28.01.2016 – release 2.6

# SEPA Credit Transfer payment files for MultiCash and BusinessBanking Lite

# XML format description

**(extension of created XML file for Multicash will be .CCT)**

## Purpose of this document:

The document describes structure of XML message pain.001, which is standard for SEPA payments. XML messages generated according to this standard and the relevant XSD scheme can be imported into electronic channels. The document describes a more complex dataset suitable for Multicash where mapping from old formats can also be found. For BusinessBanking Lite - relevant fields are only those present on SEPA payment screen.

## Sources:

* 1. [SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines Version 7.0](http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=537) - This document sets out the rules for implementing Version 7.0 of the SEPA Credit Transfer Scheme Rulebook based on Version 2009 of the customer-to-bank credit transfer ISO 20022 XML message standards. <http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_credit_transfer>
  2. The ISO 20022 Message Definition Report (MDR) – section pain.001.001.03 CustomerCreditTransferInitiationV03 <http://www.iso20022.org/message_archive.page#PaymentsInitiation3>
  3. The ISO 20022 External Code Lists (Category purpose, Purpose, Organization ID and Personal ID code lists) <http://www.iso20022.org/external_code_list.page>
  4. Schema iso:20022:tech:xsd:pain.001.001.03

## Message Structure:

The payment initiation message is composed of three parts: GroupHeader, PaymentInformation and CreditTransferTransactionInformation. The message may contain several PaymentInformation parts to which one or several CreditTransferTransactionInformation parts are included.

GroupHeader

PaymentInformaion 1

CreditTransferTransaction

Information 1

CreditTransferTransaction

Information 2

PaymentInformaion 2

CreditTransferTransaction

Information 1

PaymentInformaion 3

CreditTransferTransaction

Information 1

**GroupHeader**

This building block is mandatory. It contains common identifying elements to the entire message such as MessageIdentification, CreationDateAndTime, and Grouping indicator.

**PaymentInformation**

This building block is mandatory and repetitive. It contains elements related to the debit side of the transaction, such as Debtor, DebtorAccount Information and PaymentMethod.

**CreditTransferTransaction Information**

Transaction Information is part of the Payment Information block, is mandatory and can be repetitive. It contains information related to the credit side of the transaction, such as Creditor, CreditorAgent and RemittanceInformation.

## Character Set

To create SEPA messages, i.e. the reference data, the following characters are permitted according to the UTF-8 and/or ISO-8859 coding:

|  |  |  |
| --- | --- | --- |
| Permitted Character Code | Character | Hex Code |
| numeric characters | 0 to 9 | X'30' – X'39' |
| capital characters | A to Z | X'41' – X'5A' |
| small characters | a to z | X'61' – 'X'7A' |
| Apostrophe | "'" | X'27' |
| Colon | ":" | X'3A' |
| question mark | "?" | X'3F' |
| Comma | "," | X'2C' |
| Minus | "-" | X'2D' |
| blank character | " " | X'20' |
| left bracket | "(" | X'28' |
| plus sign | "+" | X'2B' |
| Period | "." | X'2E' |
| right bracket | ")" | X'29' |
| slash | "/" | X'2F' |

## Description of columns in the table:

* **Index:** message element Index number in the relating ISO 20022 Message Definition Report, PDF version.
* **Mult:** indicates the mandatory or optional status and the number of repetitions allowed in the ISO 20022 XML standard. When the first digit has the value ‘1’, the message element is mandatory; when the value is ‘0’ the message element is optional. The second digit indicates the number of repetitions allowed, where ‘n’ is used to indicate no specified limit. Column 2 may also indicate conditional relationships between components of a message element, for example, either component 1 or component 2 must be present, but not both (indicated in the column 2 as ‘{Or’ and ‘Or}’).
* **Message Element:** gives the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
* **SEPA CR:** if the element is mandatory in SEPA Core Requirements, it is shaded yellow, if the element is defined in the Rulebook, it has (AT-nn) number.
* **XML-tag:** XML tag of the element in payment message
* **M/O:** says, if the element is mandatory or optional
* **Length:** determines, how many characters can be used within the tag
* **Format:**
  + A: alphanumeric, may contain numbers and allowed characters (ref. 4 Character set)
  + DateTime: ISO format Date and time (e.g. 2013-03-11T12:45:50)
  + Date: ISO format date (e.g. 2013-03-12)
  + N: numeric, only numbers are allowed
  + Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and 2 behind it. Exception for this rule is the control sum.
  + Boolean: true or false
  + Code: specific code, for example ISO CountryCode
* **Basic description:** further description of the element
* **Sample:** basic sample of what can be filled within the tags
* **Mapping to SKI:** field in SKI file, that contains same or similar value
* **Mapping to SKA:** field in SKA file, that contains same or similar value

| **Index** | **Mult** | **Message Element** | **SEPA Core Requirements** | **XML-tag** | **M/O** | **Length** | **Format** | **Basic description** | **Sample** | **Mapping to SKI** | **Mapping to SKA** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| File Header | |  | | | | | |  |  |  |  |
|  |  | <?xml version="1.0" encoding="utf-8"?>  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"> | | | | | | This is the top level element of a pain.001.001.03 message. File header is mandatory. |  |  |  |
|  |  |  | | | | | |  |  |  |  |
|  |  |  | | | | | |  |  |  |  |
|  | [1..1] | *+ Message root* |  | <CstmrCdtTrfInitn> | M |  |  |  |  |  |  |
| 1.0 | [1..1] | + Group Header |  | <GrpHdr> | M |  |  |  |  |  |  |
| 1.1 | [1..1] | ++ Message Identification |  | <MsgId> | M | 35 | A | Unique file reference | MCCT14040318557300757 |  |  |
| 1.2 | [1..1] | ++ Creation Date Time |  | <CreDtTm> | M |  | DateTime | Creation date and time of the file. | 2014-04-03T15:55:38 |  |  |
| 1.6 | [1..1] | ++ Number Of Transactions |  | <NbOfTxs> | M | 15 | N | The number of transaction within the file. | 1 | S1: subfield 1 | :03: |
| 1.7 | [0..1] | ++ Control Sum |  | <CtrlSum> | O | 18 | Amount | Total amount of all individual transactions within the file. Decimals are to be separated with a point “.” | 1500.00 | S1: subfield 2 | :02: |
| 1.8 | [1..1] | ++ Initiating Party |  | <InitgPty> | M |  |  |  |  |  |  |
| 1.8 | [0..1] | +++ Name | *Usage Rule:* ‘Name’ is limited to 70 characters in length. | <Nm> | O | 70 | A | Name of the ordering party | Moja firma s.r.o. SK | DI: subfield 1 - 2 | :05: and :50: |
| 1.8 | [0..1] | +++ Postal Address | (AT-03 Address of the Originator) | <PstlAdr> | O |  | A |  |  |  |  |
| 1.8 | [0..1] | ++++ Country |  | <Ctry> | O | 2 | Code |  | SK |  |  |
| 1.8 | [0..2] | ++++ Address Line | *Usage Rule*: Only two occurrences are allowed. | <AdrLine> | O | 2x35 | A | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. | Vodarenska 235 Bratislava | DI: subfield 3-4 | :05: and :50: |
| 1.8 | [0..1] | +++ Identification |  | <Id> | O |  | A | see [table](#IdentificationTable) below for details |  |  |  |
| 1.8 | {Or | ++++ Organisation Identification | *Usage Rule:* Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  | A |  |  |  |  |
| 1.8 | Or} | ++++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | <PrvtId> |  |  | A |  |  |  |  |
| 2.0 | [1..n] | + Payment Information |  | <PmtInf> | M |  |  |  |  |  |  |
| 2.1 | [1..1] | ++ Payment Information Identification |  | <PmtInfId> | M | 35 | A | Unique identification, as assigned by a sending party, to unambiguously identify the payment information  group within the message. | 14040300003 |  |  |
| 2.2 | [1..1] | ++ Payment Method | *Usage Rule:* Only ‘TRF’ is allowed. | <PmtMtd> | M | 3 | A | Fixed Value „TRF‟ for credit transfers | TRF |  |  |
| 2.3 | [0..1] | ++ Batch Booking | *Usage Rule:* If present and contains ‘true’, batch booking is requested. If present and contains ‘false’, booking per transaction is requested. *Usage Rule:* If element is not present, pre-agreed customer-to-bank conditions apply. | <BtchBookg> | O | 5 | Boolean | CSOB does not support batch payments. Only false is allowed. | false |  |  |
| 2.4 | [0..1] | ++ Number of Transactions |  | <NbOfTxs> | O | 15 | N | The number of transactions within this batch. | 1 |  |  |
| 2.5 | [0..1] | ++ Control Sum |  | <CtrlSum> | O | 18 | Amount | Total amount of all transactions within this segment. Decimals are to be separated with a point “.” | 1500.00 |  |  |
| 2.6 | [0..1] | ++ Payment Type Information | *Usage Rule:* If used, it is recommended to be used only at ‘Payment Information’ level and not at 'Credit Transfer Trans-action Information' level. *Usage Rule:* When ‘Instruction Priority’ is to be used, ‘Payment Type Information’ must be pre-sent at ‘Payment Information’ level. | <PmtTpInf> | O |  |  | Set of elements used to further specify the type of transaction. |  |  |  |
| 2.8 | [1..1] | +++ Service Level | *Usage Rule:* Usage is recommended. | <SvcLvl> | M |  |  |  |  |  |  |
| 2.9 | [1..1] | ++++ Code | (AT-40 Identification code of the Scheme) *Usage Rule:* Only ‘SEPA’ or ‘URGP’ is allowed. | <Cd> | M | 4 | A | Fixed value „SEPA‟ or „URGP“. | SEPA or URGP – for urgent payment can be also used „URGP “ in Details field (Remittance Information tag) | URGP in field AV: subfield 1 if it is urgent payment | „URGP“ in field :72: subfield 4 (Statistics) if it is urgent payment |
| 2.11 | [0..1] | +++ LocalInstrument |  | <LclInstrm> | O |  |  |  |  |  |  |
| 2.12 | [1..1] | ++++ Code | Only 'INST' is allowed. | <Cd> | M | 35 | A | "INST" for instant payment | INST |  |  |
| 2.14 | [0..1] | +++ Category Purpose | (AT-45 Category purpose of the Credit Transfer) *Usage Rule:* Depending on the agreement between the Originator and the Originator Bank, ‘Category Purpose’ may be forwarded to the Beneficiary Bank. | <CtgyPurp> | O |  |  | This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. This field is not used in SK. |  |  |  |
| 2.15 | [1..1] | ++++ Code |  | <Cd> | M | 4 | A | Only codes from the ISO 20022 ExternalCategoryPurpose1Code list are allowed.  ([see source 2.3](#ExternalCodeList)) |  |  |  |
| 2.17 | [1..1] | ++ Requested Execution Date | (AT-07 Requested execution date of the instruction) | <ReqdExctnDt> | M |  | Date | This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.  Example: YYYY-MM-DD. | 2014-04-03 | HD: subfield 2 | :32A: subfield 1 |
| 2.19 | [1..1] | ++ Debtor |  | <Dbtr> | M |  |  |  |  |  |  |
| 2.19 | [1..1] | +++ Name | Mandatory (AT-02 Name of the Originator) *Usage Rule:* ‘Name’ is limited to 70 characters in length. | <Nm> | M | 70 | A | Name of the ordering party | Moja firma s.r.o. SK | DI: subfield 1 - 2 | :05: and :50: |
| 2.19 | [0..1] | +++ Postal Address | (AT-03 Address of the Originator) | <PstlAdr> | O |  | A |  |  |  |  |
| 2.19 | [0..1] | ++++ Country |  | <Ctry> | O | 2 | Code |  | SK |  |  |
| 2.19 | [0..2] | ++++ Address Line | *Usage Rule*: Only two occurrences are allowed. | <AdrLine> | O | 2x35 | A | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. | Vodarenska 235 Bratislava | DI: subfield 3-4 | :05: and :50: |
| 2.19 | [0..1] | +++ Identification | (AT-10 Originator Identification Code) | <Id> | O |  | A | see [table](#IdentificationTable) below for details |  |  |  |
| 2.19 | {Or | ++++ Organisation Identification | *Usage Rule:* Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  | A |  |  |  |  |
| 2.19 | Or} | ++++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | <PrvtId> |  |  | A |  |  |  |  |
| 2.20 | [1..1] | ++ Debtor Account | (AT-01 Account Number of the Originator) | <DbtrAcct> | M |  |  |  |  |  |  |
| 2.20 | [1..1] | +++ Identification | Usage Rule: Only IBAN is allowed. | <Id> | M |  |  |  |  |  |  |
| 2.20 | [1..1] | ++++ IBAN |  | <IBAN> | M | 34 | A | IBAN account number | SK0375000000004006520099 | UD: subfield 1 | :52D: |
| 2.20 | [0..1] | +++ Currency |  | <Ccy> | O | 3 | Code | ISO currency code of the account |  |  | :52D: subfield 3 |
| 2.21 | [1..1] | ++ Debtor Agent | (AT-06 BIC code of the Originator Bank) *Usage Rule:* Only BIC is allowed. | <DbtrAgt> | M |  |  |  |  |  |  |
| 2.21 | [1..1] | +++ Financial Institution Identification |  | <FinInstnId> | M |  |  |  |  |  |  |
| 2.21 | [1..1] | ++++ Bank Identifier Code |  | <BIC> | M | 8 or 11 | A | SWIFT BIC code of the remitting bank | CEKOSKBXXXX | HD: subfield 3 | :04: |
| 2.23 | [0..1] | ++ Ultimate Debtor |  | <UltmtDbtr> | O |  |  |  |  |  |  |
| 2.23 | [0..1] | +++ Name | (AT-08 Name of the Originator Reference Party) *Usage Rule:* ‘Name’ is limited to 70 characters in length. | <Nm> | O | 70 | A | Name of the contracting party | SKY Invest, s.r.o.  Slovakia |  |  |
| 2.23 | [0..1] | +++ Postal Address |  | <PstlAdr> | O |  | A |  |  |  |  |
| 2.23 | [0..1] | ++++ Country |  | <Ctry> | O | 2 | Code |  | SK |  |  |
| 2.23 | [0..2] | ++++ Address Line | *Usage Rule*: Only two occurrences are allowed. | <AdrLine> | O | 2x35 | A | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. | Hronska 235 Kosice |  |  |
| 2.23 | [0..1] | +++ Identification | (AT-09 Identification code of the Originator Reference Party) | <Id> | O |  |  | see [table](#IdentificationTable) below for details |  |  |  |
| 2.23 | {Or | ++++ Organisation Identification | *Usage Rule*: Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  |  |  |  |  |  |
| 2.23 | Or} | ++++ Private Identification | *Usage Rule*: Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | <PrvtId> |  |  |  |  |  |  |  |
| 2.24 | [0..1] | ++ Charge Bearer | *Usage Rule*: Only ‘SLEV’ is allowed. Usage *Rule*: It is recommended that this element be specified at ‘Payment Information’ level. | <ChrgBr> | O | 4 | A | Fixed value „SLEV‟ | SLEV |  | :71A: |
| 2.27 | [1..n] | ++ Credit Transfer Transaction Information |  | <CdtTrfTxInf> | M |  |  |  |  |  |  |
| 2.28 | [1..1] | +++ Payment Identification |  | <PmtId> | M |  |  |  |  |  |  |
| 2.29 | [0..1] | ++++ Instruction Identification |  | <InstrId> | O | 35 | A | Unique credit transfer reference of the remitter. | MCCT130409000001 |  |  |
| 2.30 | [1..1] | ++++ End to End Identification | (AT-41 Originator’s Reference to the Credit Transfer) | <EndToEndId> | M | 35 | A | Identification assigned by the initiating party to unambiguously identify the transaction.  This field can be used for symbols using NBS rules:  **/VS**<max10n>**/SS**<max10n>**/KS**<max4n> | /VS1234567890/SS1234567890/KS0008 | ZK:, AK:, EC: |  |
| 2.42 | [1..1] | +++ Amount |  | <Amt> | M |  |  |  |  |  |  |
| 2.43 | [1..1] | ++++ Instructed Amount | (AT-04 Amount of the Credit Transfer in Euro) *Usage Rule*: Only ‘EUR’ is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits. | <InstdAmt> | M |  | Amount | Amount of the credit transfer in EUR. Decimals are to be separated with a point “.” The amount must be between 0.01 and 999999999.99 EUR. | <InstdAmt Ccy="EUR">1500.00</InstdAmt> | KC: subfield 1 and 3. Max. 11 characters without decimal point. | :32A: subfield 2 and 3. Max. 15 characters incuding decimal point. |
| 2.51 | [0..1] | +++ Charge Bearer | *Usage Rule*: Only ‘SLEV’ is allowed. *Usage Rule*: It is recommended that this element be specified at ‘Payment Information’ level. | <ChrgBr> | O | 4 | A | Fixed value „SLEV‟ | SLEV |  | :71A: |
| 2.77 | [0..1] | +++ Creditor Agent | (AT-23 BIC of the Beneficiary Bank) *Usage Rule*: Only BIC is allowed. | <CdtrAgt> | M/O |  |  | For domestic SEPA optional.  For foreign SEPA mandatory. |  |  |  |
| 2.77 | [1..1] | ++++ Financial Institution Identification |  | <FinInstnId> | M |  |  |  |  |  |  |
| 2.77 | [0..1] | +++++ Bank Identifier Code |  | <BIC> | M/O | 8 or 11 | A | SWIFT BIC code of the bank of the creditor | CEKOSKBXXXX | HD: subfield 5 | :57A: |
| 2.79 | [1..1] | +++ Creditor |  | <Cdtr> | M |  |  |  |  |  |  |
| 2.79 | [1..1] | ++++ Name | (AT-21 Name of the Beneficiary) *Usage Rule*: ‘Name’ is limited to 70 characters in length. | <Nm> | M | 70 | A | Name of the creditor | Biancovea, a.s.  pobocka Bratislava | KI: subfield 1-2 | :59: subfield 3 |
| 2.79 | [0..1] | ++++ Postal Address | (AT-22 Address of the Beneficiary) | <PstlAdr> | O |  | A |  |  |  |  |
| 2.79 | [0..1] | +++++ Country |  | <Ctry> | O | 2 | Code |  | SK |  |  |
| 2.79 | [0..2] | +++++ Address Line | *Usage Rule*: Only two occurrences are allowed. | <AdrLine> | O | 2x35 | A | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. | Poholovska 541  Bratislava | KI: subfield 3-4 | :59: subfield 3 |
| 2.79 | [0..1] | ++++ Identification | (AT-24 Beneficiary Identification Code) | <Id> | O |  | A | see [table](#IdentificationTable) below for details |  |  |  |
| 2.79 | {Or | +++++ Organisation Identification | *Usage Rule*: Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  | A |  |  |  |  |
| 2.79 | Or} | +++++ Private Identification | *Usage Rule*: Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | <PrvtId> |  |  | A |  |  |  |  |
| 2.80 | [1..1] | +++ Creditor Account | (AT-20 Account number of the Beneficiary) *Usage Rule*: Only IBAN is allowed. | <CdtrAcct> | M |  |  |  |  |  |  |
| 2.80 | [1..1] | ++++ Identification | Usage Rule: Only IBAN is allowed. | <Id> | M |  |  |  |  |  |  |
| 2.80 | [1..1] | +++++ IBAN |  | <IBAN> | M | 34 | A | IBAN account number | SK1675000000004001862022 | UK: subfield 1 | :59: subfield 2 |
| 2.81 | [0..1] | +++ Ultimate Creditor |  | <UltmtCdtr> | O |  |  |  |  |  |  |
| 2.81 | [0..1] | ++++ Name | (AT-28 Name of the Beneficiary Reference Party) *Usage Rule*: ‘Name’ is limited to 70 characters in length. | <Nm> | O | 70 | A | Name of the creditor | Biancovea Germany AG  European Headquarters |  |  |
| 2.81 | [0..1] | ++++ Postal Address |  | <PstlAdr> | O |  | A |  |  |  |  |
| 2.81 | [0..1] | +++++ Country |  | <Ctry> | O | 2 | Code |  | DE |  |  |
| 2.81 | [0..2] | +++++ Address Line | *Usage Rule*: Only two occurrences are allowed. | <AdrLine> | O | 2x35 | A | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. | Hannoverstrasse 23  Berlin |  |  |
| 2.81 | [0..1] | ++++ Identification | (AT-29 Identification Code of the Beneficiary Reference Party). | <Id> | O |  |  | see [table](#IdentificationTable) below for details |  |  |  |
| 2.81 | {Or | +++++ Organisation Identification | *Usage Rule*: Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  |  |  |  |  |  |
| 2.81 | Or} | +++++ Private Identification | *Usage Rule*: Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | <PrvtId> |  |  |  |  |  |  |  |
| 2.86 | [0..1] | +++ Purpose | (AT-44 Purpose of the Credit Transfer) | <Purp> | O |  |  |  |  |  |  |
| 2.87 | [1..1] | ++++ Code |  | <Cd> | M | 4 | Code | Only codes from the ISO 20022 ExternalPurpose1Code list are allowed.  ([see source 2.3](#ExternalCodeList)) |  |  |  |
| 2.98 | [0..1] | +++ Remittance Information | (AT-05 Remittance Information) *Usage Rule*: Either ‘Structured’ or ‘Unstructured’ may be present. | <RmtInf> | O |  |  |  |  |  |  |
| 2.99 | {Or | ++++ Unstructured | *Usage Rule*: ‘Unstructured’ may carry structured remittance information, as agreed between the Originator and the Beneficiary. *Format Rule*: Only one occurrence of ‘Unstructured’ is allowed. | <Ustrd> |  | 140 | A | Only one occurrence of „Unstructured‟ is allowed | Detaily platby | AV: subfield 1-4 | :70: |
| 2.100 | Or} | ++++ Structured | *Format Rule*: ‘Structured’ can be used, provided the tags and the data within the ‘Structured’ element do not exceed 140 characters in length. *Format Rule*: Only one occurrence of ‘Structured’ is allowed. | <Strd> |  |  |  | CSOB does not support structured type of Remittance Information |  |  |  |

**Identifications**

Following table provides detailed description of tag <Id> – Identification part of following subjects:

* + Initiating Party (Iniciujúca strana)
  + Debtor (Platiteľ)
  + Ultimate Debtor (Pôvodný platiteľ)
  + Creditor (Príjemca)
  + Ultimate Creditor (Konečný príjemca)

| **Index** | **Mult** | **Message Element** | **SEPA Core Requirements** | **Název Tagu** | **M/O** | **Length** | **Format** | **Basic description** | **Sample** | **Mapping to SKI** | **Mapping to SKA** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | [0..1] | + Identification |  | <Id> | O |  | A |  |  |  |  |
|  | {Or | ++ Organisation Identification | *Usage Rule:* Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  |  | Unique and unambiguous way to identify an organisation. |  |  |  |
|  | {Or | +++ BICOrBEI |  | <BICOrBEI> |  | 8 or 11 |  | Bank Identifier Code | TRANGB2L |  |  |
|  | Or} | +++ Other |  | <Othr> |  |  |  |  |  |  |  |
|  | [1..1] | ++++ Identification |  | <Id> | M | 35 | A | Identification assigned by an institution. | 211BK32 |  |  |
|  | [0..1] | ++++ SchemeName |  | <SchmeNm> | O |  |  | Name of the identification scheme. |  |  |  |
|  | {Or | +++++ Code |  |  |  | 4 | Code | Only codes from the ISO 20022 ExternalOrganisationIdentification1Code list are allowed.  ([see source 2.3](#ExternalCodeList)) | TXID |  |  |
|  | Or} | +++++ Proprietary |  |  |  | 35 | A | Name of the identification scheme, in a free text form. |  |  |  |
|  | [0..1] | ++++ Issuer |  | <Issr> | O | 35 | A | Entity that assigns the identification. |  |  |  |
|  | Or} | ++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | <PrvtId> |  |  | A |  |  |  |  |
|  | {Or | +++ DateAndPlaceOfBirth |  | <DtAndPlcOfBirth> |  |  |  | Date and place of birth of a person. |  |  |  |
|  | [1..1] | ++++ BirthDate |  | <BirthDt> | M |  | Date |  | 1995-03-20 |  |  |
|  | [0..1] | ++++ ProvinceOfBirth |  | <PrvcOfBirth> | O | 35 | A |  |  |  |  |
|  | [1..1] | ++++ CityOfBirth |  | <CityOfBirth> | M | 35 | A |  | Bratislava |  |  |
|  | [1..1] | ++++ CountryOfBirth |  | <CtryOfBirth> | M | 2 | Code | Country code | SK |  |  |
|  | Or} | +++ Other |  | <Othr> |  |  |  |  |  |  |  |
|  | [1..1] | ++++ Identification |  | <Id> | M | 35 | A | Identification assigned by an institution. | BU123456 |  |  |
|  | [0..1] | ++++ SchemeName |  | <SchmeNm> | O |  |  | Name of the identification scheme. |  |  |  |
|  | {Or | +++++ Code |  |  |  | 4 | Code | Only codes from the ISO 20022 ExternalPersonIdentification1Code list are allowed.  ([see source 2.3](#ExternalCodeList)) | DRLC |  |  |
|  | Or} | +++++ Proprietary |  |  |  | 35 | A |  |  |  |  |
|  | [0..1] | ++++ Issuer |  | <Issr> | O | 35 | A | Entity that assigns the identification. |  |  |  |

## Sample of SEPA Credit Transfer XML file:

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"

xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"

xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">

<CstmrCdtTrfInitn>

<GrpHdr>

<MsgId>MCCT14040318557300757</MsgId>

<CreDtTm>2014-04-03T15:55:38</CreDtTm>

<NbOfTxs>1</NbOfTxs>

<CtrlSum>1500.00</CtrlSum>

<InitgPty>

<Nm>Moja firma s.r.o. SK</Nm>

<PstlAdr>

<Ctry>SK</Ctry>

<AdrLine>Vodarenska 235</AdrLine>

<AdrLine>Bratislava</AdrLine>

</PstlAdr>

</InitgPty>

</GrpHdr>

<PmtInf>

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<PmtMtd>TRF</PmtMtd>

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</SvcLvl>

</PmtTpInf>

<ReqdExctnDt>2014-04-03</ReqdExctnDt>

<Dbtr>

<Nm>Moja firma s.r.o. SK</Nm>

<PstlAdr>

<Ctry>SK</Ctry>

<AdrLine>Vodarenska 235</AdrLine>

<AdrLine>Bratislava</AdrLine>

</PstlAdr>

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<FinInstnId>

<BIC>CEKOSKBXXXX</BIC>

</FinInstnId>

</DbtrAgt>

<UltmtDbtr>

<Nm>SKY Invest, s.r.o. Slovakia</Nm>

<PstlAdr>

<Ctry>SK</Ctry>

<AdrLine>Hronska 235</AdrLine>

<AdrLine>Kosice</AdrLine>

</PstlAdr>

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<SchmeNm>

<Cd>CHID</Cd>

</SchmeNm>

</Othr>

</OrgId>

</Id>

</UltmtDbtr>

<ChrgBr>SLEV</ChrgBr>

<CdtTrfTxInf>

<PmtId>

<InstrId>MCCT130409000001</InstrId>

<EndToEndId>/VS1234567890/SS1234567890/KS0008</EndToEndId>

</PmtId>

<Amt>

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<CdtrAgt>

<FinInstnId>

<BIC>CEKOSKBXXXX</BIC>

</FinInstnId>

</CdtrAgt>

<Cdtr>

<Nm>Biancovea, a.s. pobocka Bratislava</Nm>

<PstlAdr>

<Ctry>SK</Ctry>

<AdrLine>Poholovska 541</AdrLine>

<AdrLine>Bratislava</AdrLine>

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<Nm>Biancovea Germany AG European Headquarters</Nm>

<PstlAdr>

<Ctry>DE</Ctry>

<AdrLine>Hannoverstrasse 23</AdrLine>

<AdrLine>Berlin</AdrLine>

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</CstmrCdtTrfInitn>

</Document>