

Proposal

Payment Initiation

ISO 20022 XML message

Implementation Guideline

Estonia

Version 0.9

For stakeholder consultation

Implementation guidelines are subject of change during consultation

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1. Introduction

The purpose of this document is to provide guidance on the use of XML Customer Credit Transfer Initiation message ISO20022 XML – pain.001.001.03 sent to Estonian banks, and cover SEPA payments as well as other payments. This document is based on the Implementation Guidelines for Customer to Bank messages for SEPA Credit Transfer Scheme version 5.0, published by European Council and it has been complemented with message elements that may be necessary to fill in order to initiate other payments. Message elements that should not be used are not represented in this document.

SEPA payments cover non-urgent payments in euro inside EU and EEA, where the debtor's and creditor's accounts are identified by IBAN and their banks are identified by BIC, and the debtor and creditor pay their own charges.

Other payments cover payments in other currency than euro and payments outside EU and EEA.

This document should be read together with the ISO 20022 XML message standards, as the ISO rules on the usage of the elements have not been repeated in this document and should be taken into account where applicable.

The content of this document may be updated during the SEPA consultation period according to the input from Estonian SEPA forum.

Banks will accept XML message for Payment Initiation from their customers from _____.

These Implementation Guidelines have been developed by the Estonian banks together with the Estonian Banking Association and Estonian Central Bank.

2. Message content

The message consists of two mandatory building blocks: Group Header and Payment Information.

Group Header: This block is presented only once and it contains elements such as Message Identification, Creation Date and Time and Initiating Party.

Payment Information: This block is repetitive and it contains elements related to the debit side of the transaction, such as Debtor, Debtor Account, Payment Type Information and Requested Execution Date and also one or several Credit Transfer Transaction Information parts which contain elements related to the credit side of the transaction, such as Creditor, Creditor Agent and Remittance Information.

The message is described in the following table. Below is the explanation of each column of the table.

“Index” column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under “Catalogue of ISO 20022 messages” with “pain.001.001.03” as reference.

“Mult” column - indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.

For example:

- [1..1] – shows that element is mandatory and can be presented only once
- [1..n] - shows that element is mandatory and can be presented 1 to n times
- [0..1] – shows that element is optional and can be presented only once
- [0..n] – shows that element is optional and can be presented 0 to n times
- {Or...Or} – indicates that only one of several elements may be presented

“Message Element” column - element name used in ISO 20022 XML Message Definition Report.

“SEPA Core Requirements with Usage Rules” column – message elements shaded in yellow means that these elements can be used for executing SEPA core payments. If there are differences in using a message element specified in the ISO 20022 XML standard in SEPA payments, they are pointed out as Usage Rules.

“Estonian Requirements for payment initiation XML messages” column – includes SEPA payments as well as other payments. There is a short description of elements and if in Estonian Requirements for payment initiation XML messages there are differences in using the message elements specified in the ISO 20022 XML standard or in SEPA Core Requirements or the same Usage Rule applies as in SEPA Core Requirements, they are pointed out as Usage Rules.

Message Root

Index	Mult.	Message Element	SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages
	[1..1]	+ Message root		

Group Header.

Index	Mult.	Message Element	SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages
1.0	[1..1]	+ Group Header		Set of characteristics shared by all payments included in the message.
1.1	[1..1]	++ Message Identification		Unique identification of the message assigned by the initiating party. Should be unique per instructed party for a pre-agreed period.
1.2	[1..1]	++ Creation DateTime		Date and time at which the message was created by the initiating party.
1.6	[1..1]	++ Number Of Transaction		Number of payments contained in Credit Transfer Transaction Information part.
1.7	[0..1]	++ Control Sum		Total of all individual amounts included in the message, irrespective of currencies.
1.8	[1..1]	++ Initiating Party		Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor.
1.8	[0..1]	+++ Name	Usage Rule: 'Name' is limited to 70 characters in length.	Name of the initiating party. Usage Rule: Same rule as in SEPA Core Requirements applies.
1.8	[0..1]	+++ Identification		Identification of the initiating party.
1.8	{Or	++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.
1.8	{{Or	+++++ BICorBEI		
1.8	Or}}	+++++ Other		
1.8	[1..1]	++++++ Identification		
1.8	[0..1]	++++++ SchemeName		
1.8	[1..1]	+++++++ Code		For organisation identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
1.8	Or}	++++ Private Identification	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
1.8	{Or	+++++ DateAndPlaceOfBirth		
1.8	[1..1]	++++++ BirhtDate		
1.8	[1..1]	++++++ CityOfBirth		

1.8	[1..1]	+++++++ CountryOfBirth		
1.8	Or}	+++++ Other		
1.8	[1..1]	+++++++Identification		
1.8	[0..1]	+++++++ SchemeName		
1.8	[1..1]	+++++++ Code		For private identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet

Payment Information

Index	Mult.	Message Element	SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages
2.0	[1..n]	+ Payment Information		Set of characteristics, that applies to the debit side of the payment transactions.
2.1	[1..1]	++ Payment Information Identification		Reference assigned by the initiating party in order to indentify the payment information block within the message. For example number of consolidated payment.
2.2	[1..1]	++ Payment Method	Usage Rule: Only 'TRF' is allowed.	Specifies the means of payment that will be used to move the amount of money. Usage Rule: Same rule as in SEPA Core Requirements applies.
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, preagreed customer-to-bank conditions apply	Usage Rule: Same rule as in SEPA Core Requirements applies. Use of this field should be agreed upon your bank.
2.4	[0..1]	++ Number of Transactions		Number of payments contained in the payment information block.
2.5	[0..1]	++ Control Sum		Total of all individual amounts included in the group, irrespective of currencies.
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 Transaction Information' level. Usage Rule: When Instruction Priority is to be used, 'Payment Type Information' must be present at 'Payment Information' level.	Set of elements used to specify the type of payment. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.7	[0..1]	+++ Instruction Priority	Usage Rule: If present, pre-agreed	Specifies the payment processing priority based on an

			customer-to-bank conditions apply.	agreement between the initiating party and the debtor's bank. If there is no agreement with the bank, the bank shall have the right to ignore the instruction priority.
2.8	[0..1]	+++ Service Level	Usage Rule: Usage is recommended.	Agreement of rules according to which the payment must be processed.
2.9	[1..1]	++++ Code	(AT-40 Identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	Usage Rule: Only following codes are allowed: SEPA – payment must be executed as a SEPA payment; URGP – payment must be executed as an urgent payment; SDVA – payment must be executed with same day value to the creditor; NURG – payment must be executed as non-urgent payment. If not entered by the initiating party, the bank processes the payment as non-urgent or SEPA depending on the payment instruction data.
2.11	[0..1]	+++ Local Instrument		Specifies the type of payment. Use of this field should be agreed upon your bank.
2.12	{Or	++++ Code		
2.13	Or}	++++ Proprietary		NORM, HIGH, EXPR
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.	Specifies the purpose of the payment based on an agreement between the initiating party and the debtor's bank.
2.15	[1..1]	++++ Code		For code of category purpose see http://www.iso20022.org/External Code Lists and DS S.page External Code Lists spreadsheet
2.17	[1..1]	++ Requested Execution Date		Date on which the debtor's account is to be debited.
2.19	[1..1]	++ Debtor		The party from whose account the amount of payment is to be debited.
2.19	[1..1]	+++ Name	Mandatory. (AT-02 Name of the Originator). Usage Rule: 'Name' is limited to 70 characters in length.	Debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.19	[0..1]	+++ Postal Address	(AT-03 Address of the Originator)	Debtor's address
2.19	[0..1]	++++ Country		For ISO Country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.19	[0..2]	++++ Address Line	Usage Rule: Only two occurrences are allowed.	
2.19	[0..1]	+++ Identification	(AT-10 Originator Identification Code)	Debtor's identification.
2.19	{Or	++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements

				applies.
2.19	{{Or	+++++ BICorBEI		
2.19	Or}}	+++++ Other		
2.19	[1..1]	+++++++ Identification		
2.19	[0..1]	+++++++ SchemeName		
2.19	[1..1]	+++++++ Code		For organisation identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
2.19	Or}	++++ Private Identification	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.19	{Or	+++++ DateAndPlaceOfBirth		
2.19	[1..1]	+++++++ BirhtDate		
2.19	[1..1]	+++++++ CityOfBirth		
2.19	[1..1]	+++++++ CountryOfBirth		
2.19	Or}	+++++ Other		
2.19	[1..1]	+++++++Identification		
2.19	[0..1]	+++++++ SchemeName		
2.19	[1..1]	+++++++ Code		For private identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
2.20	[1..1]	++ Debtor Account	(AT-01 Account Number of the Originator)	Account number, from which the amount of payment is to be debited.
2.20	[1..1]	+++ Identification	Usage Rule: Only IBAN is allowed.	Usage Rule: Same rule as in SEPA Core Requirements applies
2.20	[1..1]	++++ IBAN		Debtor's IBAN.
2.20	[0..1]	+++ Currency		Currency of the debtor's account. Usage rule: To be used only if one account covers several currencies, e.g. in case of a multicurrency account.
2.21	[1..1]	++ Debtor Agent	(AT-06 BIC code of the Originator Bank) Usage Rule: Only BIC is allowed.	Debtor's bank. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.21	[1..1]	+++ Financial Institution Identification		
2.21	[1..1]	++++ BIC		Debtor's bank BIC.
2.23	[0..1]	++ Ultimate Debtor		Ultimate party that owes an amount of money to the (ultimate) creditor. Usage Rule: Only to be used for SEPA payments and only if different from debtor.
2.23	[0..1]	+++ Name	(AT-08 Name of the Originator Reference Party) Usage Rule: 'Name' is limited to 70	Ultimate debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.

			characters in length.	
2.23	[0..1]	+++ Identification	(AT-09 Identification code of the Originator Reference Party)	Ultimate debtor's identification
2.23	{Or	++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies
2.23	{{Or	+++++ BICorBEI		
2.23	Or}}	+++++ Other		
2.23	[1..1]	++++++ Identification		
2.23	[0..1]	++++++ SchemeName		
2.23	[1..1]	+++++++ Code		For organisation identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
2.23	Or}	++++ Private Identification	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.23	{Or	+++++ DateAndPlaceOfBirth		
2.23	[1..1]	+++++ BirhtDate		
2.23	[1..1]	+++++ CityOfBirth		
2.23	[1..1]	+++++ CountryOfBirth		
2.23	Or}	+++++ Other		
2.23	[1..1]	+++++ Identification		
2.23	[0..1]	+++++ SchemeName		
2.23	[1..1]	+++++++ Code		For private identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
2.24	[0..1]	++ Charges Bearer	Usage Rule: Only 'SLEV' is allowed. Usage Rule: It is recommended that this element should be specified at 'Payment Information' level.	Specifies which party/parties will bear the charges linked to the processing of the payment. Usage Rule: For SEPA payment code "SLEV" should be used. For other payments one of the following codes should be used: CRED, DEBT and SHAR. For usage of code CRED, please contact your bank. If this field is empty, it will be considered as SHAR or SLEV, depending on the payment instruction data.
2.25	[0..1]	++ Charges Account		Account from which charges are to be debited. Use of this field should be agreed upon your bank.
2.25	[1..1]	+++ Identification		Only IBAN is allowed.
2.25	[1..1]	++++ IBAN		IBAN.
2.25	[0..1]	+++ Currency		Currency of charges' account. Usage Rule: To be used only if one account number covers several currencies, e.g. in case of a

				multicurrency account.
2.27	[1..n]	++ Credit Transfer Transaction Information		Set of elements providing information on the payment(s) included in the message.
2.28	[1..1]	+++ Payment Identification		Set of elements used to reference a payment instruction.
2.29	[0..1]	++++ Instruction Identification		Unique reference assigned by the initiating party for a debtor's bank to identify the payment. It is not forwarded to the creditor's bank.
2.30	[1..1]	++++ End to End Identification	(AT-41 Originator's Reference to the Credit Transfer)	Unique reference assigned by the instructing party to payment. It is forwarded to the creditor's bank only in case of a SEPA payment.
2.31	[0..1]	+++ Payment Type Information	Usage Rule: If used, it is recommended to be used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level.	Set of elements used to specify the type of payment. Usage Rule: Rule: Same rule as in SEPA Core Requirements applies.
2.33	[0..1]	++++ Service Level	Usage Rule: Usage is recommended.	Agreement of rules according to which the payment must be processed.
2.34	[1..1]	+++++ Code	(AT-40 Identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	Usage Rule: Only the following codes are allowed: SEPA – payment must be executed as a SEPA payment; URGP – payment must be executed as an urgent payment; SVDA – payment must be executed with same day value to the creditor; NURG – payment must be executed as non-urgent payment. If not entered by the initiating party, the bank shall process the payment as non-urgent or SEPA depending on the payment instruction data.
2.36	[0..1]	++++ Local Instrument		Specifies the type of payment. Use of this field should be agreed upon your bank.
2.37	{Or	+++++ Code		
2.38	Or}	+++++ Proprietary		NORM, HIGH, EXPR
2.39	[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.	Specifies the purpose of the payment based on an agreement between the initiating party and debtor's bank.
2.39	[1..1]	++++ Code		For Code of category purpose see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
2.42	[1..1]	+++ Amount		Amount of money to be moved between the debtor and

				the creditor.
2.43	{Or	++++ 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.	Payment amount and the currency ordered by the initiating party. All currencies accepted by the bank for payment services are allowed.
2.44	Or}	++++ Equivalent Amount		Payment amount labelled in the currency of the debtor's account and to be converted into a different currency. Use of this field should be agreed upon your bank.
2.45		+++++Amount		Payment amount in the currency of the debtor's account.
2.46		+++++CurrencyOfTransfer		Currency in which the payment amount should be sent to the creditor. All currencies accepted by the bank for payment services are allowed.
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.	Specifies which party/parties will bear the charges linked to the processing of the payment. Usage Rule: For SEPA payment code "SLEV" should be used. For other payments one of the following codes should be used: CRED, DEBT and SHAR. For usage of code CRED, please contact your bank. If this field is empty, it will be considered as SHAR or SLEV, depending on the payment instruction data.
2.70	[0..1]	+++ UltimateDebtor		Ultimate party that owes an amount of money to the (ultimate) creditor. Usage Rule: To be used only for SEPA payments and only if different from debtor.
2.70	[0..1]	++++ Name	(AT-08 Name of the Originator Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	Ultimate debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.70	[0..1]	++++ Identification	(AT-09 Identification Code of the Originator Reference Party)	Ultimate debtor's identification.
2.70	{Or	+++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.70	{{Or	+++++ BICorBEI		
2.70	Or}}	+++++ Other		
2.70	[1..1]	+++++ Identification		
2.70	[0..1]	+++++ SchemeName		
2.70	[1..1]	+++++ Code		For organisation identification scheme code see

				http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
2.70	Or}	+++++ Private Identification	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.70	{Or	+++++ DateAndPlaceOfBirth		
2.70	[1..1]	+++++++ BirhtDate		
2.70	[1..1]	+++++++ CityOfBirth		
2.70	[1..1]	+++++++ CountryOfBirth		
2.70	Or}	+++++ Other		
2.70	[1..1]	+++++++Identification		
2.70	[0..1]	+++++++ SchemeName		
2.70	[1..1]	+++++++ Code		For private identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
2.71	[0..1]	+++ Intermediary Agent 1		Information about creditor's bank's correspondent bank. Usage rule: Should be used only for other payments in case needed.
2.71	[1..1]	++++ Financial Institution Identification		Identification of creditor's bank's correspondent bank.
2.71	[0..1]	+++++ BIC		BIC of creditor's bank's correspondent bank.
2.71	[0..1]	+++++ Clearing System Member Identification		Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.
2.71	[0..1]	+++++++ Clearing System Identification		
2.71	[1..1]	+++++++ Code		For clearing system identification code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet.
2.71	[1..1]	+++++++ Member Identification		Identification of a creditor's bank's correspondent bank in a clearing system.
2.71	[0..1]	+++++ Name		Usage Rule: Name is limited to 70 characters in length. Should be used when BIC or clearing system member identification is not known to the initiating party.
2.71	[0..1]	+++++ Postal Address		Usage Rule: Should be used when BIC or clearing system member identification is not known to the initiating party.
2.71	[0..1]	+++++++ Country		For ISO Country code of creditor's bank's correspondent bank see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
2.71	[0..2]	+++++++ Address Line		
2.72	[0..1]	+++ Intermediary Agent 1 Account		Account of creditor's bank's correspondent bank at its correspondent bank. Usage Rule: Should be used only for other payments in

				case needed.
2.72	[1..1]	++++ Identification		Identification of creditor's bank's correspondent bank account.
2.72	{Or	+++++ IBAN		IBAN
2.72	Or}	+++++ Other		
2.72	[1..1]	++++++ Identification		BBAN
2.73	[0..1]	+++ Intermediary Agent 2		Information about correspondent bank of creditor's bank's correspondent bank. Use of this field should be agreed upon your bank.
2.73	[1..1]	++++ Financial Institution Identification		Identification of correspondent bank of creditor's bank's correspondent bank.
2.73	[0..1]	+++++ BIC		BIC of correspondent bank of creditor's bank's correspondent bank.
2.73	[0..1]	+++++ Clearing System Member Identification		Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.
2.73	[0..1]	++++++ Clearing System Identification		Identification of a clearing system
2.73	[1..1]	+++++++ Code		For clearing system identification code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet.
2.73	[1..1]	+++++++ Member Identification		Identification of a correspondent bank of creditor's bank's correspondent bank in a clearing system.
2.73	[0..1]	+++++ Name		Usage Rule: Name is limited to 70 characters in length. Should be used when BIC or clearing system member identification is not known to the initiating party.
2.73	[0..1]	+++++ Postal Address		Usage Rule: Should be used when BIC or clearing system member identification is not known to the initiating party.
2.73	[0..1]	+++++ Country		For ISO Country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
2.73	[0..2]	+++++ Address Line		
2.74	[0..1]	+++ Intermediary Agent 2 Account		Account of correspondent bank of creditor's bank's correspondent bank at its correspondent bank Use of this field should be agreed upon your bank.
2.74	[1..1]	++++ Identification		Identification of correspondent bank account of creditor's bank's correspondent bank.
2.74	{Or	+++++ IBAN		IBAN
2.74	Or}	+++++ Other		
2.74	[1..1]	++++++ Identification		BBAN
2.77	[0..1]	+++ Creditor Agent	(AT-23 BIC of the Beneficiary Bank) Usage Rule: Only BIC is allowed.	Creditor's bank information. Please specify from your bank when this information is

				required in order to initiate a payment.
2.77	[1..1]	++++ Financial Institution Identification		Identification of creditor's bank.
2.77	[0..1]	+++++ BIC		Creditor's bank BIC.
2.77	[0..1]	+++++ Clearing System Member Identification		Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.
2.77	[0..1]	+++++ Clearing System Identification		Identification of a clearing system.
2.77	[1..1]	+++++ Code		For clearing system code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet. In case of a RUB payments to Russia, code RUCBC should be used.
2.77	[1..1]	+++++Member Identification		Creditor's bank identification in a clearing system. In case of RUB payments to Russia, BIK code should be entered here.
2.77	[0..1]	+++++ Name		Creditor's bank name. Usage Rule: Name is limited to 70 characters in length. Should be used when BIC or clearing system member identification is not known to initiating party.
2.77	[0..1]	+++++ Postal Address		Creditor's bank address. Usage Rule: Should be used when BIC or clearing system member identification is not known to instructing party
2.77	[0..1]	+++++ Country		For creditor's bank ISO country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.77	[0..2]	+++++ Address Line		Address of creditor's bank.
2.78	[0..1]	+++ Creditor Agent Account		Creditor's bank account at its correspondent bank. Usage Rule: Should be used only for other payments in case needed.
2.78	[1..1]	++++ Identification		Identification of creditor's bank account
2.78	{Or	+++++IBAN		IBAN
2.78	Or}	+++++Other		
2.78	[1..1]	+++++ Identification		BBAN. In case of a RUB payments to Russia, creditor bank's correspondent account with the Russian Central Bank should be entered here.
2.79	[1..1]	+++ Creditor	Mandatory	Creditor's information.
2.79	[1..1]	++++ Name	Mandatory. (AT-21 Name of the Beneficiary) Usage Rule: 'Name' is limited to 70 characters in length.	Creditor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.79	[0..1]	++++ Postal Address	(AT-22 Address of the Beneficiary)	Creditor's address
2.79	[0..1]	+++++ Country		For creditor's ISO country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

				ts/country_names_and_code_elements.htm Please contact your bank - filling out this field may be mandatory in some banks.
2.79	[0..2]	+++++ Address Line	Usage Rule: Only two occurrences are allowed.	Usage Rule: Same rule as in SEPA Core Requirements applies.
2.79	[0..1]	++++ Identification	(AT-24 Beneficiary Identification Code)	Creditor's identification.
2.79	{Or	+++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed	Identification of an organisation. Usage Rule: For SEPA payments, the same rule as in SEPA Core Requirements applies. For RUB payments to Russia 'Other' should be used for entering INN and KPP codes.
2.79	{{Or	++++++BICorBEI		
2.79	Or}}	++++++Other		
2.79	[1..1]	+++++++Identification		For RUB payments to Russia, INN and KPP codes should be entered here.
2.79	[0..1]	+++++++ SchemeName		
2.79	{{{Or	+++++++ Code		For organisation identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet
2.79	Or}}	+++++++ Proprietary		
2.79	Or}	+++++ Private Identification	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as SEPA Core Requirements applies.
2.79	{Or	+++++ DateAndPlaceOfBirth		
2.79	[1..1]	+++++++ BirhtDate		
2.79	[1..1]	+++++++ CityOfBirth		
2.79	[1..1]	+++++++ CountryOfBirth		
2.79	Or}	+++++ Other		
2.79	[1..1]	+++++++Identification		
2.79	[0..1]	+++++++ SchemeName		
2.79	[1..1]	+++++++ Code		
2.80	[1..1]	+++ Creditor Account	Mandatory (AT-20 Account number of the Beneficiary) Usage Rule: Only IBAN is allowed.	Creditor's account. Usage Rule: For SEPA payments the same rule as SEPA Core Requirements applies.
2.80	[1..1]	++++ Identification		
2.80	{Or	+++++ IBAN		IBAN
2.80	Or}	+++++ Other		
2.80	[1..1]	+++++++ Identification		BBAN
2.81	[0..1]	+++ Ultimate Creditor		Party which is the ultimate beneficiary of the payment. Usage Rule: Should be used for SEPA payments and only if different from creditor.

2.81	[0..1]	++++ Name	(AT-28 Name of the Beneficiary Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	Ultimate creditor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.81	[0..1]	++++ Identification	(AT-29 Identification Code of the Beneficiary Reference Party).	Ultimate creditor's identification.
2.81	{Or	+++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.81	{{Or	+++++ BICorBEI		
2.81	Or}}	+++++ Other		
2.81	[1..1]	++++++ Identification		
2.81	[0..1]	++++++ SchemeName		
2.81	[1..1]	+++++++ Code		For organisation identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet.
2.81	Or}	+++++ Private Identification	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Organisation of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.81	{Or	+++++ DateAndPlaceOfBirth		
2.81	[1..1]	+++++++ BirhtDate		
2.81	[1..1]	+++++++ CityOfBirth		
2.81	[1..1]	+++++++ CountryOfBirth		
2.81	Or}	+++++ Other		
2.81	[1..1]	++++++Identification		
2.81	[0..1]	++++++ SchemeName		
2.81	[1..1]	+++++++ Code		For private identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet.
2.86	[0..1]	+++ Purpose	(AT-44 Purpose of the Credit Transfer)	Reason for the payment. Usage Rule: Should be used only for SEPA payments.
2.87	{Or	++++ Code		For list of possible codes see http://www.iso20022.org/External_Code_Lists_and_DS_S.page External Code Lists spreadsheet.
2.89	[0..10]	+++ Regulatory Reporting		Information about declaration of payments. Usage Rules: 1. Information needed by Estonian Central Bank – a client who is a resident of Estonia, should enter creditor's country ISO code and code of the balance of payment, if payment is sent outside Estonia and payment amount exceeds 50 000 euros or its equivalent in foreign currency

				2. Information needed by Russian Central Bank -when RUB payment to Russia, VO code and in some cases KPK code should be filled.
2.89	[0..1]	++++ Authority		Entity that requires regulatory reporting information.
2.89	[0..1]	+++++Country		Country ISO code of the entity that requires the information of the balance of payments. See http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm ,
2.89	[0..n]	++++ Details		Details of regulatory reporting information.
2.89	[0..1]	+++++ Type		Should be used in case of payments to Russia. Characters VO (code of currency transaction) and KBK (number of the budget of the Russian Federation) should be entered here.
2.89	[0..1]	+++++ Country		Creditor's residence country ISO code. See http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.89	[0..1]	+++++ Code		Code of the balance of payment. For appropriate code see http://www.eestipank.info/pub/en/dokumendid/statistika/maksebilanss/deklareerimine/koodid.htm .
2.89	[0..1]	+++++ Information		Specification of balance of payment code 900. In case of a RUB payments to Russia, codes of VO and KBK should be entered here.
2.98	[0..1]	+++ Remittance Information	(AT-05 Remittance Information) Usage Rule: Either 'Structured' or 'Unstructured' may be present.	Payment details. Generally can be structured or unstructured information. Banks have possibilities to set different rules according their own additional services. Please contact your bank regarding remittance information.
2.99	[0..1]	++++ 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.	Unstructured payment details.
2.100	[0..1]	++++ 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.	Structured payment details. Used for entering reference number required by beneficiary.
2.120	[0..1]	+++++ Creditor Reference Information	Usage Rule: When present, the Debtor Bank is not obliged to validate the reference information. Usage Rule: When used both	

			'Creditor Reference Type' and 'Creditor Reference' must be present.	
2.121	[0..1]	+++++ Type		
2.122	[1..1]	+++++ Code or Proprietary		
2.123	[1..1]	+++++ Code	Usage Rule: Only 'SCOR' is allowed	Usage Rule: Same rule as in SEPA Core Requirements applies
2.125	[0..1]	+++++ Issuer		
2.126	[0..1]	+++++ Reference	Usage Rule: If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. Usage Rule: 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 Usage Rule: RF Creditor Reference may be used (ISO 11649)	Reference number to beneficiary. When reference number is filled in SEPA payment to Estonia, the correctness of reference number is checked against Estonian reference number standard. For information about Estonian reference number standard see http://www.pangaliit.ee/en/settlements-and-standards

3. Character set

The UTF8 character encoding standard must be used. However, only the Latin character set commonly used in international communication, is generally supported. It contains the following characters:

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

In addition, characters Ä, Ö, Ü, Ž, Š and ä, ö, ü, ž, š are allowed, however when a payment is transmitted to another bank, these characters may be replaced with A, O, O, U, Z, S and a, o, o, u, z, s, respectively.

4. Payment examples

Payment 1:

Requested execution date: 25.11.2011
Debtor's name (initiating party and debtor is the same person): name AS XML
Debtor's address: Metsa2 Tallinn, Estonia
Debtor's account: EE481012345678901234
Debtor's bank: EEUHEE2X

Service level Code: SEPA
 Batch Booking: True
 CreditTransferTransaction Information:
 1) End-to-end ID: 123
 Amount and Currency: 1000 EUR
 Creditor's name: AS ISO
 Creditor's address: Leevikese 5 Tallinn, Estonia
 Creditor's account: EE212200123456789102
 Creditor's bank: EEUH2X (optional to fill, if creditor's IBAN starts with EE)
 Structured remittance information: 88069400003.
 2) End-to-end ID: 124
 Amount and Currency: 850 EUR
 Creditor's name: Tuisk Taavi
 Creditor's address: Kullerkupu 7 Tallinn, Estonia
 Creditor's account: EE051010012345678901
 Creditor's bank: HABAE2X (optional to fill, if creditor's IBAN starts with EE)
 Unstructured remittance information: PALK.
 3) End-to-end ID: 125
 Amount and Currency: 650 EUR
 Creditor's name: PEKKONEN JUHANI
 Creditor's address: TUUSULANTAIVAL 1 HELSINKI, Finland
 Creditor's account: FI3733012345678910
 Creditor's bank: ESSEFIHH
 Unstructured remittance information: PALKKA.

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Payment 2 (Rouble payment to Russia).

Requested execution date: 25.11.2011

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's address: Metsa2 Tallinn, Estonia

Debtor's account: EE481012345678901234

Amount and Currency: 3 000 000 RUB

Charges Bearer: DEBT

Debtor's bank: EEUHEE2X

End-to-end ID: 126

Service level Code: SDVA

Creditor's information: name AS MEDVED; organisation identification: INN7804216912, KPP780201001; creditor's country Russia

Creditor's account: 40702812345678978901

Creditor's bank information: BIK 044030755; name OAO BANK ALEKSANDROVSKII; correspondent account with the Russian Central Bank

3010181000000000755; clearing system code RUCBC

Remittance information (unstructured): Scet 12345

Regulatory information to Bank of Estonia: creditor's residence country Russia, code of the balance of payment 205
Regulatory information to Russian Federation Central Bank: VO code 13010, KBK 31810805000110111110.

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