

# Foreign Account Transfer (SEPA transfer)

## Change log

Version no.	Date	Change
0.1	15.07.2014	New design
0.2	29.10.2014	Remarks in English CGI rules added in Remarks Danish Clearing rules for addresses. "OR" Tags changed to "Required"
0.3	22.03.2015	<ul style="list-style-type: none"><li>• Conditional changed to Optional in general</li><li>• 2.15 og 2.40 comments cancelled see rule 1 in rule appendix</li><li>• 2.20 Account no. changed to "In DK Reg. no. and Account no. (14 char 4+10)"</li><li>• 2.21 BIC Changed from Required to Optional</li><li>• 2.29 "Unique for 90days" changed to "Senders account statement"</li><li>• 2.37 Changed from Optional to Required</li><li>• 2.77 Changed from Required to Optional</li></ul>

# Explanation on format usage

The table below explains the usage of the columns

Column Header	Contents
ISO Index No.	The index used by the CGI initiative in the official Customer Payment Status Report pain.001.001.03
Or	Select one or the other, but not both
Message Item	Message item used by the CGI initiative in the official Customer Payment Status Report pain.001.001.03
XML Tag	XML Tag Name used by the CGI initiative in the official Customer Payment Status Report pain.001.001.03
Mult.	[0..1] : Element is optional [1..1] : Element is required [0..n] : Optional with unlimited repetition [1..n] : Required with unlimited repetition
Type	Description of all data type and components used
Attribute	CGI attributes
Rules	CGI rules (Appendix) ex.: "R1" means Rule number 1
Remarks	Remarks on how to use Message Item
Niveau	Lines with this colour means niveau +
Niveau	Lines with this colour means niveau ++
Adresses in general	Tags for adresses must be structured data <b>or</b> adresslines If data in both structured data and adresslines, then structured data will be chosen. In general structured data is preferred If data in adresslines the Danish Clearing system needs 5 lines each 35 char.



ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks Bank Connect
1.0		+GroupHeader	<GrpHdr>	[1..1]	Component		Set of characteristics shared by all individual transactions included in the message.	
1.1		++MessageIdentification	<MsgId>	[1..1]	Max35Text	Required	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.	Dublet kontrol 3 mdr.
1.2		++CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Required	Date and time at which the message was created.	Format: YYYY-MM-DDTHH:MM:SS e.g. 2017-05-06T08:35:30
1.6		++NumberOfTransactions	<NbOfTxs>	[1..1]	Max 15NumericText	Required	Number of individual transactions contained in the message.	
1.8 +		++InitiatingParty	<InitgPty>	[1..1]	Party Identification Component	Required	Party initiating the payment. In the payment context, this can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.	
		+++Name	<Nm>	[0..1]	Max140Text	Optional	Name by which a party is known and which is usually used to identify that party.	Not used - data is accepted and ignored
		+++Identification	<Id>	[0..1]	Choice Component	Required	Unique and unambiguous way of identifying an organisation or an individual person.	
		++++OrganisationIdentification	<OrgId>	[1..1]	Component	Required	Unique an unambiguous way of identifying an organisation.	
		+++++Other	<Othr>	[0..n]	Component	Required	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
		++++++Identification	<Id>	[1..1]	Max35Text	Required	Identification assigned by an institution.	Unique Id of the customer



		+++++SchemeName	<SchmeNm>	[0..1]	Choice Component		Name of the identification scheme.	
2.0		+PaymentInformation	<PmtInf>	[1..n]	Component	Required	Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.	
2.1		++PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	Required	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	Must be unique 90 days. Validation of uniqueness will not be performed
2.2		++PaymentMethod	<PmtMtd>	[1..1]	Code	Required	Specifies the means of payment that will be used to move the amount of money.	<p><b>"TRF"</b></p> <p>R2 If 2.2 is "TRF", then 2.27 is not allowed.</p> <p>R10 If 2.2 is TRF and 2.79 is not present, then 2.80 must be present</p>
2.6		++PaymentTypeInformation	<PmtTpInf>	[0..1]	Component	Required	Set of elements that further specifies the type of transaction.	R1 If 2.6 is present, then 2.31 is not allowed
2.7		+++InstructionPriority	<InstrPrty>	[0..1]	Code	Optional	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.	<p>Default <b>"NORM"</b> (normal)</p> <p>Not used - data is accepted and ignored</p>
2.8		+++ServiceLevel	<SvcLvl>	[0..1]	Choice Component	Optional	Agreement under which or rules under which the transaction should be processed.	
2.9		++++Code	<Cd>	[1..1]	Code	Required	Specifies a pre-agreed service or level of service between the	<b>"SEPA"</b>

							parties, as published in an external service level code list.	
2.11		+++LocalInstrument	<LclInstrm>	[0..1]	Choice Component	Required	User community specific instrument.	
2.12		++++Code	<Cd>	[1..1]	Code	Required	Specifies the local instrument, as published in an external local instrument code list	Information on this level will be used for all payments on credit transaction level, unless 2.37 on credit transaction level has been used.  <b>"IN"</b>
2.14		+++CategoryPurpose	<CtgyPurp>	[0..1]	Choice Component	Required	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.	
2.15		++++Code	<Cd>	[1..1]	Code	Required	Category purpose, as published in an external category purpose code list.	<b>"SUPP"</b>
2.17		++RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	Required	Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.	Requested execution date when the payment will be processed
2.19 +		++Debtor	<Dbtr>	[1..1]	Party Identification Component	Required	Party that owes an amount of money to the (ultimate) creditor.	
		+++Name	<Nm>	[0..1]	Max140Text	Optional	Name by which a party is known and which is	



							usually used to identify that party.	
		+++PostalAddress	<PstlAdr>	[0..1]	Component	Optional	Information that locates and identifies a specific address, as defined by postal services.	Important Addresses: See f "Explanation on format usage" page 4
		++++Country	<Ctry>	[0..1]	CountryCode	Optional	Nation with its own government.	
		++++AdressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Important Addresses: See "Explanation on format usage" page 4
		+++Identification	<Id>	[0..1]	Choice Component	Required	Unique and unambiguous way of identifying an organisation or an individual person.	
		++++OrganisationIdentification	<OrgId>	[1..1]	Component	Optional	Unique an unambiguous way of identifying an organisation.	
		+++++Other	<Othr>	[0..n]	Component	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
		++++++Identification	<Id>	[1..1]	Max35Text	Optional	Identification assigned by an institution.	
		++++++SchemeName	<SchmeNm>	[0..1]	Choice Component	Optional	Name of the identification scheme.	
		+++++++Code	<Cd>	[1..1]	Code	Optional	Name of the identification scheme, in a coded form as published in an external list.	
2.20 +		++DebtorAccount	<DbtrAcct>	[1..1]	Component	Required	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	
		+++Identification	<Id>	[1..1]	Account Identification Component	Required for IBAN or BBAN	Unique and unambiguous identification of the account between the account owner and the account servicer.	
	{Or	++++IBAN	<IBAN>	[1..1]	IBANIdentifier	Required	International Bank Account Number (IBAN) - identifier	

							used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	
	Or}	++++Other	<Othr>	[1..1]	Component	Required	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	Reg. no. + Account no. In DK 14 char (4+10)
		+++++Identification	<Id>	[1..1]	Max34Text	Optional	Identification assigned by an institution.	
		+++++SchemeName	<SchmeNm>	[0..1]	Choice Component	Optional	Name of the identification scheme.	
		++++++Code	<Cd>	[1..1]	Code	Optional	Name of the identification scheme, in a coded form as published in an external list.	"BBAN"
		+++Currency	<Ccy>	[0..1]	Currency Code	Optional	Identification of the currency in which the account is held.	Currency code Debet account
2.21 +		++DebtorAgent	<DbtrAgt>	[1..1]	Financial Institution Identification Component	Required	Financial institution servicing an account for the debtor.	
		+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Component	Required	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	
		++++BIC	<BIC>	[0..1]	BICIdentifier	Optional	Bank Identifier Code. Code allocated to	



							financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	
2.23 +		++UltimateDebtor	<UltmtDbtr>	[0..1]	Party Identification Component	Optional	Ultimate party that owes an amount of money to the (ultimate) creditor.	R6 Information on this level will be used for all payments on credit transaction level, unless 2.70 on credit transaction level has been used.
		+++Name	<Nm>	[0..1]	Max140Text	Optional	Name by which a party is known and which is usually used to identify that party.	
		+++PostalAddress	<PstlAdr>	[0..1]	Component	Optional	Information that locates and identifies a specific address, as defined by postal services.	Important Addresses: See "Explanation on format usage" page 4
		++++StreetName	<StrtNm>	[0..1]	Max70Text	Optional	Name of a street or thoroughfare.	
		++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Optional	Number that identifies the position of a building on a street.	
		++++PostCode	<PstCd>	[0..1]	Max16Text	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
		++++TownName	<TwnNm>	[0..1]	Max35Text	Optional	Name of a built-up area, with defined boundaries, and a local government.	
		++++Country	<Ctry>	[0..1]	CountryCode	Optional	Nation with its own government.	
		++++AdressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a	Important



							specific address, as defined by postal services, that is presented in free format text.	Addresses: See "Explanation on format usage" page 4
2.24		++ChargeBearer	<ChrgBr>	[0..1]	Code	Optional	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	R5 Information on this level will be used for all payments on credit transaction level, unless 2.51 on credit transaction level has been used.  "SLEV" FollowingServiceLevel
2.27		++CreditTransferTransactionInformation	<CrdtTrfTxInf>	[1..n]	Component	Required	Set of elements providing information specific to the individual transaction(s) included in the message.	
2.28		+++PaymentIdentification	<PmtId>	[1..1]	Component	Required	Set of elements to reference a payment instruction.Set of elements to reference a payment instruction.Set of elements to reference a payment instruction.	
2.29		++++InstructionIdentification	<InstrId>	[0..1]	Max35Text	Optional	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several	Senders account statement



							messages related to the instruction.	
2.30		++++End-To-EndIdentification	<EndToEndId>	[1..1]	Max35Text	Required	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	Unique for 90 days Validation of uniqueness will not be performed
2.31		+++PaymentTypeInformation	<PmtTpInf>	[0..1]	Component	Optional	Set of elements that further specifies the type of transaction.	Required at either Payment or Transaction Level, but should not be present at both levels. Recommended usage is at Payment level.
2.32		++++InstructionPriority	<InstrPrty>	[0..1]	Code	Optional	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.	If present then value in tag 2.7 is overruled
2.33		++++ServiceLevel	<SvcLvl>	[0..1]	Choice Component	Optional	Agreement under which or rules under which the transaction should be processed.	
2.34		+++++Code	<Cd>	[1..1]	Code	Optional	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	If present then value in tag 2.8 is overruled  <b>"SEPA"</b>
2.36		++++LocalInstrument	<LclInstrm>	[0..1]	Choice Component	Optional	User community specific instrument.	
2.37		+++++Code	<Cd>	[1..1]	Code	Required	Specifies the local instrument, as published in an external local instrument code list.	If present then value in tag 2.12 is overruled  <b>IN</b> (Foreign Transfer)
2.39		++++CategoryPurpose	<CtgyPurp>	[0..1]	Choice Component	Optional	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	



							Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.	
2.40		+++++Code	<Cd>	[1..1]	Code	Optional	Category purpose, as published in an external category purpose code list.	"SUPP"
2.42		+++Amount	<Amt>	[1..1]	Choice component	Required	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	
2.43	{Or	++++InstructedAmount	<InstdAmt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	Required	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	Important: <InstdAmt Ccy="AAA">
2.44	Or}	++++EquivalentAmount	<EqvtAmt>	[1..1]	Component	Required	Amount of money to be transferred between the debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be transferred into a different currency.	
2.45		+++++Amount	<Amt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	Optional	Amount of money to be transferred between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be transferred in a different currency.	2.45 + 2.46 are used for exchange
2.46		+++++CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Currency Code	Optional	Specifies the currency of the to be transferred amount,	



							which is different from the currency of the debtor's account.	
2.51		+++ChargeBearer	<ChrgBr>	[0..1]	Code	Optional	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	R5 This will overwrite 2.24 <b>"SLEV"</b> FollowingServiceLevel
2.70 +		+++UltimateDebtor	<UltmtDbtr>	[0..1]	Party Identification Component	Optional	Ultimate party that owes an amount of money to the (ultimate) creditor.	R6 If present then value in tag 2.23 is overruled
		++++Name	<Nm>	[0..1]	Max140Text	Optional	Name by which a party is known and which is usually used to identify that party.	
		++++PostalAddress	<PstlAdr>	[0..1]	Component	Optional	Information that locates and identifies a specific address, as defined by postal services.	Important Addresses: See "Explanation on format usage" page 4
		+++++StreetName	<StrtNm>	[0..1]	Max70Text	Optional	Name of a street or thoroughfare.	
		+++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Optional	Number that identifies the position of a building on a street.	
		+++++PostCode	<PstCd>	[0..1]	Max16Text	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
		+++++TownName	<TwnNm>	[0..1]	Max35Text	Optional	Name of a built-up area, with defined boundaries, and a local government.	
		+++++Country	<Ctry>	[0..1]	CountryCode	Optional	Nation with its own government.	
		+++++AdressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Important Addresses: See "Explanation on format usage" page 4



2.77 +		+++CreditorAgent	<CdrAgt>	[0..1]	Financial Institution Identification Component	Optional	Financial institution servicing an account for the creditor.	
		++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Component	Required	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	
		+++++BIC	<BIC>	[0..1]	BICIdentifier	Optional	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	
		+++++ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	Component	Optional	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.	
		+++++ClearingSystemIdentification	<ClrSysId>	[0..]	Choice Component	Optional	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	
	{Or	+++++++Code	<Cd>	[1..1]	Code	Required	Identification of a clearing system, in a coded form as published in an external list.	
	Or}	+++++++Proprietary	<Prtry>	[1..1]	Max35Text	Required	Identification code for a clearing system, that has not yet been identified in the list of clearing systems.	
		+++++++MemberIdentification	<MmbId>	[1..1]	Max35Text	Optional	Identification of a member of a clearing system.	



2.79 +	+++Creditor	<Cdtr>	[0..1]	Party Identification Component	Required	Party to which an amount of money is due.	
	++++Name	<Nm>	[0..1]	Max140Text	Required	Name by which a party is known and which is usually used to identify that party.	
	++++PostalAddress	<PstlAdr>	[0..1]	Component	Optional	Information that locates and identifies a specific address, as defined by postal services.	Important Addresses: See "Explanation on format usage" page 4
	+++++StreetName	<StrtNm>	[0..1]	Max70Text	Optional	Name of a street or thoroughfare.	
	+++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Optional	Number that identifies the position of a building on a street.	
	+++++PostCode	<PstCd>	[0..1]	Max16Text	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
	+++++TownName	<TwnNm>	[0..1]	Max35Text	Optional	Name of a built-up area, with defined boundaries, and a local government.	
	+++++Country	<Ctry>	[0..1]	CountryCode	Optional	Nation with its own government.	
	+++++AdressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Important Addresses: See "Explanation on format usage" page 4
	++++Identification	<Id>	[0..1]	Choice Component	Optional	Unique and unambiguous way of identifying an organisation or an individual person.	
	+++++OrganisationIdentification	<OrgId>	[1..1]	Component	Optional	Unique an unambiguous way of identifying an organisation.	
2.80 +	+++CreditorAccount	<CdtrAcct>	[0..1]	Cash Account Component	Required	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	R7 If 2.80 is present, then "CHK" in 2.2 is not allowed

								R10 2.80 must be present If 2.2 is "TRF" and 2.79 is not present.
		++++Identification	<Id>	[1..1]	Account Identification Component	Required	Unique and unambiguous identification of the account between the account owner and the account servicer.	
	{Or	+++++IBAN	<IBAN>	[1..1]	IBANIdentifier	Required	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	
	Or}	+++++Other	<Othr>	[1..1]	Component	Required	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
		++++++Identification	<Id>	[1..1]	Max34Text	Optional	Identification assigned by an institution.	Account no.
		++++++SchemeName	<SchmeNm>	[0..1]	Choice Component	Optional	Name of the identification scheme.	
	{Or	+++++++Code	<Cd>	[1..1]	Code	Required	Name of the identification scheme, in a coded form as published in an external list.	"BBAN"
	Or}	+++++++Proprietary	<Prtry>	[1..1]	Max35Text	Required	Name of the identification scheme, in a free text form.	
2.85		+++InstructionForDebtorAgent	<InstrForDbtrAgt>	[0..1]	Max140Text	Optional	Further information related to the processing of the payment	Used for transfercodes



							instruction that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.	"97"
2.86		+++Purpose	<Purp>	[0..1]	Choice component	Optional	Underlying reason for the payment transaction, eg, a charity payment, or a commercial agreement between the creditor and the debtor.	
2.87	{Or	++++Code	<Cd>	[1..1]	ExternalPurpose Code	Required	Specifies the underlying reason for the payment transaction, as published in an external purpose code list.	
2.88	Or}	++++Proprietary	<Prtry>	[1..1]	Max35Text	Required	User community specific purpose.	
2.98		+++RemittanceInformation	<RmtInf>	[0..1]	Component	Optional	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	
2.99		++++Unstructured	<Ustrd>	[0..n]	Max140Text	Optional	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.	4 lines each 35 char
2.100		++++Structured	<Strd>	[0..n]	Component	Optional	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in a structured form.	
2.101		+++++ReferredDocumentInformation	<RfrdDocInf>	[0..n]	Component	Optional		



							Reference information to allow the identification of the underlying reference documents.	
2.102		+++++++Type	<Typ>	[0..1]	Component	Optional	Provides the type of the referred document.	
2.103		+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Optional	Provides the type details of the referred document.	
2.105		+++++++Proprietary	<Prtry>	[1..1]	Max35Text	Optional	Proprietary identification of the type of the remittance document.	Codes used: <b>DEBI:</b> (Debtors Id of the Payment) <b>PRIM:</b> (Primary Reference) <b>CRED:</b> (Creditors Id of Debtor)
2.107		+++++++Number	<Nb>	[0..1]	Max35Text	Optional	Unique and unambiguous identification number of the referred document.	
2.120		+++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]	Component	Optional	Reference information provided by the creditor to allow the identification of the underlying documents.	
2.121		+++++++Type	<Tp>	[0..1]	Component	Optional	Provides the type of the creditor reference.	
2.122		+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Optional	Coded or proprietary format creditor reference type.	
2.123		+++++++Code	<Cd>	[1..1]	Code	Optional	Coded creditor reference type.	
2.125		+++++++Issuer	<Issuer>	[0..1]	Max35Text	Optional	Identification of the issuer of the credit reference type.	
2.126		+++++++Reference	<Ref>	[0..1]	Max35Text	Optional	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	

