

SEPA Credit Transfer
ISO 20022 Payments
C2B Technical Specification
Pain.001.001.02

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ISO 20022 payments

1 Background

The purpose of this Guide is to describe the usage of the ISO 20022 Payment Initiation – message (Customer-to-Bank) in credit transfer. This description is based on the current accepted SEPA Credit Transfer Implementation Guideline version 5.1. Banks may agree on more detailed use of the data elements also called Additional Optional Services (AOS). Those details are forwarded only to banks that have agreed on the use of AOSs.

This guide may be updated and therefore changes are possible.

1.1 UNIFI and ISO 20022

UNIFI (UNiversal Financial Industry message scheme) and ISO 20022 (International Organization for Standardization) are the framework for the standards as well as development for standards which are mutually agreed by corporations, banks as well as organizations represented by financial sector.

ISO 20022 messages are based on XML (Extensible Mark-up Language) standard that has become common together with Internet.

1.2 SEPA and ISO 20022

European banks, the European Central Bank (ECB) and the European Commission (EC) are establishing an integrated payments area, known as the Single European Payments Area (SEPA). The objective is for consumers, companies and organisations to be able to pay and receive payments in euros with the same conditions, rights and obligations regardless of whether the payment is domestic or a cross-border one. Another objective is to establish similar procedures and a level of standards for basic payment services. Banks may offer the customers various additional services if they wish to do so, in addition to the basic services. The new payment services will be implemented within the three year transitional period by the end of 2010.

The ISO 20022 standard will gradually be implemented by European banks as well as Pan-European payment transactions clearing and settlement solutions.

The versions of SEPA Credit Transfer Rulebook as well as Implementation Guidelines can be found on the website of EPC (European Payments



Council) at www.europeanpaymentscouncil.eu The Finnish national SEPA migration plan can be found on the website of the Federations of Finnish

Financial Services at www.fkl.fi. The migration plans of the other countries can be found on website www.sepa.eu

1.3 Usage of ISO 20022 in Finland

The purpose of this description is to introduce the data content of ISO 20022 payment initiation from the Credit Transfer point of view. Message definition is the message sent by Customer to Bank (C2B), in which the data elements required by SEPA are present. The name of the ISO-standard message is "CustomerCreditTransferInitiationV02" and the XML scheme is identified as "pain.001.001.02".

The complete ISO 20022 message definition as well as ISO 20022 Message Usage Guide can be found on the website of ISO at www.iso20022.org

The Originating Bank may use also other clearing and settlement channels to transmit payment than the SEPA channel. Based on the information of the transaction, the Originating Bank may conclude which channel to use. Also the SEPA readiness of the Beneficiary bank will impact the decision.

2 The structure and content of the Payment Message

2.1 Parties of the Transaction

In the chart below the ISO concepts of different parties is described.

Party ISO 20022	Synonymer	Beskrivning	
Debtor	<i>Originator</i> <i>Ordering Party</i> <i>Buyer</i>	<i>Originator</i> <i>Ordering Party</i> <i>Buyer</i>	The Party whose account is debited with the payment.
Ultimate Debtor	<i>Originator</i> <i>Reference Party</i>	<i>Originator</i> <i>Reference Party/</i> <i>Originator</i> <i>Invoiced Party/</i> <i>Originator</i> <i>Payer</i>	The Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different than the payer.

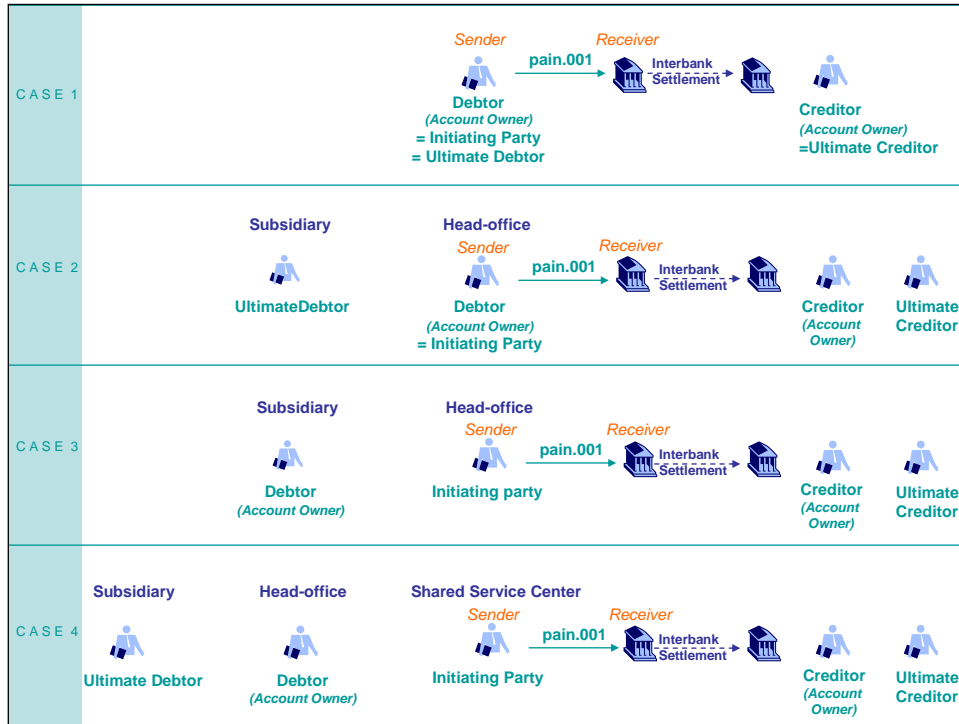


Initiating Party			The Party on the initiative of which the payment data is established. This might be the payer itself, an agent or the company service centre.
Creditor	<i>Beneficiary Seller</i>	<i>Beneficiary Seller</i>	The Party whose account is credited with the payment..
Ultimate Creditor	<i>Ultimate Beneficiary Reference Party</i>	<i>Ultimate Beneficiary</i>	The Party which is the ultimate beneficiary of the payment. For example the payment is credited to an account of a financing company, but the ultimate beneficiary is the customer of the financing company.
Debtor agent	<i>Bank (Originating Bank Originator's Bank Payer's Bank)</i>	<i>The Payer's Bank</i>	The Party which is the Bank of the Payer.
Creditor agent	<i>Bank (Beneficiary's Bank Seller's Bank)</i>	<i>The Beneficiary's Bank</i>	The Party which is the Bank of the Beneficiary.

Some examples of various situations and the parties related are shown in the picture below.

- Scenario 1: In this scenario, the debtor (i.e. the account owner) is the one initiating the payment.
- Scenario 2: In this scenario, the Parent (i.e. account owner) is the one initiating the payment on behalf of its Subsidiary, i.e. the originator. The Beneficiary of the payment is different from the Ultimate Beneficiary of the payment. For example the payment is credited to an account of a financing company, but the ultimate beneficiary is the customer of the financing company.
- Scenario 3: The Parent is the one initiating the payment on behalf of its Subsidiary. The payment is debited from the Subsidiary's account. The Beneficiary of the payment is different from the Ultimate Beneficiary of the payment.
- Scenario 4: In this scenario the Shared Service Centre initiates the payment from the account of Parent (Debtor) on behalf of the Subsidiary (Originator). The Beneficiary of the payment is different from the Ultimate Beneficiary of the payment.

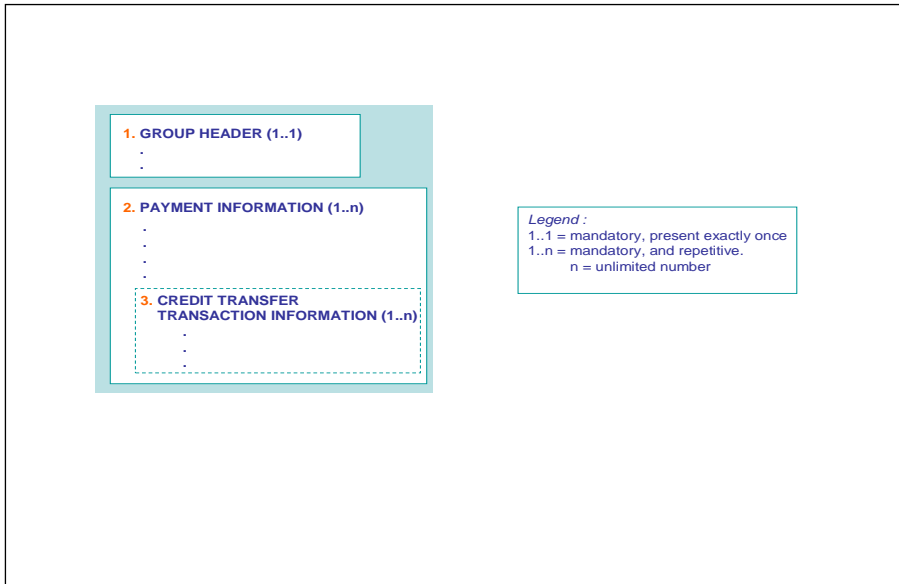




Source: SWIFT

2.2 Message structure

Payment initiation message is composed of three parts: Group Header, Payment Information and Credit Transfer Transaction Information.



2.2.1 Group Header – A-level

Group Header is mandatory and present once. It contains common elements to the entire message such as MessageIdentification, CreationDateAndTime, and Grouping indicator.

2.2.2 Payment Information – B-level

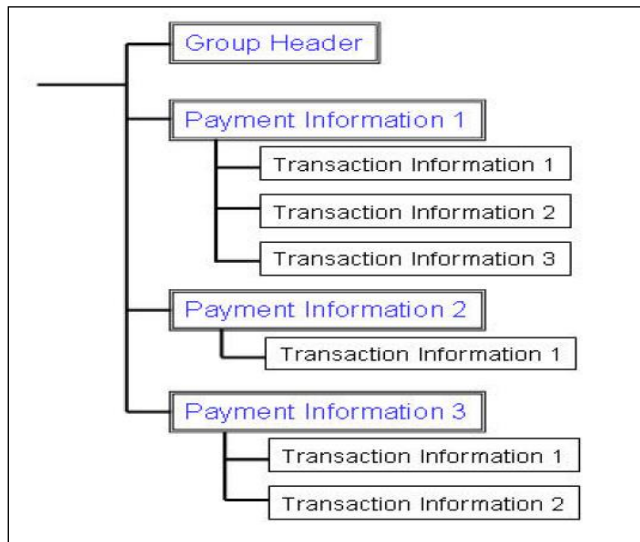
Payment Information is mandatory and repetitive. It contains elements related to the debit side of the transaction. These elements include, among others, Debtor, Debtor Account Payment Type Information and Requested Execution Date. Payment Information block needs to be repeated if for example the Requested Execution Date and/or Debtor Account changes.

2.2.3 Credit Transfer Transaction Information – C-level

Credit Transfer Transaction Information is part of the Payment Information block, and is mandatory and repetitive. It contains elements related to the credit side of the transaction. It contains, amongst others, elements related to the credit side of the transaction, such as Creditor, Creditor Agent and RemittanceInformation.

2.2.4 Message structure

The message may contain several Payment Information blocks to which one or several Credit Transfer Transaction Information blocks are included. In the message structure, the value of the Group Header Grouping element is **MIXED**.



2.2.6 Debit booking alternatives

GroupHeader contains the element BatchBooking, which instructs the debit bookings. The BatchBooking is not used in CBS bank systems since we have the same functionality in the service to be administrated in the administration of the Customer Credit Transfer service.



2.3 Message content

Credit Transfer message content is described in the following table. The explanations to the columns of the table:

Ref.	Message Item	Definition/ Rules /Guidelines	ISO

Ref. column

Level indicator (A – Group Header, B – Payment Information or C – Credit Transfer Transaction Information)

"Message item" column

Name of component/element

[1..1] = mandatory, only one occurrence

[1..n] = mandatory and repetitive

[0..1] = optional, only one occurrence

[0..n] = optional and repetitive

">>" is used to indicate the level of hierarchy within the structure

{Or ... Or} indicates a Choice of elements.

"Definition/ Rules/ Guidelines" column

The rule or guideline for the element and the original ISO-definition marked for some of the elements.

"AOS element" indicates that the element is agreed between the banks as an AOS (Additional Optional Services) to the SEPA Credit Transfer Rulebook and Implementation Guidelines.

"**SEPA CT: AT-xx**", if the element is included in SEPA Credit Transfer Rulebook and Implementation Guidelines.

"ISO" column

Reference to the ISO 20022 standard "**UNIFI (ISO 20022) Message Definition Report**" message definitions. XML tags (element names) and definitions can be found in the report, available online at www.iso20022.org

2.3.1 Group Header <GrpHdr>

GroupHeader contains the ID information of the payment message

Ref.	Message Item	Definition/ Rules /Guidelines	ISO
A	Group Header		1.0



Ref.	Message Item		Definition/ Rules /Guidelines	ISO
A	MessageIdentification (1..1)	<Msgld>	Unique identification of the message assigned by the Initiating Party. (max.35 Text)	1.1
A	CreationDateTime (1..1)	<CreDtTm>	Date and time at which a (group of) payment instruction(s) was created by the instructing Party. Must not be in the future. (ISO date time)	1.2
A	BatchBooking (0..1)	<BtchBookg>	Optional. Assumption "true". For cross border payments "false" (code)	1.4
A	NumberOfTransactions	<NbOfTxz>	Number of transactions in the file. (1..1)	1.5
A	Control Sum (0..1)	<CtrlSum>	Optional. (number with decimal) The total sum of transactions on C-level	1.6
A	Grouping (1..1)	<Grpg>	Indicates the structure of the message, SEPA payments only allow MIXD. (code)	1.7
A	InitiatingParty (1..1):	<InitgPty>	Mandatory. Party initiating the payment. This can either be the debtor (in a credit transfer) or a party that initiates the payment on behalf of the debtor.	1.8
A	>>Name (0..1)	<Nm>	Name recommended. (max.35Text)	5.1.0
A	>>> AddressLine (0..5)	<AdrLine>	(max.70 Text)	5.1.3
A	>>> Country (1..1)	>Ctry>	Mandatory if address is present. (code)	5.1.9
A	>> Identification (0..1)	<Id>		5.1.10
A	{Or >>> OrganisationIdentification	<Orgld>	Identification of a corporate	5.1.11
A	Or} >>> PrivateIdentification	<Prvtld>	Identification of a private person. (max.35 Text)	5.1.23

2.3.2 Payment Information <PmtInf>

PaymentInformation identifies the debtor and the payments date. It is common to all payments (C-level) attached to this PaymentInformation.

Ref.	Message Item		Definition/ Rules / Guidelines	ISO
B.	Payment Information			2.0
B	PaymentInformation Identification (0..1)	<Pmtld>	Recommended, unique for 3 months. The element must not contain special characters such as Scandinavian characters "å, ä and ö" The information is returned to the Payer's account statement. On an Electronic account statement, the information is given in the "originator information additional information type 06-field. (max.35Text)	2.1
B	PaymentMethod (1..1)	<PmtMtd>	Indicates the high level payment product – "TRF" only credit transfers are allowed. TRA or TRF for Cross border payments (code)	2.2
B	PaymentTypeInformation (0..1)	<PmtTpInf>	Defines the payment type. The element is only used at this level.	2.3



Ref.	Message Item		Definition/ Rules / Guidelines	ISO
B	>>Instruction Priority	<InstrPrty>	For national and cross border urgent payments code HIGH can be used	2.4
B	>> ServiceLevel (0..1)	<SvcLvl>	Used with SEPA Credit Transfers and code "SEPA" can be used. For national and cross border urgent payments proprietary "URGP" can be used.	2.5
B	>>> Code	<Cd>	Only SEPA is allowed. (code)	2.6
B	>>> Proprietary	<Prtry>	Only URGP allowed, to indicate urgent national and cross border payments.	
B	>> CategoryPurpose (0..1)	<CtgyPurp>	The "SALA" code is used for indicating salary and pension payments. (ode) <i>ISO Definition:</i> Specifies the high level purpose of the instruction based on a set of pre-defined categories. SEPA CT AT-45	2.12
B	RequestedExecutionDate (1..1)	<ReqdExctn Dt>	Debit date given by the customer. (SO date) SEPA CT AT-07 360 days before for normal payments. 40 days before for SALA payments. 60 days before for cross border payments	2.13
B	Debtor (1..1)	<Dbtr>	The Party whose account is debited with the payment. <i>ISO definition:</i> Party that owes an amount of money to the (ultimate) creditor.	2.15
B	>>Name (0..1)	<Nm>	Name of the payer. Rekomended. (max.70 Text) SEPA CT: AT-02 – Name of the Originator	5.1.0
B	>> PostalAddress (0..1)	<PstlAdr>	Address of the payer SEPA CT: AT-03 – Address of the Originator	5.1.1
B	>>> AddressLine (0..5)	<AdrLine>	Maximum of two address lines can be used for payers adress. (max.70 Text)	5.1.3
B	>>> Country (1..1)	<Ctry>	Mandatory if address is present. (code)	5.1.9
B	>> Identification (0..1)	<Id>	SEPA CT: AT-10 – Originator Identification code	5.1.10
B	{Or >>> OrganisationIdentification	<Orgld>	Identification of a corporation. According to the service description of the Electronic account statement, only one of the below mentioned identifications is forwarded to the statement.	5.1.11
B.	>>>>BIC	<BIC>	<i>ISO definition:</i> 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).	5.1.12
B	>>>>IBEI	<IBEI>	<i>ISO definition:</i> International Business Entity Identifier to uniquely identify business entities playing a role in the lifecycle of and events related to a financial instrument.	5.1.13



Ref.	Message Item		Definition/ Rules / Guidelines	ISO
B	>>>>BEI	<BEI>	<i>ISO definition:</i> Business Entity Identifier. Code allocated to non-financial institutions by the ISO 9362 Registration Authority. The Business Entity Identifier (BEI) has the same format as the BIC code (8 up to 11 characters) as stipulated in the standard ISO 9362 Banking (Banking Telecommunication Messages, Bank Identifier Codes, BIC).	5.1.14
B	>>>>EANGLN	<EANGL>	<i>ISO definition:</i> Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to the European Association for Numbering (EAN) numbering scheme rules. The number is used to retrieve detailed information that is linked to it.	5.1.15
B	>>>>CHIPSUniversalIdentification	<USCHU>	<i>ISO definition:</i> (United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID) -identifies entities that own accounts at CHIPS participating financial institutions, through which CHIPS payments are effected. The CHIPS UID is assigned by the New York Clearing House.	5.1.16
B	>>>>DUNS	<DUNS>	<i>ISO definition:</i> Data Universal Numbering System. A unique identification number provided by Dun & Bradstreet to identify an organization	5.1.17
B	>>>>BankPartyIdentification	<BkPtyId>	Service identification; will not be forwarded to beneficiary's bank nor to the beneficiary. (max.35 Text) <i>ISO definition:</i> Unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client.	5.1.18
B	>>>>TaxIdentificationNumber	<TxIdnb>	<i>ISO definition:</i> Number assigned by a tax authority to an entity.	5.1.19
B	>>>>ProprietaryIdentification	<PrtyId>	Identification of debtor in crossborder payments	5.1.20
B	>>>>> Identification	<Id>	Payer's Business Identity code (FO-nummer/ Y-tunnus) (max.35 Text) <i>ISO definition:</i> Unique and unambiguous identifier for an organisation that is allocated by an institution.	5.1.21
B	>>>>> Issuer (AN)	<Issr>	<i>ISO definition:</i> Entity that assigns the identification. (max.35 Text)	
B	Or} >>>> PrivatIdentification	<PrvtId>	Identification of a private person. According to the service description of the Electronic account statement, the private identification is not forwarded to the beneficiary in Finland. (max.35 Text)	5.1.23



Ref.	Message Item		Definition/ Rules / Guidelines	ISO
B	DebtorAccount (1..1):	<DbtrAcct>	Payment debet account SEPA CT: AT-01 – Account Number of the Originator <i>ISO definition:</i> Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	2.16
	Identification	<Id>	Only IBAN is allowed (max.34 char)	2.16
	Currency	<Ccy>		2.16
B	DebtorAgent (1..1)	<DbtrAgt>	Payer's bank. BIC code is not mandatory. (max. 11 char). The BIC can be sent but the banks will not use the information. The BIC will not be validated only the IBAN account of the debtor. <i>ISO definition:</i> Financial institution servicing an account for the debtor.	2.17
B	UltimateDebtor (0..1)	<UltmtDbtr>	The Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor can be used when the acceptor of the invoice is different than the payer. <i>ISO definition:</i> Party that owes an amount of money to the (ultimate) creditor	2.19
B	>>Name (0..1) (AN)	<Nm>	Name of the Originator Reference Party. (max.70 Text)	5.1.0
B	Indentification	<Id>		2.19
B	Organisation Identification	<Orgld>		2.19
B	Privat Identification	<Prvtld>	(max.35 char)	2.19
B	ChargeBearer (0..1)	<ChrgBr>	Specifies which Party/Parties will bear the charges associated with the processing of the payment transaction. On SEPA payments always "SLEV". In other payments "SHAR" is mandatory when -the beneficiary's bank is located in an EU or EEA country and -the currency of the payment is euro or the currency of some other member state and -the payment is debited to an account in the same currency (no currency exchange). In other cases the option "DEBT" can also be used.	2.20

2.3.3 Credit Transfer Transaction Information <CrdtTrfTxInf>



Ref.	Message Item		Definition/ Rules / Guidelines	ISO
C	Credit Transfer Transaction Information			2.23
C	PaymentIdentification (1..1)	<PmtId>		2.24
C	>> InstructionIdentification (0..1)	<InstrId>	Payer's unique identification, which is used between the payer and payer's bank. The identification is returned to the payer only. (max.35 Text The element must not contain special characters such as "å", "ä", "ö", " _" and blank signs.	2.25
C	>> EndToEndIdentification (1..1)	<EndToEndId>	Mandatory, unique for 3 months. The element must not contain special characters such as Scandinavian characters "å, ä and ö" This identification will be returned to the payer and passed on to the beneficiary. (max.35 Text) SEPA CT: AT-41 – Originator's Reference to the Credit Transfer	2.26
C	Amount (1..1)	<Amt>	The amount has to be presented with a full stop.	2.37
C	{Or >> InstructedAmount (1..1)	<InstdAmt>	The amount to be transferred and currency. SEPA CT: AT-04 – Amount of the Credit Transfer	2.38
C	ChargeBearer (0..1)	<ChrgBr>	See B 9. If information is given in the PmtInf block (B-level), it will be ignored on C-level (code) for credit transfers. For other payments types the information given in part C is necessary to differentiate charging in same payment batch.	2.46
C	UltimateDebtor (0..1)	<UltmtDbtr>	See B8. If information is given in the PmtInf-block (B-level), it will be ignored on C-level	2.48
C	Name (AN)	<Nm>	(max.70 char)	2.48
C	Identification	<Id>		2.48
C	Organisation Identification	<OrgId>		2.48
C	Private Identification	<PrvtId>	(max.35Text)	2.48
C	CreditorAgent (0..1)	<CdtrAgt>		2.55
C	(Or Financial Institution (1..1)		Beneficiary's account holding bank. <i>ISO definition:</i> Financial institution servicing an account for the creditor.	
C	BIC	<BIC>	BIC of the Beneficiary Bank, BIC code is not mandatory for SEPA payments (max.11 char). The BIC can be sent but the banks will not use the information unless no matching BIC is found for the IBAN. The Payment will then be handled as a foreign payment.	
C	Or) Combined Identification (1..1)	<CmbndId>	Creditor Agent BIC can be given in this field for cross border payments	
C	Clearing System Member Identification	<ClrSysMmbld>	Clearing code	



Ref.	Message Item		Definition/ Rules / Guidelines	ISO
C	Id	<Id>	The clearing code of the payee's bank can be given for cross border payments if the BIC is not known, the clearing code must be given according to the ISO standard. The name and address of the payee's bank are mandatory with a clearing code.	
C	Creditor (0..1)	<Cdtr>	The Party whose account is credited with the payment. Mandatory on SEPA CT <i>ISO definition:</i> Party to which an amount of money is due.	2.57
C	>>Name (0..1)	<Nm>	Name of the beneficiary Mandatory.(max.70 Text) SEPA CT: AT-21 – Name of the Beneficiary	5.1.0
C	>> PostalAddress (0..1)	<PstlAdr>	Address of the beneficiary SEPA CT: AT-22 – Address of the Beneficiary	5.1.1
C	>>> AddressLine (0..5)	<AdrLine>	Maximum of two address lines can be used for payers address. (max.70 Text)	5.1.3
C	>>> Country (1..1)	<Ctry>	Mandatory if address is present (code)	5.1.9
C	>> Identification (0..1)	<Id>	Beneficiary Identification SEPA CT: AT-24 – Beneficiary Identification code	5.1.10
C	{Or >>> OrganisationIdentification	<Orgld>	Identification of a corporation	5.1.11
C	Or} >>> PrivateIdentification	<Prvtld>	Identification of a private person	5.1.23
	SocialSecurityNumber	<SciSctyNb>	Used in SALA	
C	CreditorAccount (0..1)	<CdtrAcct>	Beneficiary's account. IBAN is mandatory. (max.34 char) for SEPA payments. For cross border payments BBAN or Proprietary can be used. SEPA CT: AT-20 – Account Number of the Beneficiary <i>ISO definition:</i> Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	2.58
C	UltimateCreditor (0..1)	<UltmtCdtr>	Party which is the ultimate beneficiary of the payment. For example the payment is credited to an account of a financing company, but the ultimate beneficiary is the customer of the financing company. <i>ISO definition:</i> Ultimate party to which an amount of money is due.	2.59
C	Name	<Nm>	(max.70 Text)	2.59
C	Identification	<Id>		2.59
C	Organisation Identification	<Orgld>		2.59
C	Private Identification	<Prvtld>	(max.35 char)	2.59
C	Purpose	<Purp>	The PurposeCode value or a similar explanation is not added to the payer's Electronic account statement.	2.64



Ref.	Message Item		Definition/ Rules / Guidelines	ISO
C	Code	<Cd>	(Code)	2.65
C	RemittanceInformation (0..1)	<RmtInf>	Payment details. SEPA Credit Transfer may contain either free text as unstructured remittance information or structured remittance information, but not both at the same time. SEPA CT: AT-05 – Remittance Information <i>ISO definition:</i> Information that enables the matching, i.e., reconciliation, of a payment with the items that the payment is intended to settle, e.g., commercial invoices in an account receivable system.	2.84
C	>> Unstructured (0..n)	<Ustrd>	Free text, one occurrence (max 140 characters). Payment reason for the current recurrent payment standard can be given in this element. Bundling invoices and credit notes see AOS2	2.85
C	>> Structured (0..n)	<Strd>	Structured message, one entry (max 140 characters XML tags and data included). Alternatives for structured remittance information, see examples: - reference number - tax message Bundling invoices and credit notes, see AOS2	2.86
C	Creditor Reference Information	<CdtrRefInf>		2.100
C	Creditor Reference Type	<CdtrRefTp>		2.101
C	Code	<Cd>	Only "SCOR" is allowed. (Code)	2.102
C	Issuer	<Issr>	Issuer is not used in domestic references.	2.104
C	Creditor Reference	<CdtrRef>		2.105

3 Agreed Additional Functionalities

3.1 Reference number

The domestic reference number in paying invoice is presented in structured message, please see point 4 Examples.

3.2 Character set

For banks the system supports the following characters:



Control Characters	FF	Other Control Characters														
Unicode	0C															
8859-15	0C	5F														
Character	SP	!	"	#	\$	%	&	'	()	*	+	,	-	.	/
Unicode	20	21	22	23	24	25	26	27	28	29	2A	2B	2C	2D	2E	2F
8859-15	20	21	22	23	24	25	26	27	28	29	2A	2B	2C	2D	2E	2F
Character	0	1	2	3	4	5	6	7	8	9	:	;	<	=	>	?
Unicode	30	31	32	33	34	35	36	37	38	39	3A	3B	3C	3D	3E	3F
8859-15	30	31	32	33	34	35	36	37	38	39	3A	3B	3C	3D	3E	3F
Character	@	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Unicode	40	41	42	43	44	45	46	47	48	49	4A	4B	4C	4D	4E	4F
8859-15	40	41	42	43	44	45	46	47	48	49	4A	4B	4C	4D	4E	4F
Character	P	Q	R	S	T	U	V	W	X	Y	Z	[\]	^	_
Unicode	50	51	52	53	54	55	56	57	58	59	5A	5B	5C	5D	5E	5F
8859-15	50	51	52	53	54	55	56	57	58	59	5A	5B	5C	5D	5E	5F
Character	`	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Unicode	60	61	62	63	64	65	66	67	68	69	6A	6B	6C	6D	6E	6F
8859-15	60	61	62	63	64	65	66	67	68	69	6A	6B	6C	6D	6E	6F
Character	p	q	r	s	t	u	v	w	x	y	z	{		}	~	DEL
Unicode	70	71	72	73	74	75	76	77	78	79	7A	7B	7C	7D	7E	5F
8859-15	70	71	72	73	74	75	76	77	78	79	7A	7B	7C	7D	7E	5F
Character	NBSP	ı	ç	€	€	¥	Š	š	š	©	ª	«	»	®	™	
Unicode	A0	A1	A2	A3	20AC	A5	0160	A7	0161	A9	AA	AB	AC	AD	AE	AF
8859-15	A0	A1	A2	A3	A4	A5	A6	A7	A8	A9	AA	AB	AC	AD	AE	AF
Character	°	±	²	³	Ž	µ	¶	·	ž	'	°	»		œ	Ÿ	¿
Unicode	B0	B1	B2	B3	017D	B5	B6	B7	017E	B9	BA	BB	0152	0153	0178	BF
8859-15	B0	B1	B2	B3	B4	B5	B6	B7	B8	B9	BA	BB	BC	BD	BE	BF

Character	À	Á	Â	Ã	Ä	Å	Æ	Ç	È	É	Ê	Ë	Ì	Í	Î	Ï
Unicode	C0	C1	C2	C3	C4	C5	C6	C7	C8	C9	CA	CB	CC	CD	CE	CF
8859-15	C0	C1	C2	C3	C4	C5	C6	C7	C8	C9	CA	CB	CC	CD	CE	CF
Character	Ð	Ñ	Ò	Ó	Ô	Õ	Ö	×	Ø	Ù	Ú	Û	Ü	Ý	Þ	ß
Unicode	D0	D1	D2	D3	D4	D5	D6	D7	D8	D9	DA	DB	DC	DD	DE	DF
8859-15	D0	D1	D2	D3	D4	D5	D6	D7	D8	D9	DA	DB	DC	DD	DE	DF
Character	à	á	â	ã	ä	å	æ	ç	è	é	ê	ë	ì	í	î	ï
Unicode	E0	E1	E2	E3	E4	E5	E6	E7	E8	E9	EA	EB	EC	ED	EE	EF
8859-15	E0	E1	E2	E3	E4	E5	E6	E7	E8	E9	EA	EB	EC	ED	EE	EF
Character	ð	ñ	ò	ó	ô	õ	ö	÷	ø	ù	ú	û	ü	ý	þ	ÿ
Unicode	F0	F1	F2	F3	F4	F5	F6	F7	F8	F9	FA	FB	FC	FD	FE	FF
8859-15	F0	F1	F2	F3	F4	F5	F6	F7	F8	F9	FA	FB	FC	FD	FE	FF

*) Special Characters

Certain special characters are replaced according to the XML standard. The following entities have to be informed.

Character	Entity
&	&
<	<
>	>
"	"
'	'

NOTE that € sign is an currency sign and is forwarded as such to other banks. Which currency sign that is shown depends on the configuration of the computer. In Finland this should always be €.



Binary Code

All credit transfers files are to be sent to the bank in Binary code.

Background - The new SEPA file sending require that the content is stored as UTF-8. Since the current FTP-solution (PATU) translates incoming files sent in text-mode (ASCII) to EBCDIC, special characters (double byted) will be translated into invalid characters.

Solution - If files encoded in UTF-8 are sent in binary-mode, ASCII to EBCDIC conversion can be avoided. This will make it possible to treat these SEPA-files correctly.

Technical description - Continue to communicate standard ASCII files in text-mode, for example ESIA, ESIP and PALVELU. But before sending the UTF-8 encoded AINEISTO file, make the command "binary" to switch into binary mode. Put the AINEISTO-file and after put is succeeded switch back to text mode with the command "ascii".

3.3 Additional Optional Services (AOS)

To make the SEPA transition easier, banks operating in Finland provide Additional Optional Services (AOS) in addition to the basic services related to credit transfer. For a list of the banks supplying AOS services, and more detailed descriptions on the services, please visit the Federation of Finnish Financial Services website at www.fkl.fi.

3.3.1 Payment Date (AOS1)

The Payment Date is transmitted to the Beneficiary Bank. The Payment Date is used for calculating the penalty interest, for example.

3.3.2 Combining invoices (AOS2)

The current AOS2 guidelines can be found on the FFI website at www.fkl.fi, under financial industry and payment systems.

3.4 Ultimate Debtor

Ultimate Debtor can be given when the payment is done on behalf of someone else. I.e. the original recipient of the bill.

3.5 Ultimate Creditor

Ultimate Creditor can be given when the payment is done to someone else than the account owner. I.e. cases where a payment is paid to a Finance Company but the real beneficiary is a customer of that Finance Company.



For Ultimate parties, the names are forwarded to the Electronic account statement T11/11 SEPA details. Other information can be forwarded in T11/00 details.

In Camt.053 XML account statement the information has its own XML elements, which correspond to the payment pain.001 XML data.

3.6 Salaries and pensions

Credit transfers can include also salaries and pensions. The Category Purpose code "SALA" identifies these recurring payments. A combined debit is made on the payer's account statement for transactions with the code SALA.

4 Examples

4.1 Reference number in paying invoice

The reference number from the invoice shall be keyed in the **RemittanceInformation** component (C10) in CreditTransferTransaction-Information (C-part). Other details of the payment message are left out from this example.

Ref	Or	Message Item	Multiplicity	Rule or guidance	ISO
A.		GroupHeader			1.0
...					
B.		PaymentInformation			2.0
...					
C.		CreditTransferTransactionInformation			2.23
...					
C10		RemittanceInformation	0..1		2.84
>		Unstructured	0..n	Not needed	2.85
>		Structured	0..n	One structured occurrence accepted	2.86
>>		ReferredDocumentInformation	0..1	Not needed	2.87
>>>		ReferredDocumentType	0..1	Not needed	2.88
>>>>	{Or	Code	1..1	Not needed	2.89
>>>>	Or}	Proprietary	1..1	Not needed	2.90
>>>>		Issuer	0..1	Not needed	2.91
>>>		ReferredDocumentNumber	0..1	Not needed	2.92
>>		ReferredDocumentRelatedDate	0..1	Not needed	2.93
>>		ReferredDocumentAmount	0..n	Not needed	2.94
>>>	{ Or	DuePayableAmount	1..1	Not needed	2.95



Ref	Or	Message Item	Multiplicity	Rule or guidance	ISO
>>>	Or	DiscountAppliedAmount	1..1	Not needed	2.96
>>>	Or	RemittedAmount	1..1	Not needed	2.97
>>>	Or	CreditNoteAmount	1..1	Not needed	2.98
>>>	Or }	TaxAmount	1..1	Not needed	2.99
>>		CreditorReferenceInformation	0..1		2.100
>>>		CreditorReferenceType	0..1		2.101
>>>>	{ Or	Code	1..1	Code value "SCOR"	2.102
>>>>	Or }	Proprietary	1..1	Not needed	2.103
>>>>		Issuer	0..1	Not needed	2.104
>>>		CreditorReference	0..1	Domestic reference 19+1 numbers	2.105
>>		Invoicer	0..1	Not needed	2.106
>>		Invoicee	0..1	Not needed	2.107
>>		AdditionalRemittanceInformation	0..1	Not needed	2.108

Example of Reference Number in XML message

This example shows only the RemittanceInformation component data field in XML message structure.

Ref	Message Item	Content	Example of XML-message's RemittanceInformation component
C	RemittanceInformation	Referens "1245	<pre> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> <Issr>ISO</Issr> </Tp> <Ref>1245</Ref> </CdtrRefInf> </Strd> </RmtInf> </pre>

4.2 Taxmessage

The structure of the XML-message

Ref	Message Item	Content	Example of XML-message's RemittanceInformation component
-----	--------------	---------	--



Ref	Message Item	Content	Example of XML-message's RemittanceInformation component
C10	RemittanceInformation	Referens ” 12345678901 234567894” Meddelande ” 21=111051- 0507/30=050 7-0607”	<pre> <RmtInf> <Strd> <CdtrRefInf> <CdtrRefTp> <Cd>SCOR</Cd> </CdtrRefTp> <CdtrRef>12345678901234567894 </CdtrRef> </CdtrRefInf> <AddtlRmtInf>21=111051- 0507/30=0507-0607</AddtlRmtInf> </Strd> </RmtInf> </pre>

Taxes are booked to a tax collection account. The settlement and information of the transaction is handled as before through the PMJ. At the end of the day the transaction information is transferred to a file that the tax authority retrieves from the bank.

4.3 SEPA-payment with a message – example of XML-message

	XML message
XML-header	<pre> <?xml version="1.0" encoding="UTF-8"?> <!-- Payment sample from FI to AT, edited by Nordea 2009-01-19 HoH --> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd"> <pain.001.001.02> <GrpHdr> <MsgId>MSGID000001</MsgId> <CreDtTm>2009-01-19T10:30:00</CreDtTm> <NbOfTx>1</NbOfTx> <Grpg>SNGL</Grpg> <InitgPty> <Nm>Group Finance</Nm> <PstlAdr> <AdrLine>Aleksanterinkatu 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> <Id> <OrgId> <BkPtyId>1234567890</BkPtyId> </OrgId> </Id> </InitgPty> </GrpHdr> </!-- </pre>
Start of the message	
Part A	
GroupHeader	



	XML message
Part B Payment Information – debiting information	<pre> ***** Payment with a message ***** --> <PmtInf> <PmtInfId>20090119-12345678912</PmtInfId> <PmtMtd>TRF</PmtMtd> <PmtTplnf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> </PmtTplnf> <ReqdExctnDt>2009-01-19</ReqdExctnDt> <Dbtr> <Nm>Debtor Company Plc</Nm> <PstlAdr> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> <Id> <OrgId> <BkPtyId>0987654321</BkPtyId> </OrgId> </Id> </Dbtr> <DbtrAcct> <Id> <IBAN>FI8529501800020574</IBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </DbtrAgt> <ChrgBr>SLEV</ChrgBr> <CdtTrfTxInf> <PmtId> <InstrId>InstrId000001</InstrId> <EndToEndId>EndToEndId000001</EndToEndId> </PmtId> <PmtTplnf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> </PmtTplnf> <Amt> <InstdAmt Ccy="EUR">1000.01</InstdAmt> </Amt> <ChrgBr>SLEV</ChrgBr> <CdtrAgt> <FinInstnId> </pre>
Part C Credit Transfer Transaction Information – crediting information	<pre> </pre>



	XML message
Payment details	<pre> <BIC>DEUTATWW</BIC> </FinInstnId> </CdtrAgt> <Cdtr> <Nm>Creditor Company</Nm> <PstlAdr> <AdrLine>Hohenstaufengasse 123</AdrLine> <AdrLine>AT-1010 Wien</AdrLine> <Ctry>AT</Ctry> </PstlAdr> <Id> <OrgId> <BkPtyId>0987654321</BkPtyId> </OrgId> </Id> </Cdtr> <CdtrAcct> <Id> <IBAN>AT123456789012345678</IBAN> </Id> </CdtrAcct> <RmtInf> <Ustrd>Invoices 123 and 321</Ustrd> </RmtInf> </CdtTrfTxInf> </PmtInf> </pain.001.001.02> </Document> </pre>

4.4 SEPA bank transfer with reference – example XML message

	XML message
XML- header	<pre> <?xml version="1.0" encoding="UTF-8"?> <!-- Domestic payment sample from FI to FI, edited by Nordea 2007-01-20 HoH --> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd"> </pre>
Start of message	<pre> <pain.001.001.02> </pre>
Part A:	<pre> <GrpHdr> </pre>
GroupHeader	<pre> <MsgId>MSGID000002</MsgId> <CreDtTm>2008-01-19T10:30:00</CreDtTm> <NbOfTx>1</NbOfTx> <Grpg>SNGL</Grpg> <InitgPty> <Nm>Group Finance</Nm> <PstlAdr> <AdrLine>Aleksanterinkatu 123</AdrLine> </pre>



	XML message
	<pre> <AdrLine>FI-00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> <Id> <OrgId> <BkPtyId>1234567890</BkPtyId> </OrgId> </Id> </InitgPty> </GrpHdr> <!-- ***** Payment with reference ***** --> </pre>
<p>Part B: Payment Information - debiting information</p>	<pre> <PmtInf> <PmtInfId>20090120-12345678901</PmtInfId> <PmtMtd>TRF</PmtMtd> <PmtTpInf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> </PmtTpInf> <ReqdExctnDt>2008-12-20</ReqdExctnDt> <Dbtr> <Nm>Debtor Company Plc</Nm> <PstlAdr> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> <Id> <OrgId> <BkPtyId>0987654321</BkPtyId> </OrgId> </Id> </Dbtr> <DbtrAcct> <Id> <IBAN>FI8529501800020574</IBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </DbtrAgt> </pre>
<p>Part C: Credit Transfer Transaction Information -Crediting information</p>	<pre> <CdtTrfTxInf> <PmtId> <InstrId>InstrId000002</InstrId> <EndToEndId>EndToEndId000002</EndToEndId> </PmtId> <Amt> <InstdAmt Ccy="EUR">2000.02</InstdAmt> </pre>



	XML message
Payment details	<pre> </Amt> <ChrgBr>SLEV</ChrgBr> <UltmtDbtr> <Nm>Original Deptor Plc</Nm> <PstlAdr> <AdrLine>Aleksanterinkatu 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> </UltmtDbtr> <CdtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </CdtrAgt> <Cdtr> <Nm>Creditor Company</Nm> <PstlAdr> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> </Cdtr> <CdtrAcct> <Id> <IBAN>FI6329501800020582</IBAN> </Id> </CdtrAcct> <RmtInf> <Strd> <CdtrRefInf> <CdtrRefTp> <Cd>SCOR</Cd> </CdtrRefTp> <CdtrRef>123</CdtrRef> </CdtrRefInf> </Strd> </RmtInf> </CdtTrfTxInf> </PmtInf> </pain.001.001.02> </Document> </pre>

4.4 SEPA bank transfer with AOS2 – XML message example

	XML message
XML- header	<pre> <?xml version="1.0" encoding="UTF-8"?> <!-- Domestic payment sample from FI to FI, edited by Nordea 2007-01-20 HoH --> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02" </pre>



	XML message
Start of message	xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd">
Part A:	<pain.001.001.02>
GroupHeader	<GrpHdr> <MsgId>MSGID000002</MsgId> <CreDtTm>2008-01-19T10:30:00</CreDtTm> <NbOfTxes>1</NbOfTxes> <Grpg>SNGL</Grpg> <InitgPty> <Nm>Group Finance</Nm> <PstlAdr> <AdrLine>Aleksanterinkatu 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> <Id> <Orgld> <BkPtyId>1234567890</BkPtyId> </Orgld> </Id> </InitgPty> </GrpHdr> <!-- ***** Payment with AOS2 information ***** -->
Part B:	-->
Payment Information	<PmtInf>
- debiting information	<PmtInflId>20090120-12345678901</PmtInflId> <PmtMtd>TRF</PmtMtd> <PmtTpInf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> </PmtTpInf> <ReqdExctnDt>2008-12-20</ReqdExctnDt> <Dbtr> <Nm>Debtor Company Plc</Nm> <PstlAdr> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> <Id> <Orgld> <BkPtyId>0987654321</BkPtyId> </Orgld> </Id> </Dbtr> <DbtrAcct> <Id> <IBAN>FI8529501800020574</IBAN> </Id>



	XML message
Part C: Credit Transfer Transaction Information -Crediting information	<pre> </DbtrAcct> <DbtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </DbtrAgt> <CdtTrfTxInf> <PmtId> <InstrId>InstrId000002</InstrId> <EndToEndId>EndToEndId000002</EndToEndId> </PmtId> <Amt> <InstdAmt Ccy="EUR">2000.02</InstdAmt> </Amt> <ChrgBr>SLEV</ChrgBr> <UltmtDbtr> <Nm>Original Deptor Plc</Nm> <PstlAdr> <AdrLine>Aleksanterinkatu 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> </UltmtDbtr> <CdtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </CdtrAgt> <Cdtr> <Nm>Creditor Company</Nm> <PstlAdr> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>00100 Helsinki</AdrLine> <Ctry>FI</Ctry> </PstlAdr> </Cdtr> <CdtrAcct> <Id> <IBAN>FI6329501800020582</IBAN> </Id> </CdtrAcct> <RmtInf> <Ustrd>Veloitukset/Invoices 1, Hyvitykset/Credit Notes 2</Ustrd> <Strd> <RfrdDocInf> <RfrdDocTp> <Cd>CREN</Cd> </RfrdDocTp> </RfrdDocInf> <RfrdDocAmt> <CdtNoteAmt Ccy="EUR">5.00</CdtNoteAmt> </RfrdDocAmt> <AddtlRmtInf>andra kreditfakturan</AddtlRmtInf> </pre>
Payment details – AOS2	



	XML message
	<pre> </Strd> <Strd> <RfrdDocInf> <RfrdDocTp> <Cd>CREN</Cd> </RfrdDocTp> </RfrdDocInf> <RfrdDocAmt> <CdtNoteAmt Ccy="EUR">2.00</CdtNoteAmt> </RfrdDocAmt> <CdtrRefInf> <CdtrRefTp> <Cd>SCOR</Cd> </CdtrRefTp> <CdtrRef>123</CdtrRef> </CdtrRefInf> </Strd> <Strd> <RfrdDocInf> <RfrdDocTp> <Cd>CINV</Cd> </RfrdDocTp> </RfrdDocInf> <RfrdDocAmt> <RmtdAmt Ccy="EUR">12.00</RmtdAmt> </RfrdDocAmt> <AddtlRmtInf>AOS2</AddtlRmtInf> </Strd> </RmtInf> </CdtTrfTxInf> </PmtInf> </pain.001.001.02> </Document> </pre>

5 The consistency between the current national standards and ISO 20022

This description follows the current national standard that The Federation of Finnish Financial Services has published.

5.1 Invoice payment services

Current LMP payments are suitable for SEPA Credit Transfer in case they fulfil other SEPA Credit Transfer criteria. The criteria for SEPA Credit Transfer are described in Part 2 of the Guide. Not all fields of the LMP standard can be transmitted in SEPA Credit Transfer.



Payment Information part corresponds mainly to the batch record of LMP. In case Account number of the Payer and/or Due Date changes, a new Payment Information part has to be generated.

The specifying batch record in LMP corresponds to Payment Information Identification in the Payment Information part.

The corresponding data to Business Identification Number is in the Business element Identification in ISO 20022 Proprietary Identification. Any other Payer identification provided by the Bank is in Bank Party Identification element.

The maximum length of payment itemisation data transmitted as structured or unstructured in ISO 20022 is 140 characters. Of the Remittance Information of LMP only the Reference and Tax reference can be given in the ISO 20022 structured remittance information. Free message, unstructured text can be given to maximum 140 characters. Customer number, Invoice number as well as Date of invoice are given in unstructured remittance information. Details are transmitted to the Beneficiary as given. If needed, defining text may be given, such as CUST NR, INV NR.

5.2 Repetitive payments

In the future there will not be any separate standard for recurring payments as they will be SEPA Credit Transfers. Part 2 of the guide describes the criteria for SEPA Credit Transfer. Salaries and Pensions will be recognized by Code "SALA" in ISO 20022 Category Purpose element. Salaries and Pensions have to be sent to the Bank as a separate Payment Information batch.

There is no definition of Payment Date, which is the date when the payment should be on the beneficiary's account, in the SEPA Credit Transfer. In the Payment Information part, the Date of Debit should be used in the element Requested Execution Date. This Date of Debit should be one Banking Day prior to Payment Date.

Note! If Salary Date is not a Banking Day, then Salary should be credited to the Beneficiary on the previous Banking Day and therefore in those instances the Date of Debit should be two Banking Days prior to the Salary Date.

The Identification Code of the Beneficiary in Recurring Payments corresponds to the Creditor Private Identification element in the ISO 20022.

If Salary is paid to the Execution Office the Ultimate Creditor element corresponds to the name of the Recipient of the Salary.

Payment Purpose in SEPA Credit Transfer corresponds to the Remittance information and is transmitted to the Beneficiary in unstructured Remittance Information element.

The Originator information in current Recurring Payments message corresponds to the Payment Information Identification element.



5.3 Domestic and Cross border

In urgent payments to Finland (domestic) and cross border is code URGP (<SvcLvl><Prtry>) or HIGH (<InstrPrty>) used. An urgent payment that fulfils SEPA criteria and is sent abroad is not possible. Such a payment will be handled as an urgent cross border payment-

5.4 Electronic Currency payments

Banks operating in Finland have not agreed a common standard for Electronic Currency Payments. To explore the corresponding definitions the ISO 20022 Guide "Customer-to-Bank Message Usage Guide, Customer Credit Transfer Initiation & Payment Status Report" is recommended.

€-payments to and from a Currency account is not possible in SEPA Credit Transfer.

5.5 Plusgiro and Bankgiro payments

Banks allowing their customers to send Plusgiro and Bankgiro payments via SCCT should act according to the following to get their payments accepted and handled in the system. The payment currency can be only SEK and the name in <CdtrAgt><FinInstnId><CmbndId><Nm> field shall be Plusgiro or Bankgiro. The PG- or BG-number shall be in the <BBAN> or <PrtryAcct> field. Below is an example of the fields and the information in the fields.

```
<CdtrAgt>
<FinInstnId>
<CmbndId>
<Nm>Plusgiro</Nm>
</CmbndId>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>Testaren</Nm>
<PstlAdr>
<AdrLine>Testvägen</AdrLine>
<Ctry>SE</Ctry>
</PstlAdr>
</Cdtr>
<CdtrAcct>
<Id>
<BBAN>9019506</BBAN>/<PrtryAcct>9019506</PrtryAcct>
</Id>
</CdtrAcct>
```



6 SEPA Dictionary

AT name	Rulebook Definition	Määritelmä suomeksi	Termi	Definition på Svenska	Term på Svenska
The IBAN of the account of the Originator	The account number (only the IBAN) of the Originator to be debited for the Credit Transfer Instruction.	Maksussa käytettävä / Maksutoimeksiannon / Maksajan veloitustili IBAN-muodossa	Maksun veloitustili	Betalarens/betalnings-uppdragets debiteringskonto i IBAN-format	Betalningens debiteringskonto
The name of the Originator	The information should reflect the name of the account holder being debited	Maksajan nimi	Maksajan nimi	Betalarens namn	Betalarens namn
The address of the Originator	The information should reflect the address of the account holder being debited	Maksajan osoite	Maksajan osoite	Betalarens adress	Betalarens adress
The amount of the credit transfer in euro		Maksun rahamäärä euromääräisenä	Määrä	Betalningens belopp i euro	Belopp
The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction	A maximum of 140 characters for unstructured Remittance Information OR structured Remittance Information of a maximum of 140 characters according to detailed rules to be defined	Laskun yksilöintitiedot. Viitenumero tai vapaa viesti.	Viitenumero / Viesti	Betalningens detaljuppgift. Referens eller fritt meddelande.	Referensnummer/meddelande
The Requested Execution Date of the instruction	This date corresponds with the debit date requested by the Originator. If the requested date is not a Banking Business Day, the Originator Bank must execute the payment order on the first following Banking Business Day of the Originator Bank, at the	Maksajan antama veloituksen eräpäivä. (Jos annettu eräpäivä ei ole pankkipäivä, veloitus suoritetaan viimeistään seuraavana pankkipäivänä)	Eräpäivä	Debiteringens förfallodag angiven av betalaren (om angiven förfallodag annan än bankdag, debiteras betalningen senast följande bankdag)	Förfallodag



AT name	Rulebook Definition	Määritelmä suomeksi	Termi	Definition på Svenska	Term på Svenska
	latest.				
The Originator identification code	A code supplied by the Originator and delivered unaltered to the Beneficiary	Maksajan antama maksajan yksilöintitieto, välitetään saajalle muuttumattomana.	Maksajan tunniste	Betalarens ID-uppgifter, angivet av betalaren. Förmedlas oförändrat till mottagaren.	Betalarens identifikation
The IBAN of the account of the Beneficiary	The International Bank Account Number, an expanded version of the Basic Bank Account Number (BBAN) used internationally to uniquely identify the account of a Customer at a financial institution.	Saajan tilinumero IBAN-muodossa	Saajan IBAN-tilinumero	Mottagarens kontonummer i IBAN-format	Mottagarens IBAN-kontonummer
The name of the Beneficiary	The name of the Beneficiary as supplied by the Originator.	Maksajan antama saajan nimi	Saajan nimi	Mottagarens namn angivet av betalaren	Mottagarens namn
The address of the Beneficiary	The address of the Beneficiary as supplied by the Originator...	Maksajan antama saajan osoite	Saajan osoite	Mottagarens adress angiven av betalaren	Mottagarens adress
The BIC code of the Beneficiary Bank	An 8 or 11 character ISO code assigned by SWIFT and used to identify a financial institution in financial transactions. (ISO 9362)	Saajan tilipankin SWIFT-tunniste (BIC).	Saajan tilipankki (BIC-koodi)	Mottagarens banks SWIFT-kod (BIC)	Mottagarens bank (BIC-kod)



AT name	Rulebook Definition	Määritelmä suomeksi	Termi	Definition på Svenska	Term på Svenska
The Beneficiary identification code	A code supplied by the Originator	Maksajan antama saajan yksilöintitieto	Saajan tunniste	Mottagarens identifikation, angiven av betalaren	Mottagarens identifikation
The Originator's reference of the Credit Transfer Transaction	This reference identifies for a given Originator each credit transfer transaction presented to the Originator Bank, in a unique way. This number will be transmitted in the entire process of the handling of the credit transfer transactions from acceptance until the finality of the transaction. It must be returned in any exception handling process-step by any party involved. The Originator cannot request for any other referencing information to be returned to him, in order to identify a credit transfer. The Originator must define the internal structure of this reference; it can only be expected to be meaningful to the Originator.	Maksajan antama tapahtuman yksilöintitieto, välitetään sekä maksajalle että saajalle muuttumattomana.	Maksutapahtuman tunniste	Transaktionens identifikation angiven av betalaren, förmedlas oförändrad både till betalaren och mottagaren	Transaktionens identifikation
Sovitut AOS					



AT name	Rulebook Definition	Määritelmä suomeksi	Termi	Definition på Svenska	Term på Svenska
Originator Reference Party		Osapuoli, joka alunperin on ostanut tavaraa tai palvelua ja jolle myyjä on toimittanut laskun. Originator Reference Party'a käytetään, kun laskun saaja on eri osapuoli, kuin maksaja.	Alkuperäinen laskun saaja	Part som ursprungligen köpt vara eller service och dit försäljaren har levererat räkningen. Originator Reference Party används, då räkningens mottagare är annan part än betalaren	Ursprunglig fakturamottagare
Beneficiary Reference Party		Osapuoli, joka on maksun lopullinen saaja.	Lopullinen saaja	Part som är betalningens slutliga mottagare	Slutlig mottagare
Category Purpose (SALA)		Määrittelee maksun tyypin. Palkoissa arvo on "SALA".	Maksun tyyppi	Definierar betalningstyp. Löner har värde "SALA"	Betalningsanledning



7 Business Requirements for Attributes, AT-codes from ECP Rulebook

This table defines the business requirements for the attributes used by the EPC Rulebook and Scheme.

Code	Explanation
AT-01	The IBAN of the Originator
AT-02	The name of the Originator
AT-03	The address of the Originator
AT-04	The amount of the credit transfer in euro
AT-05	The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction
AT-06	The BIC code of the Originator Bank
AT-07	The Requested Execution Date of the instruction
AT-10	The Originator identification code
AT-20	The IBAN of the account of the Beneficiary
AT-21	The name of the Beneficiary
AT-22	The address of the Beneficiary
AT-23	The BIC code of the Beneficiary Bank
AT-24	The Beneficiary identification code
AT-28	The name of the Beneficiary Reference Party
AT-29	The identification code of the Beneficiary Reference Party
AT-40	The identification code of the Scheme
AT-41	The Originator's reference of the Credit Transfer Transaction
AT-44	The purpose of the credit transfer
AT-45	The category purpose of the credit transfer

