Code allocated to a financial institution by the	Note. This is not in the SEPA list of elements
+++Financial Institution Identification	ISO 9362 Registration Authority as described in	
++++BIC	ISO 9362 "Banking – Banking telecommunication messages – Business identifier code (BIC)".	
	XML Tag: BIC	
	Type: BICIdentifier	
	Pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,	
	3}){0,1}	
	Required: No (0..1)	
Customer Credit Transfer Initiation V03	**SEPA Usage:** Rule(s) Mandatory	This tag contains information about the employee / vendor name truncated to 32 characters.
+Payment Information	**ISO Name:** Creditor	<Cdtr>
++Credit Transfer Transaction Information	**ISO Definition:** Party to which an amount of money is due.	<Nm>A. WESTERHOUT</Nm>
+++Creditor	**XML Tag:** Cdtr	</Cdtr>
	Type: PartyIdentification32	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-21 Name of the Beneficiary.	This should come from the Payment Generation Employee Vendor Client Name, truncated to 32 characters. See example above.
+Payment Information	**SEPA Usage Rule(s):** Mandatory 'Name' is limited to 70 characters in length.	
++Credit Transfer Transaction Information	**ISO Name:** Name	
+++Creditor	**ISO Definition:** Name by which a party is known and which is usually used to identify that party.	
++++Name	**XML Tag:** Nm	
	Type: Max140Text	

	ISO Length: 1 .. 140	
	SEPA Length: 1 .. 70	
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-20 Account number of the Beneficiary.	This tab contains information about the evc account. It contains the IBAN number. The IBAN should come from the Iban property from the payment routing in Payment In Progress.
+Payment Information	**SEPA Usage Rule(s):** Mandatory. Only IBAN is allowed.	<CdtrAcct>
++Credit Transfer Transaction Information	**ISO Name:** Creditor Account	<Id>
+++Creditor Account	**ISO Definition:** Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<IBAN>NL40INGB0687211611</IBAN>
	XML Tag: CdtrAcct	</Id>
	Type: CashAccount16	</CdtrAcct>
	Required: Yes (1..1)	
Customer Credit Transfer Initiation V03	**SEPA Rulebook:** AT-05 Remittance information.	<RmtInf>
+Payment Information	**ISO Name:** Remittance Information	<Ustrd>RAI/16/20153112</Ustrd>
++Credit Transfer Transaction Information	**ISO Definition:** Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.	</RmtInf>
+++Remittance Information	**XML Tag:** RmtInf	
	Type: RemittanceInformation5	
	Required: No (0..1)	
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary.	The unstructured format is the one used internally in Europe. It contains a list of ExternalReferenceNbr from the PayableSummary records where PaymentInProgressId matches the current PaymentInProgress, separated by '/'.
+Payment Information	Only one occurrence of 'Unstructured' is allowed.	
++Credit Transfer Transaction Information	**ISO Name:** Unstructured	
+++Remittance Information	**ISO Definition:** Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.	

++++Unstructured	**XML Tag:** Ustrd	
	Type: Max140Text	
	ISO Length: 1 .. 140	
	SEPA Length: 1 .. 140	
	Required: No (0..1)	
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** Only one occurrence of 'Structured' is allowed.	<Strd>
+Payment Information	**SEPA Format:** 'Structured' can be used, provided the tags and Rule(s) the data within the 'Structured' element do not exceed 140 characters in length.	<RfrdDocInf>
++Credit Transfer Transaction Information	**ISO Name:** Structured	<RfrdDocTp>
+++Remittance Information	**ISO Definition:** Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.	<Cd>CINV</Cd>
++++Structured	**XML Tag:** Strd	</RfrdDocTp>
	Type: StructuredRemittanceInformation7	<RfrdDocNb>Inv 12345</RfrdDocNb>
	Required: No (0..1)	</RfrdDocInf>
		<RfrdDocAmt>
		<RmtdAmt Ccy="EUR">400</RmtdAmt>
		</RfrdDocAmt>
		<CdtrRefInf>
		<Tp>
		<CdOrPrtry>
		<Cd>SCOR</Cd>
		</CdOrPrtry>
		<Issr> ISO</Issr>
		</Tp>
		<Ref>0000000000000000013</Ref>
		</CdtrRefInf>
		</Strd>
Customer Credit Transfer Initiation V03	**ISO Name:** Referred Document Information	See Above
+Payment Information	**ISO Definition:** Set of elements used to identify the documents referred to in the remittance information.	
++Credit Transfer Transaction Information	**XML Tag:** RfrdDocInf	
+++Remittance Information	**Type:** ReferredDocumentInformation3	
++++Structured	**Required:** No (0..n)	
+++++Referred Document Information		

Customer Credit Transfer Initiation V03	**ISO Name:** Referred Document Information	See above
+Payment Information	**ISO Definition:** Set of elements used to identify the documents referred to in the remittance information.	
++Credit Transfer Transaction Information	**XML Tag:** RfrdDocInf	
+++Remittance Information	**Type:** ReferredDocumentInformation3	
++++Structured	**Required:** No (0..n)	
+++++Referred Document Amount		
Customer Credit Transfer Initiation V03	**ISO Name:** Referred Document Amount	See above
+Payment Information	**ISO Definition:** Set of elements used to provide details on the amounts of the referred document.	
++Credit Transfer Transaction Information	**XML Tag:** RfrdDocAmt	
+++Remittance Information	**Type:** RemittanceAmount1	
++++Structured	**Required:** No (0..1)	
+++++Referred Document Amount	**Note:** Set the Currency 'Ccy' attribute to the 3 digit currency code.	
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** When present, the Debtor Bank is not obliged to validate the reference information. When used both 'Creditor Reference Type' and 'Creditor Reference' must be present.	See Above
+Payment Information	**ISO Name:** Creditor Reference Information	
++Credit Transfer Transaction Information	**ISO Definition:** Reference information provided by the creditor to allow the identification of the underlying documents.	
+++Remittance Information	**XML Tag:** CdtrRefInf	
++++Structured	**Type:** CreditorReferenceInformation2	
+++++Creditor Reference Information	**Required:** No (0..1)	
Customer Credit Transfer Initiation V03	**ISO Name:** Type	See above
+Payment Information	**ISO Definition:** Specifies the type of creditor reference.	
++Credit Transfer Transaction Information	**XML Tag:** Tp	
+++Remittance Information	**Type:** CreditorReferenceType2	
++++Structured	**Required:** No (0..1)	
+++++Creditor Reference Information		

++++++Type		
Customer Credit Transfer Initiation V03	**ISO Name:** Code Or Proprietary	See above
+Payment Information	**ISO Definition:** Coded or proprietary format creditor reference type.	
++Credit Transfer Transaction Information	**XML Tag:** CdOrPrtry	
+++Remittance Information	**Type:** CreditorReferenceType1Choice	
++++Structured	**Required:** Yes (1..1)	
+++++Creditor Reference Information		
++++++Type		
+++++++Code Or Proprietary		
Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** Only 'SCOR' is allowed.	See above
+Payment Information	**ISO Name:** Code	
++Credit Transfer Transaction Information	**ISO Definition:** Type of creditor reference, in a coded form.	
+++Remittance Information	**XML Tag:** Cd	
++++Structured	**Type:** DocumentType3Code	
+++++Creditor Reference Information	**SEPA Code Restrictions:**	
++++++Type	SCOR StructuredCommunicationReference. Document is a structured communication reference provided by the creditor to identify the referred transaction.	
+++++++Code Or Proprietary	**Required:** Yes (1..1)	
++++++++Code		
Customer Credit Transfer Initiation V03	**ISO Name:** Issuer	See Above. Hardcoded to ISO
+Payment Information	**ISO Definition:** Entity that assigns the credit reference type.	
++Credit Transfer Transaction Information	**XML Tag:** Issr	
+++Remittance Information	**Type:** Max35Text	
++++Structured	**ISO Length:** 1 .. 35	
+++++Creditor Reference Information	**SEPA Length:** 1 .. 35	
++++++Type	**Required:** No (0..1)	
+++++++Issuer		

Customer Credit Transfer Initiation V03	**SEPA Usage Rule(s):** If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference may be used (ISO 11649)	See Above. Use Payment in Progress 'Payment Nbr' as the creditor reference.
+Payment Information	**ISO Name:** Reference	
++Credit Transfer Transaction Information	**ISO Definition:** Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	
+++Remittance Information	**Usage:** If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.	
++++Structured	**XML Tag:** Ref	
+++++Creditor Reference Information	**Type:** Max35Text	
++++++Reference	**ISO Length:** 1 .. 35	
	SEPA Length: 1 .. 35	
	Required: No (0..1)	

Sample XML File (partial)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