SEPA CREDIT TRANSFER

NAMESPACE
URN:ISO:STD:ISO:20022:TECH:XSD:PAIN.001.001.09

Version 09:005 , 05.05.2025

Content

Further information in the underlying XSD schema files

Version

Version	09.005
namespace	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
lastEdit	2025-05-05
replaceLastEdit	2025-04-12

Source and changes

Source of documentation
PSA Payment Services Austria
Edited by Hendrik Muus
Usecase definition
Definition for validation according SEPA RB 2023 for use in Austria
SEPA Credit Transfer; standard and instant
Change Log
Changes on 2025-05-05
clarification of documentation of InstrForDbtrAgt_Text
Changes on 2025-04-12
open InstrForDbtrAgt in PaymentInstruction30InstrForDbtrAgt allowing to indicate VoP preference
reinsert PmtInf/ReqExctnDt/DtTm for instant payment initiation
insert asserts at PmtInf to ensure PmtInf/ReqExctnDt/DtTm is used with instant payments only
Release as Version 5
Changes on 2024-04-04
correct pattern of ISODateTime
Release as Version 4
Changes on 2023-10-18
correct pattern of ISODateTime
Release as Version 3
Changes on 2023-06-23
delete element DtTm under CstmrCdtTrfInitn/PmtInf/ReqExctnDt
delete related assertion under CstmrCdtTrfInitn/PmtInf
insert UETR under CstmrCdtTrfInitn/PmtInf/DrctDbtTxInf/PmtId
Release as Version 2
Changes on 2023-02-13
typo corrections and sort of elements
Release as Version 1

Changes on 2022-12-12
initial release with redefinition
new structure
use schema definition 1.1 to allow asserts
former BIC now is named BICFI
former BICOrBEI now is named AnyBIC
GrpHdr/CtrlSum is now mandatory
PmtInf/CtrlSum is now mandatory
PmtInf/NbOfTxs is now mandatory
PmtInf/ReqExctnDt/DtTm inserted for future use, e.g. instant payment initiation
PmtInf/Dbtr and PmtInf/CdtTrfTxInf/Cdtr now offer optional proxy Information
PmtInf/CdtTrfTxInf/Cdtr/PstlAdr offers structured address only
PmtInf/Dbtr, PmtInf/UltmtDbtr, PmtInf/CdtTrfTxInf/UltmtDbtr, PmtInf/CdtTrfTxInf/Cdtr and PmtInf/CdtTrfTxInf/UltmtCdtr */Id/OrgId now offer LEI as identifier
insert asserts at various levels to ensure / enable more detailed validation
shift old EPC attributes to xml:id and place new EPC attributes into id

Representation and notation

Column	Description
Indx	Index of element
Cardinality & level	Optionality, obligation and maximal occurrence as well as level and related parent/child- relations (parent is one level above, child is one level below). The notation pattern is made as „Min..Max“. Optional elements therefore always have 0 as Min, mandatory elements always have values larger than 0 as Min. Max denominates the maximum occurrences of the element, whereby „n“ denominates infinite occurrences (n typically is limited to a finite number by other means of limitation, as documented accordingly) The level association increases to the right. Parent/Child relation is indicated by the frame borders.
&‖	Grouping. & indicates the principal possible concurrency of all siblings of current group in given order (all siblings share the identical parent and therefore are child of this parent) ‖ indicates that exactly one sibling of current group can be chosen. ! indicates the rules that needs to be observed at current group.
Element ‖ Attribute & documentation	Names of elements (<Name>) or attributes (@ Name) as well as description of meaning, content or additional information on element or attribute. Rules (assert = …) are given in xpath syntax and translate limiting documentation into technical checking criteria.
Type & limitations	Type of elements or attributes and their path of restriction. Restrictions of simple elements (i.e. elements containing values) are given in decreasing order to enable the understanding of increasing restriction. Any restriction is inherited by the next level and therefore stays or is even further restricted.

Colours

Mandatory elements or obligations
Optional elements
All siblings can occur in sequence
Only one of the siblings

Example

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
37	1..1	‖	<ExaMple1>	Typ <- redefinition of Typ <- restriction of xs:Typ
			Description 1	
				pattern = \d{4}-\d{2}-\d{2}T\d{2}:\d{2}:\d{2}(\.(\d{3}|\d{6}))?(Z|[-+]\d{2}:\d{2})
38	1..1	&	<ExaMple2>	Typ <- derivation of Typ
			Description 2	
39	1..1	&	<ExaMple3>	Typ <- derivation of Typ <- redefinition of Typ <- restriction of xs:Typ
			Description 3	
			Description 4	maxLength = 70
			Description 5	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 140
40	0..1	&	<ExaMple4>	Typ <- derivation of Typ
			Description 6	
41	1..1	‖	<ExaMple5>	Typ <- derivation of Typ
			Description 7	
		!	assert = count(*) eq 1 Exactly 1 following element	
42	0..1	&	<ExaMple6>	Typ <- restriction of xs:Typ
			Description 8	
				pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

- The basic rule is, that elements needs to be populated, or the other way around, unpopulated elements are not permitted.
- 37 is an element of name ExaMple1, is a simple type, that is limited by 2 restriction levels, content is described by Description 1 and technical limited by a pattern. Furthermore, itself and all parents are mandatory, therefore this element is always present in an instance following this documentation.
- 39 ExaMple3 and 40 ExaMple4 are children of 38 ExaMple2
- 41 ExaMple5 has 42 ExaMple6 and 43 ExaMple7 as children (that in principal can occur concurrently), but has the rule, that only one of them has to occur.
- 41 ExaMple5 is mandatory, but not all of the parents are mandatory. Therefore 41 ExaMple5 does only occur, when 40 ExaMple4, optional, is occurring
- 39 ExaMple3 is a simple type, that is limited by 3 restriction levels, content is described by Description 3 and technical limited by a maxLength facet. The preceding level is described by Description 4 and technical limited by a pattern. The preceding level is described by Description 5 and technical limited by minLength and maxLength facets.

Overview

Format description

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
1	1..1	&	<Document>	Document <- redefinition of Document
2	1..1	&	@ xmlns	fixed value "urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
3	1..1	&	<CstmrCdtTrfInitn>	CustomerCreditTransferInitiationV09 <- redefinition of CustomerCreditTransferInitiationV09
		&	Credit transfer message. This version defines the restrictions of the ISO structure based on ImplementationRecommendations of EPC for use in Austria	
		!	assert = xd:integer(_:GrpHdr/_:NbOfTxs) eq sum(_:PmtInf/xd:integer(_:NbOfTxs)) Count of transactions in entire message	
		!	assert = _:GrpHdr/_:CtrlSum eq sum(_:PmtInf/_:CtrlSum) Arithmetic sum of transactions in entire message	
		!	assert = count(_:PmtInf/_:PmtInfId) eq count(distinct-values(_:PmtInf/_:PmtInfId)) Unique batch identifications	
		!	assert = count(_:PmtInf) lt 10000 Maximum batch count in message	
4	1..1	&	<GrpHdr>	GroupHeader85 <- redefinition of GroupHeader85
		&	Message header. Basic information on transmitted file	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
5	1..1	&	<MsgId>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Technical reference of transmitted file. Ensure uniqueness for at least 30 days. For save processing limit yourselves to digits, letters and minus sign. Uniqueness is simple achievable e.g. with combining the date with a daily counter	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
6	1..1	&	<CreDtTm>	ISODateTime <- redefinition of ISODateTime <- restriction of xs:dateTime
			File creation date and time Local time with time offset or UTC	
				pattern = \d{4}(-\d{2}){2}T\d{2}(:\d{2}){2}(\.\d{0,2}[1-9])?(Z|([-+]\d{2}(:\d{2})?))
7	1..1	&	<NbOfTxs>	Max15NumericText <- redefinition of Max15NumericText <- restriction of xs:string
			Count of single transactions of file. Maximum 999.999 transactions. More than 100.000 transactions need preliminary agreement	
			Limitation of length of transaction counter	pattern = [1-9][0-9]{0,5}
				pattern = [0-9]{1,15}

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
8	1..1	&	<CtrlSum>	DecimalNumber <- redefinition of DecimalNumber <- restriction of xs:decimal
			Sum of single transactions of file. A value between 0.01 and 999999999999.99. Decimal sign is the dot. No negative values Beispiele / Examples -- ungültig / invalid -- .87 645. 942.80352132 00023 000343.00 -- gültig und empfohlen / valid and recommended -- 0.34 74.5 456 3.04 -- möglich / possible -- 10.0 10.40 10.00	
			The maximum value of the control sum. One file cannot instruct lager values	minInclusive = 0.01 maxInclusive = 999999999999.99 fractionDigits = 2 totalDigits = 14
				fractionDigits = 17 totalDigits = 18
9	1..1	&	<InitgPty>	PartyIdentification135_InitgPty <- derivation of PartyIdentification135
		&	Identification of communication entitled party. Agree your Id with receiving financial institution. Habitually the main account number	
		!	assert = count(*) eq 1 Exactly 1 consequent element	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
10	0..1	&	<Nm> Name of Sender Limited to 70 characters Limitation of length of name elements Limitation of character set for names and remittance information A text or value must contain at least one printable character	Max140Text_Nm <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string maxLength = 70 pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 140
11	0..1	&	<Id> Identification of sender	Party38Choice_InitgPty <- derivation of Party38Choice
12	1..1	‖	<OrgId> Identification of organisation	OrganisationIdentification29_InitgPty <- derivation of OrganisationIdentification29
		!	assert = count(*) eq 1 Exactly 1 consequent element	
13	0..1	&	<AnyBIC> BIC or BEI	AnyBICDec2014Identifier <- restriction of xs:string pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
14	0..1	&	<LEI> Legal Entity Identifier	LEIIdentifier <- restriction of xs:string pattern = [A-Z0-9]{18,18}[0-9]{2,2}
15	0..1	&	<Othr> Other identification	GenericOrganisationIdentification1_InitgPty <- derivation of GenericOrganisationIdentification1

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
16	1..1	&	<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification assigned by bank	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
17	0..1	&	<SchmeNm>	OrganisationIdentificationSchemeName1Choice_InitgPty <- derivation of OrganisationIdentificationSchemeName1Choice
			Type of identification	
18	1..1	‖	<Cd>	AT_ExternalOrganisationIdentification1Code_InitgPty
			Coded identification. Only available value is BANK	
				More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
19	1..n	&	<PmtInf> Batches. Restricted to 9.999 batches. Larger count can not be processed and complete file will be rejected	PaymentInstruction30 <- redefinition of PaymentInstruction30
		!	assert = if(count(_:PmtTpInf) eq 1) then (count(_:CdtTrfTxInf/_:PmtTpInf) eq 0) else (count(_:CdtTrfTxInf/_:PmtTpInf) eq count(_:CdtTrfTxInf)) ISO rule: Either one PmtTpInf on this level and no PmtTpInf on next level or no PmtTpInf on this level and all PmtTpInf on next level	
		!	assert = if(count(_:UltmtDbtr) eq 1) then (count(_:CdtTrfTxInf/_:UltmtDbtr) eq 0) else true() ISO rule: Either one UltmtDbtr on this level and no UltmtDbtr on next level or no UltmtDbtr on this level and any UltmtDbtr on next level	
		!	assert = if(count(_:ChrgBr) eq 1) then (count(_:CdtTrfTxInf/_:ChrgBr) eq 0) else true() ISO rule: Either one ChrgBr on this level and no ChrgBr on next level or no ChrgBr on this level and any ChrgBr on next level	
		!	assert = if(count(_:ReqdExctnDt/_:DtTm) gt 0) then (_:PmtTpInf/_:LclInstrm/_:Cd eq 'INST') else true() Requested date and time only with LocalInstrument for instant payment	

		!	assert = if(count(_:PmtTpInf) eq 1) then true() else (
			if(count(_:CdtTrfTxInf/_:PmtTpInf/_:LclInstrm) eq 0) then true() else (
			if(count(_:CdtTrfTxInf/_:PmtTpInf/_:LclInstrm/_:Cd) eq 0) then true() else
			(count(distinct-values(_:CdtTrfTxInf/_:PmtTpInf/_:LclInstrm/_:Cd)) eq 1)))
			For all transaction in batch indent LocalInstrument Code is applied	

		!	assert = xd:integer(_:NbOfTxs) eq count(_:CdtTrfTxInf) Count of transactions in batch	
		!	assert = _:CtrlSum eq sum(_:CdtTrfTxInf/_:Amt/_:InstdAmt) Arithmetic sum of transactions in batch	
		!	assert = count(_:CdtTrfTxInf) lt 1000000 Maximum count of transactions in batch	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
			<PmtInfId>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Batch control number. Ensure uniqueness for at least 1 year. Can be returned in account statement. Element is also used to check for duplicate submission. Uniqueness is simple achievable e.g. with combining the date with a daily counter	
20	1..1	&	Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
			<PmtMtd>	PaymentMethod3Code <- redefinition of PaymentMethod3Code <- restriction of xs:string
21	1..1	&	Payment method. Only available value is TRF	
				enumeration = TRF
				enumeration = CHK enumeration = TRF enumeration = TRA
			<BtchBookg>	BatchBookingIndicator <- restriction of xs:boolean
22	0..1	&	Batch or single booking. Consideration according to agreement with the instructed financial institution. Then overwrites standard booking method saved at account. "true" means batch booking requested. "false" means single booking requested	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
	1..1	&	<NbOfTxs>	Max15NumericText <- redefinition of Max15NumericText <- restriction of xs:string
23	1..1	&	Count of single transactions of batch. Maximum 999.999 transactions. More than 100.000 transactions need preliminary agreement	
	1..1	&	Limitation of length of transaction counter	pattern = [1-9][0-9]{0,5}
	1..1	&		pattern = [0-9]{1,15}
	1..1	&	<CtrlSum>	DecimalNumber <- redefinition of DecimalNumber <- restriction of xs:decimal
24	1..1	&	Sum of single transactions of batch. A value between 0.01 and 999999999999.99. Decimal sign is the dot. No negative values Beispiele / Examples -- ungültig / invalid -- .87 645. 942.80352132 00023 000343.00 -- gültig und empfohlen / valid and recommended -- 0.34 74.5 456 3.04 -- möglich / possible -- 10.0 10.40 10.00	
	1..1	&	The maximum value of the control sum. One file cannot instruct lager values	minInclusive = 0.01 maxInclusive = 999999999999.99 fractionDigits = 2 totalDigits = 14
	1..1	&		fractionDigits = 17 totalDigits = 18

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
25	0..1	&	<PmtTpInf>	PaymentTypeInformation26_Batch <- derivation of PaymentTypeInformation26
			Batch processing. This structure is also available on single transaction level. ONE OF THESE STRUCTURES MUST BE POPULATED! Concurrent population is not permitted. THE POPULATION ON SINGLE TRANSACTION LEVEL INHIBITS SPECIAL SERVICES OFFERED BY INITIATORS BANK TO INITIATOR! THESE SERVICES CAN ONLY BE APPLIED WHEN POPULATION IS MADE ON THIS LEVEL! See ServiceLevel, LocalInstrument and CategoryPurpose. Element population on this level is strongly recommended. Mandatory with CashPerPost (CategoryPurpose/Proprietary) and urgent (ServiceLevel/Code) payments	
			AT LEAST ONE SUBSEQUENT ELEMENT	
		!	assert = count(*) gt 0 At least 1 consequent element	
26	0..1	&	<InstrPrty>	Priority2Code <- redefinition of Priority2Code <- restriction of xs:string
			Prioritised payments. No application defined	
				enumeration = HIGH enumeration = NORM
				enumeration = HIGH enumeration = NORM
27	0..1	&	<SvcLvl>	ServiceLevel8Choice <- redefinition of ServiceLevel8Choice
			Service specification. If this element is not quoted, the standard value SEPA is assumed.	
28	1..1	‖	<Cd>	AT_ExternalServiceLevel1Code
			Service specification. The standard value is SEPA. The usage of SDVA for qualification of urgent payments is not general supported and requires preliminary agreement. Urgent payments are not governed by EU-Regulation (acceptance and processing duties, charges and fees etc.)	
				More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
29	0..1	&	<LclInstrm>	LocalInstrument2Choice <- redefinition of LocalInstrument2Choice
			Payment instrument. No application defined	
30	1..1	‖	<Cd>	AT_ExternalLocalInstrument1Code
			Payment instrument. ANY USE NEEDS TO BE AGREED WITH ORDERED BANK BEFORE APPLICATION	
				More information on codes in the related code lists
31	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Payment instrument. No application defined	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
32	0..1	&	<CtgyPurp> Processing. Specific code for processing identification at receiving institution. Mandatory with CashPerPost payments See also Purp at single transaction Before use an agreement with receiving institution is necessary, otherwise this is ignored. Examples: SALA: Salary payment PENS: Pension payment LOAN: Consortium loan SSBE: Social security GOVT: Annuity grant INTC: Intra Company/Cash pooling TAXS: > see Purp and PmtId/EndToEndId ! (Tax payments) CPPP: Cash Per Post Payment	CategoryPurpose1Choice <- redefinition of CategoryPurpose1Choice
33	1..1	‖	<Cd> Processing. Specific code for processing identification at receiving institution. See external code list More information on codes in the related code lists	ISO_ExternalCategoryPurpose1Code
34	1..1	‖	<Prtry> Processing. Specific code for processing identification at receiving institution. CPPP Cash per Post Payment (see also PmtId/EndToEndId, Cdtr, CdtrAcct, CdtrAgt, UltmtCdtr and RmtInf/Ustrd under CdtTrfTxInf). See external code list More information on codes in the related code lists	AT_ExternalProprietaryCategoryPurpose1Code
35	1..1	&	<ReqdExctnDt> Requested execution	DateAndDateTime2Choice <- redefinition of DateAndDateTime2Choice
36	1..1	‖	<Dt> Requested execution date. If the date cannot be respected, e.g. on late delivery, payment may be executed later according preliminary agreement	ISODate <- restriction of xs:date

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
37	1..1	‖	<DtTm>	ISODateTime <- redefinition of ISODateTime <- restriction of xs:dateTime
			Requested execution date and time. Local time with time offset or UTC. THE USE OF THIS ELEMENT IS RELATED TO LclInstrm. NEGOTIATE AGREEMENT BEFORE USE	
				pattern = \d{4}(-\d{2}){2}T\d{2}(:\d{2}){2}(\.\d{0,2}[1-9])?(Z|([-+]\d{2}(:\d{2})?))
38	1..1	&	<Dbtr>	PartyIdentification135_Dbtr <- derivation of PartyIdentification135
			Account owner / principal	
39	1..1	&	<Nm>	Max140Text_Nm <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string
			Name of account owner / debited principal. Limited to 70 characters	
			Limitation of length of name elements	maxLength = 70
			Limitation of character set for names and remittance information A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 140
40	0..1	&	<Id>	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
			Identification of account owner / debited principal	
41	1..1	‖	<OrgId>	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
			Identification of organisation	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
42	0..1	&	<AnyBIC>	AnyBICDec2014Identifier <- restriction of xs:string
			BIC or BEI	
				pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
43	0..1	&	<LEI>	LEIIdentifier <- restriction of xs:string
			Legal Entity Identifier E.g. Industrial Court ID	
				pattern = [A-Z0-9]{18,18}[0-9]{2,2}
44	0..1	&	<Othr>	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1
			Other identification	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
			<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification of organisation	
45	1..1	&	Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
46	0..1	&	<SchmeNm>	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
			Type of identification	
47	1..1	‖	<Cd>	ISO_ExternalOrganisationIdentification1Code
			Coded identification. Code from code list	
				More information on codes in the related code lists
			<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Proprietary code	
48	1..1	‖	Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
49	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
50	1..1	‖ !	<PrvtId> Identification of person assert = count(*) eq 1 Exactly 1 consequent element	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
51	0..1	&	<DtAndPlcOfBirth> Date and place of birth	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
52	1..1	&	<BirthDt> Date of birth	ISODate <- restriction of xs:date
53	0..1	&	<PrvcOfBirth> Province of birth Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
54	1..1	&	<CityOfBirth> City of birth Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
55	1..1	&	<CtryOfBirth> Country of birth ISO 3166 2-character country code	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
56	0..1	&	<Othr> Other identification	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
57	1..1	&	<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification of person	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
58	0..1	&	<SchmeNm>	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
			Type of identification	
59	1..1	‖	<Cd>	ISO_ExternalPersonIdentification1Code
			Coded identification. Code from code list	
				More information on codes in the related code lists
60	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Proprietary code	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
61	0..1	&	<Issr>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification assigning organisation	
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
62	1..1	&	<DbtrAcct>	CashAccount38_Dbtr <- derivation of CashAccount38
			Account number of account owner / principal	
63	1..1	&	<Id>	AccountIdentification4Choice_Dbtr <- derivation of AccountIdentification4Choice
			IBAN of an account in SEPA area	
64	1..1	‖	<IBAN>	IBAN2007Identifier <- restriction of xs:string
			IBAN of an account in SEPA area.	
				pattern = [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
65	0..1	&	<Ccy>	ActiveOrHistoricCurrencyCode <- restriction of xs:string
			Account currency of debited account. Only necessary with multi currency account	
				pattern = [A-Z]{3,3}
66	0..1	&	<Prxy>	ProxyAccountIdentification1 <- redefinition of ProxyAccountIdentification1
			Proxy information on account	
67	0..1	&	<Tp>	ProxyAccountType1Choice <- redefinition of ProxyAccountType1Choice
			Proxy type	
68	1..1	‖	<Cd>	ISO_ExternalProxyAccountType1Code
			Code from code list	
				More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
69	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Agreed code	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
70	1..1	&	<Id>	Max2048Text <- redefinition of Max2048Text <- restriction of xs:string
			Identification Format	
			Limitation of character set A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 2048
71	1..1	&	<DbtrAgt>	BranchAndFinancialInstitutionIdentification6_Dbtr <- derivation of BranchAndFinancialInstitutionIdentification6
			Financial institution servicing the account owner / principal	
72	1..1	&	<FinInstnId>	FinancialInstitutionIdentification18_Dbtr <- derivation of FinancialInstitutionIdentification18
			Identification of a bank in SEPA area	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
73	0..1	&	<BICFI>	BICFIDec2014Identifier <- restriction of xs:string
			BIC of the instructed bank	
				pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
74	0..1	&	<Othr>	GenericFinancialIdentification1_Dbtr <- derivation of GenericFinancialIdentification1
			Other identification (IBAN only)	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
75	1..1	&	<Id>	Max35Text_IBANonly <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification (IBAN only). Fixed value "NOTPROVIDED"	
				enumeration = NOTPROVIDED
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
76	0..1	&	<InstrForDbtrAgt>	InstrForDbtrAgt_Text <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string
			Instructions for account servicing institut	
			The consideration of intended instructions need prior agreement with account servicing institution. When agreed, selection of wanted Verification-of-Payee process for this payments batch is done by: "VoPOptIn" -> Execution of beneficiary check "VoPOptOut" -> Skip beneficiary check	
			Limitation of character set for names and remittance information A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 140
77	0..1	&	<UltmtDbtr>	PartyIdentification135_UltmtDbtr <- derivation of PartyIdentification135
			Reference party of account owner / principal, i.e. habitually the actual debtor. Concurrent quoting on transaction level is not allowed	
		!	assert = count(*) gt 0 At least 1 consequent element	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
78	0..1	&	<Nm>	Max140Text_Nm <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string
			Name / Designation of reference party of account owner / principal, i.e. habitually the actual debtor. Limited to 70 characters	
			Limitation of length of name elements	maxLength = 70
			Limitation of character set for names and remittance information A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 140
79	0..1	&	<Id>	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
			Identification of reference party of account owner / principal, i.e. habitually the actual debtor	
80	1..1	‖	<OrgId>	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
			Identification of organisation	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
81	0..1	&	<AnyBIC>	AnyBICDec2014Identifier <- restriction of xs:string
			BIC or BEI	
				pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
82	0..1	&	<LEI>	LEIIdentifier <- restriction of xs:string
			Legal Entity Identifier E.g. Industrial Court ID	
				pattern = [A-Z0-9]{18,18}[0-9]{2,2}
83	0..1	&	<Othr>	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1
			Other identification	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
	1..1	&	<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification of organisation	
84			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
85	0..1	&	<SchmeNm>	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
			Type of identification	
	1..1	‖	<Cd>	ISO_ExternalOrganisationIdentification1Code
86			Coded identification. Code from code list	
				More information on codes in the related code lists
	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Proprietary code	
87			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
88	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
89	1..1	‖ ! 	<PrvtId> Identification of person assert = count(*) eq 1 Exactly 1 consequent element	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
90	0..1	&	<DtAndPlcOfBirth> Date and place of birth	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
91	1..1	&	<BirthDt> Date of birth	ISODate <- restriction of xs:date
92	0..1	&	<PrvcOfBirth> Province of birth Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
93	1..1	&	<CityOfBirth> City of birth Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
94	1..1	&	<CtryOfBirth> Country of birth ISO 3166 2-character country code	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
95	0..1	&	<Othr> Other identification	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
	1..1	&	<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification of person	
96			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
97	0..1	&	<SchmeNm>	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
			Type of identification	
	1..1	‖	<Cd>	ISO_ExternalPersonIdentification1Code
98			Coded identification. Code from code list	
				More information on codes in the related code lists
	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Proprietary code	
99			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
100	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
101	0..1	&	<ChrgBr> Charge option. Only available value is SLEV	ChargeBearerType1Code <- redefinition of ChargeBearerType1Code <- restriction of xs:string enumeration = SLEV enumeration = DEBT enumeration = CRED enumeration = SHAR enumeration = SLEV
102	1..n	&	<CdtTrfTxInf> Single transactions. Restricted to 999.999 transactions per batch. Larger count can not be processed and complete file will be rejected. More than 100.000 transactions need preliminary agreement	CreditTransferTransaction34 <- redefinition of CreditTransferTransaction34
103	1..1	&	<PmtId> Initiator's references	PaymentIdentification6 <- redefinition of PaymentIdentification6

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
104	0..1	&	<InstrId>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Transactions instruction Id. This element is only possible for compatibility reasons, to avoid rejects for technical reasons. Information is ignored	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,']+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
105	1..1	&	<EndToEndId>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Initiator's reference. On tax payments this element carries the 9 digit customers tax Id (consequently incl. TA-number). On CashPerPost payments this element carries the CashPerPost reference (with CashPerPost payments see also CtgyPurp/Prtry, Cdtr, CdtrAcct, CdtrAgt, UltmtCdtr und RmtInf/Ustrd). May be returned in account statement for reconciliation, uniqueness therefore matters. If still no specific reference shall be provided, to be populated with the value NOTPROVIDED	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
106	0..1	&	<UETR>	UUIDv4Identifier <- restriction of xs:string
			Debit's universally unique identifier This element is reserved for future use. Currently there is no single financial institution in Austria supporting an action on this element. UUID following RFC 4122 version 4	
				pattern = [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
107	0..1	&	<PmtTpInf>	PaymentTypeInformation26_Single <- derivation of PaymentTypeInformation26
			Single processing. This structure is also available on batch level. ONE OF THESE STRUCTURES MUST BE POPULATED! Concurrent population is not permitted. THE POPULATION ON SINGLE TRANSACTION LEVEL INHIBITS SPECIAL SERVICES OFFERED BY INITIATORS BANK TO INITIATOR! THESE SERVICES CAN ONLY BE APPLIED WHEN POPULATION IS MADE ON BATCH LEVEL! See ServiceLevel, LocalInstrument and CategoryPurpose. Element is strongly discouraged	
		!	assert = count(*) gt 0 At least 1 consequent element	
108	0..1	&	<SvcLvl>	ServiceLevel8Choice_Single <- derivation of ServiceLevel8Choice
			See description on batch level	
109	1..1	‖	<Cd>	AT_ExternalServiceLevel1Code_Single
			Service specification	
				More information on codes in the related code lists
110	0..1	&	<LclInstrm>	LocalInstrument2Choice <- redefinition of LocalInstrument2Choice
			See description on batch level	
111	1..1	‖	<Cd>	AT_ExternalLocalInstrument1Code
			Payment instrument. ANY USE NEEDS TO BE AGREED WITH ORDERED BANK BEFORE APPLICATION	
				More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
112	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Payment instrument. No application defined	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,']+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
113	0..1	&	<CtgyPurp>	CategoryPurpose1Choice_Single <- derivation of CategoryPurpose1Choice
			See description on batch level	
114	1..1	‖	<Cd>	ISO_ExternalCategoryPurpose1Code
			Processing. Specific code for processing identification at receiving institution. See external code list	
				More information on codes in the related code lists
115	1..1	‖	<Prtry>	AT_ExternalProprietaryCategoryPurpose1Code_Single
			Processing. Specific code for processing identification at receiving institution. CPPP Cash per Post Payment NEED TO BE CLASSIFIED ON BATCH LEVEL! See external code list	
				More information on codes in the related code lists
116	1..1	&	<Amt>	AmountType4Choice <- redefinition of AmountType4Choice
			Transfer amount	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
117	1..1	‖	<InstdAmt>	ActiveOrHistoricCurrencyAndAmount <- redefinition of ActiveOrHistoricCurrencyAndAmount
			Single amount. Restricted to a maximum 999999999.99 and a minimum of 0.01. Decimal sign is the dot. No negative values Beispiele / Examples -- ungültig / invalid -- .87 645. 942.80352132 00023 000343.00 -- gültig und empfohlen / valid and recommended -- 0.34 74.5 456 3.04 -- möglich / possible -- 10.0 10.40 10.00	
			Limitation of length and representation of transaction amount	minInclusive = 0.01 maxInclusive = 999999999.99 fractionDigits = 2 totalDigits = 11
118	1..1	&	@ Ccy	ActiveOrHistoricCurrencyCode_TX <- derivation of ActiveOrHistoricCurrencyCode <- restriction of xs:string
				enumeration = EUR
				pattern = [A-Z]{3,3}

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
119	0..1	&	<ChrgBr>	ChargeBearerType1Code <- redefinition of ChargeBearerType1Code <- restriction of xs:string
			Charge option. Only available value is SLEV	
				enumeration = SLEV
				enumeration = DEBT enumeration = CRED enumeration = SHAR enumeration = SLEV
120	0..1	&	<UltmtDbtr>	PartyIdentification135_UltmtDbtr <- derivation of PartyIdentification135
			Reference party of account owner / principal, i.e. habitually the actual debtor. Concurrent quoting on batch level is not allowed	
		!	assert = count(*) gt 0 At least 1 consequent element	
121	0..1	&	<Nm>	Max140Text_Nm <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string
			Name / Designation of reference party of account owner / principal, i.e. habitually the actual debtor. Limited to 70 characters	
			Limitation of length of name elements	maxLength = 70
			Limitation of character set for names and remittance information A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 140
122	0..1	&	<Id>	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
			Identification of reference party of account owner / principal, i.e. habitually the actual debtor	
123	1..1	‖	<OrgId>	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
			Identification of organisation	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
124	0..1	&	<AnyBIC>	AnyBICDec2014Identifier <- restriction of xs:string
			BIC or BEI	
				pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
125	0..1	&	<LEI> Legal Entity Identifier E.g. Industrial Court ID	LEIIdentifier <- restriction of xs:string pattern = [A-Z0-9]{18,18}[0-9]{2,2}
126	0..1	&	<Othr> Other identification	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1
127	1..1	&	<Id> Identification of organisation Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain // Limitation of character set for names A text or value must contain at least one printable character	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,']+ *)) pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
128	0..1	&	<SchmeNm> Type of identification	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
129	1..1	‖	<Cd> Coded identification. Code from code list	ISO_ExternalOrganisationIdentification1Code More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
130	1..1	‖	<Prtry> Coded identification. Proprietary code Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain // Limitation of character set for names A text or value must contain at least one printable character 	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *)) pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
131	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character 	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
132	1..1	‖	<PrvtId> Identification of person	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
		!	assert = count(*) eq 1 Exactly 1 consequent element	
133	0..1	&	<DtAndPlcOfBirth> Date and place of birth	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
134	1..1	&	<BirthDt> Date of birth	ISODate <- restriction of xs:date
135	0..1	&	<PrvcOfBirth> Province of birth Limitation of character set for names A text or value must contain at least one printable character 	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
136	1..1	&	<CityOfBirth> City of birth Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
137	1..1	&	<CtryOfBirth> Country of birth ISO 3166 2-character country code	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
138	0..1	&	<Othr> Other identification	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1
139	1..1	&	<Id> Identification of person Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain // Limitation of character set for names A text or value must contain at least one printable character	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *)) pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
140	0..1	&	<SchmeNm> Type of identification	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
141	1..1	‖	<Cd> Coded identification. Code from code list	ISO_ExternalPersonIdentification1Code More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
142	1..1	‖	<Prtry> Coded identification. Proprietary code Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain // Limitation of character set for names A text or value must contain at least one printable character	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *)) pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
143	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
144	0..1	&	<CdtrAgt> Financial institution servicing the account owner / recipient. Not used with IBAN only	BranchAndFinancialInstitutionIdentification6_Cdtr <- derivation of BranchAndFinancialInstitutionIdentification6
145	1..1	&	<FinInstnId> BIC of a bank in SEPA area	FinancialInstitutionIdentification18_Cdtr <- derivation of FinancialInstitutionIdentification18
146	1..1	&	<BICFI> BIC of a bank in SEPA area If the IBAN only option is not used, then on CashPerPost payments populate with "BAWAATWW"	BICFIDec2014Identifier <- restriction of xs:string pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
147	1..1	&	<Cdtr> Account owner / recipient	PartyIdentification135_Cdtr <- derivation of PartyIdentification135

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
148	1..1	&	<Nm>	Max140Text_Nm <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string
			Name of account owner / credited principal. Limited to 70 characters. With CashPerPost payments this is "BAWAGPSK"	
			Limitation of length of name elements	maxLength = 70
			Limitation of character set for names and remittance information A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 140
149	0..1	&	<PstlAdr>	PostalAddress24 <- redefinition of PostalAddress24
			Address of account owner / credited principal. Consult ordered institute prior use	
150	0..1	&	<Dept>	Max70Text <- redefinition of Max70Text <- restriction of xs:string
			Department	
			Limitation of character set for addresses A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 70
151	0..1	&	<SubDept>	Max70Text <- redefinition of Max70Text <- restriction of xs:string
			Sub department	
			Limitation of character set for addresses A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 70
152	0..1	&	<StrtNm>	Max70Text <- redefinition of Max70Text <- restriction of xs:string
			Street name	
			Limitation of character set for addresses A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 70
153	0..1	&	<BldgNb>	Max16Text <- redefinition of Max16Text <- restriction of xs:string
			Building number	
			Limitation of character set A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 16

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
154	0..1	&	<BldgNm> Building name Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
155	0..1	&	<Flr> Floor Limitation of character set for addresses A text or value must contain at least one printable character	Max70Text <- redefinition of Max70Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 70
156	0..1	&	<PstBx> Post box Limitation of character set A text or value must contain at least one printable character	Max16Text <- redefinition of Max16Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 16
157	0..1	&	<Room> Room Limitation of character set for addresses A text or value must contain at least one printable character	Max70Text <- redefinition of Max70Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 70
158	0..1	&	<PstCd> Post code Limitation of character set A text or value must contain at least one printable character	Max16Text <- redefinition of Max16Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 16
159	1..1	&	<TwnNm> Town name Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
160	0..1	&	<TwnLctnNm> Town location name Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
161	0..1	&	<DstrctNm> District name Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
162	0..1	&	<CtrySubDvsn> Country sub division Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
163	1..1	&	<Ctry> Country ISO 3166 2-character country code	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
164	0..1	&	<Id> Identification of account owner / credited principal. Not used with CashPerPost payments	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
165	1..1	‖	<OrgId> Identification of organisation	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
		!	assert = count(*) eq 1 Exactly 1 consequent element	
166	0..1	&	<AnyBIC> BIC or BEI	AnyBICDec2014Identifier <- restriction of xs:string pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
167	0..1	&	<LEI> Legal Entity Identifier E.g. Industrial Court ID	LEIIdentifier <- restriction of xs:string pattern = [A-Z0-9]{18,18}[0-9]{2,2}

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
168	0..1	&	<Othr>	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1
			Other identification	
169	1..1	&	<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification of organisation	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
170	0..1	&	<SchmeNm>	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
			Type of identification	
171	1..1	‖	<Cd>	ISO_ExternalOrganisationIdentification1Code
			Coded identification. Code from code list	
				More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
172	1..1	‖	<Prtry> Coded identification. Proprietary code Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain // Limitation of character set for names A text or value must contain at least one printable character 	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *)) pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
173	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character 	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
174	1..1	‖ !	<PrvtId> Identification of person assert = count(*) eq 1 Exactly 1 consequent element	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
175	0..1	&	<DtAndPlcOfBirth> Date and place of birth	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
176	1..1	&	<BirthDt> Date of birth	ISODate <- restriction of xs:date
177	0..1	&	<PrvcOfBirth> Province of birth Limitation of character set for names A text or value must contain at least one printable character 	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
178	1..1	&	<CityOfBirth> City of birth Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
179	1..1	&	<CtryOfBirth> Country of birth ISO 3166 2-character country code	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
180	0..1	&	<Othr> Other identification	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1
181	1..1	&	<Id> Identification of person Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain // Limitation of character set for names A text or value must contain at least one printable character	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *)) pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
182	0..1	&	<SchmeNm> Type of identification	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
183	1..1	‖	<Cd> Coded identification. Code from code list	ISO_ExternalPersonIdentification1Code More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
184	1..1	‖	<Prtry> Coded identification. Proprietary code Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain // Limitation of character set for names A text or value must contain at least one printable character	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *)) pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
185	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
186	1..1	&	<CdtrAcct> Account number of account owner / recipient	CashAccount38_Cdtr <- derivation of CashAccount38
187	1..1	&	<Id> IBAN of an account in SEPA area	AccountIdentification4Choice_Cdtr <- derivation of AccountIdentification4Choice
188	1..1	‖	<IBAN> IBAN of an account in SEPA area. With CashPerPost payment this is "AT846000000011471508"	IBAN2007Identifier <- restriction of xs:string pattern = [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
189	0..1	&	<Prxy> Proxy information on account	ProxyAccountIdentification1 <- redefinition of ProxyAccountIdentification1
190	0..1	&	<Tp> Proxy type	ProxyAccountType1Choice <- redefinition of ProxyAccountType1Choice

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
191	1..1	‖	<Cd> Code from code list	ISO_ExternalProxyAccountType1Code More information on codes in the related code lists
192	1..1	‖	<Prtry> Agreed code Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain // Limitation of character set for names A text or value must contain at least one printable character	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *)) pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
193	1..1	&	<Id> Identification Format Limitation of character set A text or value must contain at least one printable character	Max2048Text <- redefinition of Max2048Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 2048
194	0..1	& !	<UltmtCdtr> Reference party of account owner / recipient, i.e. habitually the actual creditor. Mandatory with CashPerPost payments assert = count(*) gt 0 At least 1 consequent element	PartyIdentification135_UltmtCdtr <- derivation of PartyIdentification135

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
195	0..1	&	<Nm>	Max140Text_Nm <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string
			Name / Designation of reference party of account owner / principal, i.e. habitually the actual creditor. Limited to 70 characters. Mandatory name of beneficiary with CashPerPost payments	
			Limitation of length of name elements	maxLength = 70
			Limitation of character set for names and remittance information A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 140
196	0..1	&	<Id>	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
			Identification of reference party of account owner / principal, i.e. habitually the actual creditor. Not available with CashPerPost payments	
197	1..1	‖	<OrgId>	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
			Identification of organisation	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
198	0..1	&	<AnyBIC>	AnyBICDec2014Identifier <- restriction of xs:string
			BIC or BEI	
				pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
199	0..1	&	<LEI>	LEIIdentifier <- restriction of xs:string
			Legal Entity Identifier E.g. Industrial Court ID	
				pattern = [A-Z0-9]{18,18}[0-9]{2,2}
200	0..1	&	<Othr>	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1
			Other identification	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
			<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification of organisation	
201	1..1	&	Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
202	0..1	&	<SchmeNm>	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
			Type of identification	
203	1..1	‖	<Cd>	ISO_ExternalOrganisationIdentification1Code
			Coded identification. Code from code list	
				More information on codes in the related code lists
			<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Proprietary code	
204	1..1	‖	Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
205	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
206	1..1	‖ !	<PrvtId> Identification of person assert = count(*) eq 1 Exactly 1 consequent element	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
207	0..1	&	<DtAndPlcOfBirth> Date and place of birth	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
208	1..1	&	<BirthDt> Date of birth	ISODate <- restriction of xs:date
209	0..1	&	<PrvcOfBirth> Province of birth Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
210	1..1	&	<CityOfBirth> City of birth Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
211	1..1	&	<CtryOfBirth> Country of birth ISO 3166 2-character country code	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
212	0..1	&	<Othr> Other identification	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
213	1..1	&	<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification of person	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
214	0..1	&	<SchmeNm>	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
			Type of identification	
215	1..1	‖	<Cd>	ISO_ExternalPersonIdentification1Code
			Coded identification. Code from code list	
				More information on codes in the related code lists
216	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Proprietary code	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
217	0..1	&	<Issr> Identification assigning organisation Limitation of character set for names A text or value must contain at least one printable character	Max35Text <- redefinition of Max35Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ * minLength = 1 maxLength = 35
218	0..1	&	<Purp> Coded payment reason. This code identifies a payment purpose or reason for the creditor, but may triggers special services of banks too. For tax payments mandatorily to populate with TAXS	Purpose2Choice <- redefinition of Purpose2Choice
219	1..1	‖	<Cd> Business codes. See also CtgyPurp. Depending on code in CtgyPurp this code has specific meaning at receiving institute: With SALA GVEA: Emoluments unemployed persons GVEB: Emoluments general GVEC: Emoluments disabled persons GVED: Emoluments national defence GOVT: Emoluments Austrian Mail RLWY: Emoluments OeBB With PENS RLWY: Pensions OeBB With GOVT ANNI: Annuity grant Specialities: TRFD: Trusted fund payments (RAK-Payments) TAXS: Tax payment Others see list at iso20022.org	ISO_ExternalPurpose1Code More information on codes in the related code lists
220	0..1	& !	<RmtInf> Remittance information / recipients reference assert = count(*) eq 1 Exactly 1 consequent element	RemittanceInformation16 <- redefinition of RemittanceInformation16

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
			<Ustrd>	Max140Text <- redefinition of Max140Text <- restriction of xs:string
221	0..1	&	Remittance information text line. One line with maximum 140 characters. Mandatory with CashPerPost payments. On tax payments observe the structure agreed with Bundesrechenzentrum (administration's data centre). On CashPerPost payments observe specific structure	
			Limitation of character set for names and remittance information A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 140
	0..1	&	<Strd>	StructuredRemittanceInformation16 <- redefinition of StructuredRemittanceInformation16
222			Remittance information data structure: Creditor's reference, Recipient's reference. All data INCLUDING the necessary XML tags must fit into 140 character. Not available with Tax and CashPerPost payments	
	1..1	&	<CdtrRefInf>	CreditorReferenceInformation2 <- redefinition of CreditorReferenceInformation2
223			Creditor's reference, Recipient's reference	
	1..1	&	<Tp>	CreditorReferenceType2 <- redefinition of CreditorReferenceType2
224			Type and issuer of reference	
	1..1	&	<CdOrPrtry>	CreditorReferenceType1Choice <- redefinition of CreditorReferenceType1Choice
225			Code type	
	1..1	‖	<Cd>	DocumentType3Code <- redefinition of DocumentType3Code <- restriction of xs:string
			Coded reference type. Only available value is SCOR	
				enumeration = SCOR
226				enumeration = RADM enumeration = RPIN enumeration = FXDR enumeration = DISP enumeration = PUOR enumeration = SCOR

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
227	0..1	&	<Issr>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Reference assigning organisation If the reference is an ISO 11649 structured reference ("RF"CheckDigits"Reference"), then "ISO" shall be used as issuer	
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35
228	1..1	&	<Ref>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Creditor's reference, Recipient's reference	
			Limitation of character set for codes, references and identifications Allowed structure for codes, references and identifications according EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf A text or value must contain at least one printable character, but don't start with / don't end with / don't contain //	pattern = ((([\-A-Za-z0-9+?:().,']+/)+[\-A-Za-z0-9+?:().,']+)|((*[\-A-Za-z0-9+?:().,'])+ *))
			Limitation of character set for names A text or value must contain at least one printable character	pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
				minLength = 1 maxLength = 35