SEPA DIRECT DEBIT

NAMESPACE
URN:ISO:STD:ISO:20022:TECH:XSD:PAIN.008.001.08

Version 08:004 , 04.04.2024

Content

Further information in the underlying XSD schema files

Version

Version	08.004
namespace	urn:iso:std:iso:20022:tech:xsd:pain.008.001.08
lastEdit	2024-04-04
replaceLastEdit	2023-10-18

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 Direct Debit; Core and B2B
Change Log
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
insert UETR under CstmrDrctDbtInitn/PmtInf/DrctDbtTxInf/PmtId
Release as Version 2
Changes on 2023-02-13
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
insert asserts at various levels to ensure / enable more detailed validation
shift old EPC attributes to xml:old_id and place new EPC attributes into id
remove PostalAddress from Creditor (old AT-05 new AT-E004)
Release as Version 1

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.008.001.08"
3	1..1	&	<CstmrDrctDbtInitn>	CustomerDirectDebitInitiationV08 <- redefinition of CustomerDirectDebitInitiationV08
		&	Direct debit 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>	GroupHeader83 <- redefinition of GroupHeader83
		&	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>	Max140Text_Nm <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string
			Name of Sender 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
11	0..1	&	<Id>	Party38Choice_InitgPty <- derivation of Party38Choice
			Identification of sender	
12	1..1	‖	<OrgId>	OrganisationIdentification29_InitgPty <- derivation of OrganisationIdentification29
			Identification of organisation	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
13	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}
14	0..1	&	<LEI>	LEIIdentifier <- restriction of xs:string
			Legal Entity Identifier	
				pattern = [A-Z0-9]{18,18}[0-9]{2,2}
15	0..1	&	<Othr>	GenericOrganisationIdentification1_InitgPty <- derivation of GenericOrganisationIdentification1
			Other identification	

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	PaymentInstruction29 <- redefinition of PaymentInstruction29
		!	assert = if(count(_:PmtTpInf) eq 1) then (count(_:DrctDbtTxInf/_:PmtTpInf) eq 0) else (count(_:DrctDbtTxInf/_:PmtTpInf) eq count(_:DrctDbtTxInf)) 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(_:UltmtCdtr) eq 1) then (count(_:DrctDbtTxInf/_:UltmtCdtr) eq 0) else true() ISO rule: Either one UltmtCdtr on this level and no UltmtCdtr on next level or no UltmtCdtr on this level and any UltmtCdtr on next level	
		!	assert = if(count(_:ChrgBr) eq 1) then (count(_:DrctDbtTxInf/_: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(_:CdtrSchmeId) eq 1) then (count(_:DrctDbtTxInf/_:DrctDbtTx/_:CdtrSchmeId) eq 0) else (count(_:DrctDbtTxInf/_:DrctDbtTx/_:CdtrSchmeId) eq count(_:DrctDbtTxInf)) ISO rule: Either one CdtrSchmeId on this level and no CdtrSchmeId on next level or no CdtrSchmeId on this level and all CdtrSchmeId on next level	
		!	assert = if(count(_:PmtTpInf) eq 0) then (count(distinct-values(_:DrctDbtTxInf/_:PmtTpInf/_:LclInstrm/_:Cd)) eq 1) else true() All debits either CORE or B2B, no mixture	
		!	assert = xd:integer(_:NbOfTxs) eq count(_:DrctDbtTxInf) Count of transactions in batch	
		!	assert = _:CtrlSum eq sum(_:DrctDbtTxInf/_:InstdAmt) Arithmetic sum of transactions in batch	
		!	assert = count(_:DrctDbtTxInf) lt 1000000 Maximum count of transactions in batch	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
20	1..1	&	<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 for reference purposes. Element is also used to check for duplicate submission. 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
21	1..1	&	<PmtMtd>	PaymentMethod2Code <- restriction of xs:string
			Payment method. Only available value is DD	
				enumeration = DD
22	0..1	&	<BtchBookg>	BatchBookingIndicator <- restriction of xs:boolean
			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
23	1..1	&	<NbOfTxs>	Max15NumericText <- redefinition of Max15NumericText <- restriction of xs:string
			Count of single transactions of batch. 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}
24	1..1	&	<CtrlSum>	DecimalNumber <- redefinition of DecimalNumber <- restriction of xs:decimal
			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	
			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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
25	0..1	&	<PmtTpInf>	PaymentTypeInformation29 <- redefinition of PaymentTypeInformation29
			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. WHEN POPULATION THIS STRUCTURE ON SINGLE TRANSACTION LEVEL ALL LOCALINSTRUMENT/CODE NEEDS TO CARRY THE IDENT VALUE, MIXING VARIOUS VALUES IS INVALID. Element population on this level is strongly recommended.	
26	0..1	&	<SvcLvl>	ServiceLevel8Choice <- redefinition of ServiceLevel8Choice
			Service specification. If this element is not quoted, the standard value SEPA is assumed.	
27	1..1	‖	<Cd>	AT_ExternalServiceLevel1Code
			Service specification. Only available value is SEPA	
				More information on codes in the related code lists
28	1..1	&	<LclInstrm>	LocalInstrument2Choice <- redefinition of LocalInstrument2Choice
			Payment instrument. Distinction between (basic) debit [CORE] and business debit [B2B]	
29	1..1	‖	<Cd>	AT_ExternalLocalInstrument1Code
			Payment instrument. [CORE] (basic) debit [B2B] business debit	
				More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
30	1..1	&	<SeqTp>	SequenceType3Code <- redefinition of SequenceType3Code <- restriction of xs:string
			Debits sequence type. FRST -> First collection of a sequence RCUR -> Recurrent collection of a sequence FNAL -> Last/final collection of a sequence OOFF -> Single/one of collection	
				enumeration = FRST enumeration = RCUR enumeration = FNAL enumeration = OOFF
				enumeration = FRST enumeration = RCUR enumeration = FNAL enumeration = OOFF enumeration = RPRE
31	0..1	&	<CtgyPurp>	CategoryPurpose1Choice <- redefinition of CategoryPurpose1Choice
			Processing. Specific code for processing identification at receiving institution. See also Purp at single transaction Before use an agreement with receiving institution is necessary, otherwise this is ignored	
32	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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
33	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Processing. Specific code for processing identification at receiving institution	
			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
34	1..1	&	<ReqdColltnDt>	ISODate <- restriction of xs:date
			Requested collection date. If this cannot be respected, e.g. on late delivery, debit may be executed later according preliminary agreement	
35	1..1	&	<Cdtr>	PartyIdentification135_Cdtr <- derivation of PartyIdentification135
			Account owner / principal	
36	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	
			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
37	1..1	&	<CdtrAcct>	CashAccount38_Cdtr <- derivation of CashAccount38
			Account number of account owner / principal	
38	1..1	&	<Id>	AccountIdentification4Choice_Cdtr_Dbtr <- derivation of AccountIdentification4Choice
			IBAN of an account in SEPA area	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
39	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}
40	0..1	&	<Ccy>	ActiveOrHistoricCurrencyCode <- restriction of xs:string
			Account currency of credited account. Only necessary with multi currency account	
				pattern = [A-Z]{3,3}
41	1..1	&	<CdtrAgt>	BranchAndFinancialInstitutionIdentification6_Cdtr <- derivation of BranchAndFinancialInstitutionIdentification6
			Financial institution servicing the account owner / principal	
42	1..1	&	<FinInstnId>	FinancialInstitutionIdentification18_Cdtr <- derivation of FinancialInstitutionIdentification18
			Identification of a bank in SEPA area	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
43	0..1	&	<BICFI>	BICFIDec2014Identifier <- restriction of xs:string
			BIC of a bank in SEPA area	
				pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
44	0..1	&	<Othr>	GenericFinancialIdentification1_Gen <- derivation of GenericFinancialIdentification1
			Other identification (IBAN only)	
45	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
46	0..1	&	<UltmtCdtr>	PartyIdentification135_UltmtCdtr <- derivation of PartyIdentification135
			Reference party of account owner / principal, i.e. habitually the actual creditor. 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
47	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	
			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
48	0..1	&	<Id>	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
			Identification of reference party of account owner / principal, i.e. habitually the actual creditor	
49	1..1	‖	<OrgId>	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
			Identification of organisation	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
50	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}
51	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}
52	0..1	&	<Othr>	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1
			Other identification	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
53	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
54	0..1	&	<SchmeNm>	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
			Type of identification	
55	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
56	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
57	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
58	1..1	‖	<PrvtId>	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
			Identification of person	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
59	0..1	&	<DtAndPlcOfBirth>	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
			Date and place of birth	
60	1..1	&	<BirthDt>	ISODate <- restriction of xs:date
			Date of birth	
61	0..1	&	<PrvcOfBirth>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Province of birth	
			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
62	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
63	1..1	&	<CtryOfBirth> Country of birth	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
64	0..1	&	<Othr> Other identification	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1
65	1..1	&	<Id> Identification of person 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
66	0..1	&	<SchmeNm> Type of identification	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
67	1..1	‖	<Cd> Coded identification. Code from code list	ISO_ExternalPersonIdentification1Code More information on codes in the related code lists
68	1..1	‖	<Prtry> Coded identification. Proprietary code 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
69	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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
70	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
71	0..1	&	<CdtrSchmeId> Creditor identification The creditor identification needs to be populated either at this position (and is then identical for all single debits) or at all single debits (in the area of mandate data) and can differ on each debit. Mutually exclusive	PartyIdentification135_CdtrSchmeId <- derivation of PartyIdentification135
72	1..1	&	<Id> Creditor identification	Party38Choice_CdtrSchmeId <- derivation of Party38Choice
73	1..1	‖	<PrvtId> Creditor identification	PersonIdentification13_CdtrSchmeId <- derivation of PersonIdentification13
74	1..1	&	<Othr> Creditor identification	GenericPersonIdentification1_CdtrSchmeId <- derivation 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
			Creditor identification	
75	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
76	0..1	&	<SchmeNm>	PersonIdentificationSchemeName1Choice_CdtrSchmeId <- derivation of PersonIdentificationSchemeName1Choice
			Type of identification	
	1..1	‖	<Prtry>	Max35Text_CdtrSchmeId <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
77			Coded identification. Only available value is SEPA	
				enumeration = SEPA
			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
	1..n		<DrctDbtTxInf>	DirectDebitTransactionInformation23 <- redefinition of DirectDebitTransactionInformation23
78		&	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	
	1..1		<PmtId>	PaymentIdentification6 <- redefinition of PaymentIdentification6
79		&	Initiator's references	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
80	0..1	&	<InstrId>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Debit instruction Identification 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
81	1..1	&	<EndToEndId>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Initiator's reference. May be returned in account statement for reconciliation, uniqueness therefore matters (e.g. with return/reversal). 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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
82	0..1	&	<UETR> 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	UUIDv4Identifier <- restriction of xs:string
				pattern = [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
83	0..1	&	<PmtTpInf> 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. WHEN POPULATION THIS STRUCTURE ON SINGLE TRANSACTION LEVEL ALL LOCALINSTRUMENT/CODE NEEDS TO CARRY THE IDENT VALUE, MIXING VARIOUS VALUES IS INVALID. Element is strongly discouraged	PaymentTypeInformation29_Single <- derivation of PaymentTypeInformation29
84	0..1	&	<SvcLvl> See description on batch level	ServiceLevel8Choice <- redefinition of ServiceLevel8Choice
85	1..1	‖	<Cd> Service specification. Only available value is SEPA	AT_ExternalServiceLevel1Code
				More information on codes in the related code lists
86	1..1	&	<LclInstrm> See description on batch level	LocalInstrument2Choice <- redefinition of LocalInstrument2Choice
87	1..1	‖	<Cd> Payment instrument. [CORE] (basic) debit [B2B] business debit	AT_ExternalLocalInstrument1Code
				More information on codes in the related code lists

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
88	1..1	&	<SeqTp>	SequenceType3Code <- redefinition of SequenceType3Code <- restriction of xs:string
			See description on batch level	
				enumeration = FRST enumeration = RCUR enumeration = FNAL enumeration = OOFF
				enumeration = FRST enumeration = RCUR enumeration = FNAL enumeration = OOFF enumeration = RPRE
89	0..1	&	<CtgyPurp>	CategoryPurpose1Choice <- redefinition of CategoryPurpose1Choice
			See description on batch level	
90	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
91	1..1	‖	<Prtry>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Processing. Specific code for processing identification at receiving institution	
			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
92	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	
			Limitation of length and representation of transaction amount	minInclusive = 0.01 maxInclusive = 999999999.99 fractionDigits = 2 totalDigits = 11
93	1..1	&	@ Ccy	ActiveOrHistoricCurrencyCode_TX <- derivation of ActiveOrHistoricCurrencyCode <- restriction of xs:string
				enumeration = EUR
				pattern = [A-Z]{3,3}
94	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
95	1..1	&	<DrctDbtTx>	DirectDebitTransaction10 <- redefinition of DirectDebitTransaction10
			Mandate related information	
96	1..1	&	<MndtRltdInf>	MandateRelatedInformation14 <- redefinition of MandateRelatedInformation14
			Mandate related information	
		!	assert = ((((count(_:AmdmntInd) eq 0) or (xd:boolean(_:AmdmntInd) eq false())) and (count(_:AmdmntInfDtls) eq 0)) or ((xd:boolean(_:AmdmntInd) eq true()) and (count(_:AmdmntInfDtls) eq 1))) If AmdmntInd is TRUE, then a AmdmntInfDtls must be present	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
97	1..1	&	<MndtId>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Mandate identification	
			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
98	1..1	&	<DtOfSgntr>	ISODate <- restriction of xs:date
			Signing date of mandate	
99	0..1	&	<AmdmntInd>	TrueFalseIndicator <- restriction of xs:boolean
			Indicator for mandate changes. "true" means mandate changes made, mandate change (AmdmntInfDtls) follows. "false" (or not set) means no mandate changes, mandate change (AmdmntInfDtls) not quoted	
100	0..1	&	<AmdmntInfDtls>	AmendmentInformationDetails13 <- redefinition of AmendmentInformationDetails13
			Changes to mandate. Indicator must be set accordingly	
		!	assert = count(*) gt 0 At least 1 consequent element	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
101	0..1	&	<OrgnlMndtId>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Original mandate identification. In case of change of mandate identification	
			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
102	0..1	&	<OrgnlCdtrSchmeId>	PartyIdentification135_OrgnlCdtrSchemeId <- derivation of PartyIdentification135
			Original identification and/or name of drawer. In case of change of drawer identification and/or name	
		!	assert = count(*) gt 0 At least 1 consequent element	
103	0..1	&	<Nm>	Max140Text_Nm <- derivation of Max140Text <- redefinition of Max140Text <- restriction of xs:string
			Previous name of the debiting creditor	
			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
104	0..1	&	<Id>	Party38Choice_CdtrSchmeId <- derivation of Party38Choice
			Previous identification of debiting creditor	
105	1..1	‖	<PrvtId>	PersonIdentification13_CdtrSchmeId <- derivation of PersonIdentification13
			Creditor identification	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
106	1..1	&	<Othr>	GenericPersonIdentification1_CdtrSchmeId <- derivation of GenericPersonIdentification1
			Creditor identification	
107	1..1	&	<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Creditor identification	
			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
108	0..1	&	<SchmeNm>	PersonIdentificationSchemeName1Choice_CdtrSchmeId <- derivation of PersonIdentificationSchemeName1Choice
			Type of identification	
109	1..1	‖	<Prtry>	Max35Text_CdtrSchmeId <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Only available value is SEPA	
				enumeration = SEPA
			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
110	0..1	&	<OrgnlDbtrAcct>	CashAccount38_Amdmnt <- derivation of CashAccount38
			Original account of drawee. See also OrgnlDbtrAgt. In principle with Othr/Id with SMNDA, in case of same bank allowed with IBAN	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
111	1..1	&	<Id> IBAN of an account in SEPA area or Account change indicator	AccountIdentification4Choice_Amdmnt <- derivation of AccountIdentification4Choice
112	1..1	‖	<IBAN> IBAN of an account in SEPA area	IBAN2007Identifier <- restriction of xs:string pattern = [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
113	1..1	‖	<Othr> Account change	GenericAccountIdentification1_Amdmnt <- derivation of GenericAccountIdentification1
114	1..1	&	<Id> Account change indicator. Only available value is SMNDA	Max34Text <- redefinition of Max34Text <- restriction of xs:string enumeration = SMNDA minLength = 1 maxLength = 34
115	0..1	&	<OrgnlDbtrAgt> Original financial institution of drawee. See also OrgnlDbtrAcct. Only in case of same bank allowed with BIC	BranchAndFinancialInstitutionIdentification6_Amdmnt <- derivation of BranchAndFinancialInstitutionIdentification6
116	1..1	& !	<FinInstnId> Identification of a bank in SEPA area or Account change indicator assert = count(*) eq 1 Exactly 1 consequent element	FinancialInstitutionIdentification18_Amdmnt <- derivation of FinancialInstitutionIdentification18
117	0..1	&	<BICFI> Identification of a bank in SEPA area	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}
118	0..1	&	<Othr> Account change indicator	GenericFinancialIdentification1_Amdmnt <- derivation of GenericFinancialIdentification1

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
119	1..1	&	<Id>	Max35Text_Mandate <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Account change indicator. Only available value is SMNDA	
				enumeration = SMNDA
			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
120	0..1	&	<ElctrncSgntr>	Max1025Text <- restriction of xs:string
			Electronic signature or mandate type or validation reference. In case of a debit according CORE this element is a) not used and inherit indicates a debit based on a paper mandate (mandate type 'paper') or b) contains the validation reference of debtor bank and inherit indicates a debit based on an electronic mandate (mandate type 'e-Mandate') In case of a debit according B2B this element is a) not used and inherit indicates a debit based on a paper mandate (mandate type 'paper') or b) contains agreed signature data	
				minLength = 1 maxLength = 1025
121	0..1	&	<CdtrSchmeId>	PartyIdentification135_CdtrSchmeId <- derivation of PartyIdentification135
			Creditor identification The creditor identification needs to be populated either at this position (and is than valid just for this single debit) or at batch level (and is than valid for all debits of the batch). Mutually exclusive	
122	1..1	&	<Id>	Party38Choice_CdtrSchmeId <- derivation of Party38Choice
			Creditor identification	
123	1..1	‖	<PrvtId>	PersonIdentification13_CdtrSchmeId <- derivation of PersonIdentification13
			Creditor identification	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
124	1..1	&	<Othr>	GenericPersonIdentification1_CdtrSchmeId <- derivation of GenericPersonIdentification1
			Creditor identification	
125	1..1	&	<Id>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Creditor identification	
			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
126	0..1	&	<SchmeNm>	PersonIdentificationSchemeName1Choice_CdtrSchmeId <- derivation of PersonIdentificationSchemeName1Choice
			Type of identification	
127	1..1	‖	<Prtry>	Max35Text_CdtrSchmeId <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Only available value is SEPA	
				enumeration = SEPA
			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
128	0..1	&	<UltmtCdtr>	PartyIdentification135_UltmtCdtr <- 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	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
129	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	
			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
130	0..1	&	<Id>	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
			Identification of reference party of account owner / principal, i.e. habitually the actual creditor	
131	1..1	‖	<OrgId>	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
			Identification of organisation	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
132	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}
133	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}
134	0..1	&	<Othr>	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1
			Other identification	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
135	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
136	0..1	&	<SchmeNm>	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
			Type of identification	
137	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
138	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
139	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
140	1..1	‖	<PrvtId>	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
			Identification of person	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
141	0..1	&	<DtAndPlcOfBirth>	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
			Date and place of birth	
142	1..1	&	<BirthDt>	ISODate <- restriction of xs:date
			Date of birth	
143	0..1	&	<PrvcOfBirth>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Province of birth	
			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
144	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
145	1..1	&	<CtryOfBirth> Country of birth	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
146	0..1	&	<Othr> Other identification	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1
147	1..1	&	<Id> Identification of person 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
148	0..1	&	<SchmeNm> Type of identification	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
149	1..1	‖	<Cd> Coded identification. Code from code list	ISO_ExternalPersonIdentification1Code More information on codes in the related code lists
150	1..1	‖	<Prtry> Coded identification. Proprietary code 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
151	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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
152	1..1	&	<DbtrAgt>	BranchAndFinancialInstitutionIdentification6_Dbtr <- derivation of BranchAndFinancialInstitutionIdentification6
			Financial institution servicing the account owner / debtor	
153	1..1	&	<FinInstnId>	FinancialInstitutionIdentification18_Dbtr <- derivation of FinancialInstitutionIdentification18
			Identification of a bank in SEPA area	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
154	0..1	&	<BICFI>	BICFIDec2014Identifier <- restriction of xs:string
			BIC of a bank in SEPA area	
				pattern = [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
155	0..1	&	<Othr>	GenericFinancialIdentification1_Gen <- derivation of GenericFinancialIdentification1
			Other identification (IBAN only)	
156	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
157	1..1	&	<Dbtr>	PartyIdentification135_Dbtr <- derivation of PartyIdentification135
			Account owner / debited principal	
158	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
159	0..1	&	<PstlAdr>	PostalAddress24 <- redefinition of PostalAddress24
			Address of account owner / debited principal. Consult ordered institute prior use	

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
160	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
161	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
162	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
163	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
164	0..1	&	<BldgNm>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Building name	
			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
165	0..1	&	<Flr>	Max70Text <- redefinition of Max70Text <- restriction of xs:string
			Floor	
			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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
166	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
167	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
168	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
169	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
170	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
171	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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
172	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
173	1..1	&	<Ctry> Country ISO 3166 2-character country code	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
174	0..1	&	<Id> Identification of account owner / debited principal	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
175	1..1	‖ !	<OrgId> Identification of organisation assert = count(*) eq 1 Exactly 1 consequent element	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
176	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}
177	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}
178	0..1	&	<Othr> Other identification	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
179	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
180	0..1	&	<SchmeNm>	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
			Type of identification	
181	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
182	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
183	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
184	1..1	‖	<PrvtId>	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
			Identification of person	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
185	0..1	&	<DtAndPlcOfBirth>	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
			Date and place of birth	
186	1..1	&	<BirthDt>	ISODate <- restriction of xs:date
			Date of birth	
187	0..1	&	<PrvcOfBirth>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Province of birth	
			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
188	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
189	1..1	&	<CtryOfBirth> Country of birth	CountryCode <- restriction of xs:string pattern = [A-Z]{2,2}
190	0..1	&	<Othr> Other identification	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1
191	1..1	&	<Id> Identification of person 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
192	0..1	&	<SchmeNm> Type of identification	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
193	1..1	‖	<Cd> Coded identification. Code from code list	ISO_ExternalPersonIdentification1Code More information on codes in the related code lists
194	1..1	‖	<Prtry> Coded identification. Proprietary code 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
195	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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
196	1..1	&	<DbtrAcct>	CashAccount38_Dbtr <- derivation of CashAccount38
			Account number of account owner / debited principal	
197	1..1	&	<Id>	AccountIdentification4Choice_Cdtr_Dbtr <- derivation of AccountIdentification4Choice
			IBAN of an account in SEPA area	
198	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}
199	0..1	&	<UltmtDbtr>	PartyIdentification135_UltmtDbtr <- derivation of PartyIdentification135
			Reference party of account owner / debited principal, i.e. habitually the actual debtor	
		!	assert = count(*) gt 0 At least 1 consequent element	
200	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
201	0..1	&	<Id>	Party38Choice_Cdtr_Dbtr_Ultmt <- derivation of Party38Choice
			Identification of reference party of account owner / principal, i.e. habitually the actual debtor	
202	1..1	‖	<OrgId>	OrganisationIdentification29_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentification29
			Identification of organisation	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
203	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
204	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}
205	0..1	&	<Othr> Other identification	GenericOrganisationIdentification1_Cdtr_Dbtr_Ultmt <- derivation of GenericOrganisationIdentification1
206	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
207	0..1	&	<SchmeNm> Type of identification	OrganisationIdentificationSchemeName1Choice_Cdtr_Dbtr_Ultmt <- derivation of OrganisationIdentificationSchemeName1Choice
208	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
209	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
210	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
211	1..1	‖	<PrvtId>	PersonIdentification13_Cdtr_Dbtr_Ultmt <- derivation of PersonIdentification13
			Identification of person	
		!	assert = count(*) eq 1 Exactly 1 consequent element	
212	0..1	&	<DtAndPlcOfBirth>	DateAndPlaceOfBirth1 <- redefinition of DateAndPlaceOfBirth1
			Date and place of birth	
213	1..1	&	<BirthDt>	ISODate <- restriction of xs:date
			Date of birth	
214	0..1	&	<PrvcOfBirth>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Province of birth	
			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
215	1..1	&	<CityOfBirth>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			City of birth	
			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
216	1..1	&	<CtryOfBirth>	CountryCode <- restriction of xs:string
			Country of birth	
				pattern = [A-Z]{2,2}
217	0..1	&	<Othr>	GenericPersonIdentification1 <- redefinition of GenericPersonIdentification1
			Other identification	
218	1..1	&	<Id>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Identification of person	
			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
219	0..1	&	<SchmeNm>	PersonIdentificationSchemeName1Choice <- redefinition of PersonIdentificationSchemeName1Choice
			Type of identification	
220	1..1	‖	<Cd>	ISO_ExternalPersonIdentification1Code
			Coded identification. Code from code list	
				More information on codes in the related code lists
221	1..1	‖	<Prtry>	Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Coded identification. Proprietary code	
			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
222	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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
223	0..1	&	<Purp> Coded payment reason. This code identifies a payment purpose or reason for the debtor, but may triggers special services of banks too	Purpose2Choice <- redefinition of Purpose2Choice
224	1..1	‖	<Cd> Business codes. See also CtgyPurp. Code from code list More information on codes in the related code lists	ISO_ExternalPurpose1Code
225	0..1	& !	<RmtInf> Remittance information / debtor reference assert = count(*) eq 1 Exactly 1 consequent element	RemittanceInformation16 <- redefinition of RemittanceInformation16
226	0..1	&	<Ustrd> Remittance information text line. One line with maximum 140 characters. Typical use with customers. See Strd with corporates Limitation of character set for names and remittance information A text or value must contain at least one printable character minLength = 1 maxLength = 140	Max140Text <- redefinition of Max140Text <- restriction of xs:string pattern = (*[\-A-Za-z0-9+/?:().,'äöüßÄÖÜ&><"|€$§%!=#~;*{}\[\]@_°\^])+ *
227	0..1	&	<Strd> Remittance information data structure: Payment/Debit reference, debtor's reference. All data INCLUDING the necessary XML tags must fit into 140 character. Typical use with corporates. See Ustrd with customers	StructuredRemittanceInformation16 <- redefinition of StructuredRemittanceInformation16
228	1..1	&	<CdtrRefInf> Payment/Debit reference, debtor's reference. Debtor's reference for reconciliation in debtor's system. See EndToEndId	CreditorReferenceInformation2 <- redefinition of CreditorReferenceInformation2

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
229	1..1	&	<Tp>	CreditorReferenceType2 <- redefinition of CreditorReferenceType2
			Type and issuer of reference	
230	1..1	&	<CdOrPrtry>	CreditorReferenceType1Choice <- redefinition of CreditorReferenceType1Choice
			Code type	
231	1..1	‖	<Cd>	DocumentType3Code <- redefinition of DocumentType3Code <- restriction of xs:string
			Coded reference type. Only available value is SCOR	
				enumeration = SCOR
				enumeration = RADM enumeration = RPIN enumeration = FXDR enumeration = DISP enumeration = PUOR enumeration = SCOR
232	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

Indx	Cardinality & level	&‖	Element ‖ Attribute & documentation	Type & limitations
233	1..1	&	<Ref>	Max35Text_REF <- derivation of Max35Text <- redefinition of Max35Text <- restriction of xs:string
			Payment/Debit reference, debtor'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