

ISO 20022 Message Implementation

Guide for Payment Initiation pain001.001.03



Credit Transfer PAIN.001.001.03 XML File Structure

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1.Document Overview

This document details the file format that will be accepted by members of Romanian Banking Association for Credit Transfers in all currencies, using the same XML file like in case of SEPA Regulation validation's. This document was compiled with information from: ISOXML_Pain.001.001.03_all currencies_vers_sept_2016. Failure to provide files that meet this specification may results in files and/or transactions being rejected, either by Romanian Banks or by the beneficiary bank.

The purpose of this document is to outline the ISOXML_Pain.001.001.03_all currencies_vers_sept_2016 file format that will be accepted by all Romanian Banks.

1.1 Background

SEPA aims to create a single, integrated and standardised payments market across 33 countries in Europe.

The Payer customers from Romania must be SEPA compliant by 31 October 2016 in order to continue making electronic euro payments (SEPA payments). Further background information is available on our website: [www://arb.ro](http://www.arb.ro)

2. The Character Set

The PAIN.001.001.03 message format can support a range of characters; the following are the supported characters which are the basic Latin character set:

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

If required, the following characters can also be used in text or information fields only, but must be provided using the XML representation shown. Note: Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (across). If non supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements

Must not start or end with a '/'

Must not contain two consecutive '/'s anywhere in the data element.

Special XML Character	XML Representation
& (ampersand)	& amp;
< (left brace)	& lt;
> (right brace)	& gt;
" (double quotation)	& quot;
' (single quotation)	& apos;

3. Field Types

The following section details the type of fields that are contained in the specification document.

Mandatory Fields – Fields must be present and populated (by case) or the file/batch will be rejected .In same cases where fields must be present and no usefull information can be populated, text " Not provided " can be used .

Optional Fields – Originator to decide if these fields are present and populated

The information filled in by the customer in the tags (either Mandatory or Optional) marked as ignored, can be present in the payment file (must be present if the tag is mandatory), however it is the bank's decision to use or not the information within the processing flow,

Payment Information (Batch)/Transaction Level – There are a number of optional fields that may be populated at payment information level or at transaction level, however it is strongly recommended they are populated only on CdtTxInf level.

4. Usage Rules

For a number of fields usage rules must be followed. These are outlined throughout the specification and failure to adhere to these usage rules will result in failed payments/ batches/files.

5. Unused Optional Tags

Where optional tags have not been populated, the tag should be omitted from the file along with its parent tag.

6. Tag Depth Structure

For example:

'+' would represent a Parent Element

'++' would represent the Child Element of the previous Parent Element

TAG DEPTH	TAG STRUCTURE
+	<>
++	<> <>
+++	<> <> <>

Mandatory Fields

Optional Fields

7. File Format Table

ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	Romania usage guideline	
								SEPA validation (only for EUR payments within EU + EEA= SEPA area)	NON SEPA validation (for payments in all currencies within and outside EU+EEA –Including: cross-border RON payments; EUR payments only outside EU+EEA; Excluding: domestic RON payments)
		<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022: tech:xsd:PAIN.001.001.03" xmlns:xsi="http://www.w3.org/2001/ XMLSchema-instance">			Mandatory	This tag must always be placed before the group header tag	<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso: 20022:tech:xsd:PA IN.001.001.03" xmlns:xsi="http://www. w3.org/ 2001/XMLSchema-instance">	characters XML tags and data included	characters XML tags and data included
		<CstmrCdtTrfInltN>			Mandatory	This tag must always be placed before the group header tag	<CstmrCdtTrfInltN> - XML tag for message		
Group Header Block									
ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	Romania usage guideline	
								SEPA validation (only for EUR payments within EU + EEA= SEPA area)	NON SEPA validation (for payments in all currencies within and outside EU+EEA –Including: cross-border RON payments; EUR payments only outside EU+EEA; Excluding: domestic RON payments)
1.0		Group Header <GrpHdr>	+	Empty Tag	Mandatory				
1.1		Message Identification <MsgId>	++	Yes	Mandatory	Originator's unique identifier of the submitted file. Note: This ID cannot be reused on future files	Data Type: Text Format: Max length: 35		
1.2		Creation Date Time <CreDtTm>	++	Yes	Mandatory	Date and time that the file was created	Data Type: ISODateTime Format: YYYY-MM- DDTHH:MM:SS e.g. 2016-02-06T08:35:30		

Group Header Block - this can only occur once per file

								Romania usage guideline	
ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	SEPA validation (only for EUR payments within EU + EEA+ SEPA area)	NON SEPA validation (for payments in all currencies within and outside EU+EEA –Including: cross-border RON payments; EUR payments only outside EU+EEA; Excluding: domestic RON payments)
1.6		Number Of Transactions <NbOfTx>	++	Yes	Mandatory	Number of individual transactions	Data Type: Max15NumericText Format: [0-9] {1,15}		
1.7		Control Sum <CtrlSum>	++	Yes	Optional	Total of all individual amounts included	Data Type: Decimal Number Format: Fraction Digits: 2 Total Digits: 18		
1.8		InitiatingParty<InitgPty>	++	Yes	Mandatory			Ignored (the tag is mandatory therefore must be present in the payment file)	Ignored (the tag is mandatory therefore must be present in the payment file)
9.1.0		Name <Nm>	+++	Yes	Optional	Name of the payer/ originator	Data Type:Text Format:Max length:140 Min length:1	Ignored	Ignored
9.1.12		Identification <Id>	+++	Empty Tag	Optional	Originator ID Code		Ignored	Ignored
9.1.13	{Or	Organisation Identification <OrgId>	++++	Empty Tag	Mandatory	Unique way to identify an organisation		Ignored	Ignored
9.1.15		Other <Othr>	+++++	Empty Tag	Optional	Originator ID Code	Unique identification of an organisation, as assigned by an insitution,using an identification scheme	Ignored	Ignored
9.1.16		Identification <Id>	+++++	Yes	Mandatory	Identifier	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
9.1.21	Or}	Private Identification <PrvtId>	++++	Empty Tag	Mandatory			Ignored	Ignored
9.1.22	{{Or	Date And Place of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.23		Birth Date <BirthDt>	+++++	Yes	Mandatory	Date on which a person is born		Ignored	Ignored
9.1.25		City Of Birth <CityOfBirth>	+++++	Yes	Mandatory	City where a person was born	Data Type: Text Format:YYYY-MM-DD	Ignored	Ignored
9.1.26		Country of Birth <CtryOfBirth>	+++++	Yes	Mandatory	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}	Ignored	Ignored
9.1.27	Or}}	Other <Othr>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.28		Identification <Id>	+++++	Yes	Mandatory	Unique identification of a person	Data Type: Text Format: Max length: 35	Ignored	Ignored

Payments Information Block- this can occur multiple time

								Romania usage guideline	
ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	SEPA validation (only for EUR payments within EU + EEA+ SEPA area)	NON SEPA validation (for payments in all currencies within and outside EU+EEA –Including: cross-border RON payments; EUR payments only outside EU+EEA; Excluding: domestic RON payments)
2.0		Payment Information <PmtInf>	+	Empty Tag	Mandatory				
2.1		Payment Information identification <PmtInfId>	++	Yes	Mandatory	Originator's unique identifier of the batch of transactions	Data Type: Text Format: Max length: 35 Format: Min length: 1		
2.2		Payment Method <PmtMtd>	++	Yes	Mandatory			Only 'TRF' is accepted	Only 'TRF' is accepted
2.3		Batch Booking <BtchBookg>	++	Yes	Optional	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested	Data Type: Indicator Format: True, false	Not used in BCR	Not used in BCR
2.6		Payment Type Information <PmtTpInf>	++	Empty Tag	Optional	Set of elements used to further specify the type of transaction		It is strongly recommended that tags that are present both at PmtInf and CdtTrfTxInf level to be used only at "Credit Transfer Transaction Information" level.	It is strongly recommended that tags that are present both at PmtInf and CdtTrfTxInf level to be used only at "Credit Transfer Transaction Information" level.
2.7		Instruction Priority <InstrPrty>	+++	Yes	Optional	Agreement under which or rules under which the transaction should be processed		Ignored	Ignored
2.8		Service Level <SvcLvl>	+++	Empty Tag	Optional			Ignored	Ignored
2.9	{Or	Code <Cd>	++++	Yes	Mandatory			Ignored	Ignored
2.10	Or}	Proprietary <Prtry>	++++	Yes	Mandatory			Ignored	Ignored
2.11		Local Instrument <LclInstrm>	+++	Empty Tag	Optional			Ignored	Ignored
2.12	{Or	Code <Cd>	++++	Yes	Mandatoy	Specifies the local instrument, as published in an external local instrument code list.	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
2.13	Or}	Proprietary <Prtry>	++++	Yes	Mandatoy	Specifies the local instrument, as a proprietary code.	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
2.14		Category Purpose <CtgyPurp>	+++	Empty Tag	Optional			Ignored	Ignored
2.15	{Or	Code <Cd>	++++	Yes	Mandatory	Category purpose, as published in an external category purpose code list.	Format: Max length: 4 Min length: 1 see code list in appendix	Ignored	Ignored
2.16	Or}	Proprietary <Prtry>	++++	Yes	Mandatory			Ignored	Ignored

2.17		Requested Execution Date <ReqdExctnDt>	++	Yes	Mandatory	Date the payee/ beneficiary is to receive the payment	Data type: ISO Date Format:YYYY-MM-DD		
2.19		Debtor <Dbtr>	++	Empty Tag	Mandatory				
9.1.0		Name <Nm>	+++	Yes	Optional	Name of the payer/ originator	Data Type:Text Format:Max length:140 Min length:1	Limited to 70 characters in length	Limited to 70 characters in length
9.1.12		Identification <Id>	+++	Empty Tag	Optional	Originator ID Code		Mandatory, the information has to be provided by the customer	Mandatory, the information has to be provided by the customer
9.1.13	{Or	Organisation Identification <OrgId>	++++	Empty Tag	Mandatory	Unique way to identify an organisation			
9.1.14		BICorBEI <BICorBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362, "Banking – Banking telecommunication messages - Business identifier code (BIC)"	Data Type:Any BIC identifier		
9.1.15		Other<Othr>	+++++	Empty Tag	Optional			Only one occurrence accepted	Only one occurrence accepted
9.1.16		Identification <Id>	+++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1		
9.1.21	Or}	Private Identification <PrvtId>	++++	Empty Tag	Mandatory			Ignored	Ignored
2.20		Debtor Account <DbtrAcct>	++	Empty Tag	Mandatory	Account of the Payer/ Originator that will be debited			
1.1.0		Identification <Id>	+++	Empty Tag	Mandatory				
1.1.1	{Or	IBAN <IBAN>	++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is accepted		Only IBAN is accepted	Only IBAN is accepted
1.1.2	Or}	Other<Othr>	++++	Yes	Mandatory			Ignored	Ignored
2.21		DebtorAgent<DbtrAgt>	++	Empty Tag	Mandatory			Ignored (the tag is mandatory therefore must be present)	Ignored (the tag is mandatory therefore must be present)
6.1.0		Financial Institution Identification <FinInstnId>	+++	Empty Tag	Mandatory			Ignored	Ignored
6.1.1		BIC	++++	Yes	Optional	Identifier		Ignored	Ignored
2.23		Ultimate Debtor <UltmtDbtr>	++	Empty Tag	Optional			Ignored	Ignored
9.1.0		Name <Nm>	+++	Yes	Optional	Name of the Originator Reference Party	Data Type: Text Format: Max length: 140 Min length: 1	Ignored	Ignored
9.1.12		Identification <Id>	+++	Empty Tag	Optional			Ignored	Ignored

9.1.13	{Or	Organisation Identification <OrgId>	++++	Empty Tag	Mandatory			Ignored	Ignored
9.1.14		BICorBEI <BICorBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362,,Banking – Banking telecommunicatin messages-Business identifier code (BIC)“	Data Type:Any BIC identifier	Ignored	Ignored
9.1.15		Other <Othr>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.16		Identification <Id>	+++++	Yes	Mandatory	Unique identification of a party	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.17		Scheme Name <SchmeNm>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.18	{{Or	Code <Cd>	+++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list	Data Type: External Organisation Identification1Code Format: Max Length: 4 Min length: 1	Ignored	Ignored
9.1.19	Or}}	Proprietary <Prtry>	+++++	Yes	Mandatory			Ignored	Ignored
9.1.20		Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.21	Or}	Private Identification <PrvtId>	++++	Empty Tag	Mandatory			Ignored	Ignored
9.1.22		Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.23		Birth Date <BirthDt>	+++++	Yes	Mandatory	Date on which a person is born	Data type: ISO Date Format:YYYY-MM-DD	Ignored	Ignored
9.1.24		Province Of Birth <PrvcOfBirth>	+++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.25		City Of Birth <CityOfBirth>	+++++	Yes	Mandatory	City where a person was born	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.26		Country Of Birth <CtryOfBirth>	+++++	Yes	Mandatory	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}	Ignored	Ignored
9.1.27		Other <Othr>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.28		Identification <Id>	+++++	Yes	Mandatory	Unique identification of a person	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.29		Scheme Name <SchmeNm>	+++++	Empty Tag	Optional			Ignored	Ignored

9.1.30	{Or	Code <Cd>	+++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list	Data Type: External Organisation Identification1Code Format: Max Length: 4 Min length: 1	Ignored	Ignored
9.1.31	Or}	Proprietary <Prtry>	+++++	Yes	Mandatory	Name of the identification scheme, in free text form	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.32		Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
2.24		Charge Bearer <ChrgBr>	++	Yes	Optional	Specifies which party/ parties will bear the charges associated with the processing of the payment transaction		Ignored	Ignored
Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message									
ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	Romania usage guideline	
								SEPA validation (only for EUR payments within EU + EEA+ SEPA area)	NON SEPA validation (for payments in all currencies within and outside EU+EEA –Including: cross-border RON payments; EUR payments only outside EU+EEA; Excluding: domestic RON payments)
2.27		Credit Transfer Transaction Information <CdtTrfTxInf>	++	Empty Tag	Mandatory				
2.28		Payment Identification <PmtId>	+++	Empty Tag	Mandatory				
2.29		Instruction Identification <InstrId>	++++	Yes	Optional		Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
2.30		End to End Identification <EndToEndId>	++++	Yes	Mandatory		Data Type: Text Format: Max length: 35 Min length:1		
2.31		PaymentTypeInformation	+++	Empty Tag	Optional			It is strongly recommended that tags that are present both at PmtInf and CdtTrfTxInf level to be used only at "Credit Transfer Transaction Information" level.	It is strongly recommended that tags that are present both at PmtInf and CdtTrfTxInf level to be used only at "Credit Transfer Transaction Information" level.
2.32		InstructionPriority <InstrPrty>	++++	Yes	Optional			Possible values: HIGH - used for marking an urgent payment NORM - used for marking a normal payment	Possible values: HIGH - used for marking an urgent payment NORM - used for marking a normal payment
2.33		Service Level <SvcLvl>	++++	Empty Tag	Optional				Ignored
2.34	{Or	Code <Cd>	+++++	Yes	Mandatory		Specifies a pre-agreed service or level or service between the parties as published in an external service level code list	Only SEPA is accepted	Ignored
2.35	Or}	Proprietary<Prty>	+++++	Yes	Mandatory			Ignored	Ignored

2.36		Local Instrument <LclInstrm>	++++	Empty Tag	Optional			Ignored	Ignored
2.37	{Or	Code <Cd>	+++++	Yes	Mandatory		Specifies the local instrument	Ignored	Ignored
2.38	Or}	Proprietary <Prtry>	+++++	Yes	Mandatory	Specifies the local instrument as a proprietary code	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
2.39		Category Purpose <CtgyPurp>	++++	Empty Tag	Optional			Ignored	Ignored
2.40	{Or	Code <Cd>	+++++	Yes	Mandatory	This is used by initiating party to provide information concerning the processing of the payment-code form	Format: Max length: 4 Min length:1 See code list in appendix	Ignored	Ignored
2.41	Or}	Proprietary <Prtry>	+++++	Yes	Mandatory	This is used by initiating party to provide information concerning the processing of the payment-proprietary form	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
2.42		Amount <Amt>	+++	Empty Tag	Mandatory	The amount to be paid in full to the payee/beneficiary		Amount usage Rule:Either Instructed Amount or Equivalent Amount to be populated	Amount usage Rule:Either Instructed Amount or Equivalent Amount to be populate
2.43	{Or	Instructed Amount <InstdAmt>	++++	Yes	Mandatory		Amount must be 0.01 or more and 999999999.99 or less.	Limited to 11 digits in total; max 2 fraction digits Amount must be 0.01 or more and 999999999.99	Limited to 18 digits in total; max 2 fraction digits Amount must be 0.01 or more and 999999999.99
2.44	Or}	Equivalent Amount <EqvtAmt>	++++	Yes	Mandatory			Not used	Not used
2.51		Charge Bearer <ChrgBr>	+++	Yes	Optional	Specifies which party/parties will bear the charges associated with the processing of the payment transaction		Only SLEV is allowed	For PSD payments (payments under the European Payment Services Directive) only SLEV, SHAR are allowed. For all other payments the possible values are: SHAR or DEBT.
2.70		Ultimate Debtor <UltmtDbtr>	+++	Empty Tag	Optional			Ignored	Ignore
9.10		Name <Nm>	++++	Yes	Optional	Name of the Originator Reference Party	Data Type: Text Format: Max length: 140 Min length:1	Ignored	Ignored
9.1.12		Identification <Id>	++++	Empty Tag	Optional			Ignored	Ignored
9.1.13	{Or	Organisation Identification <OrgId>	+++++	Empty Tag	Mandatory			Ignored	Ignored
9.1.14		BICOrBEI <BICOrBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362, Banking – Banking telecommunicatin messages-Business identifier code (BIC)”	Data Type:Any BIC identifier	Ignored	Ignored
9.1.15		Other <Othr>	+++++	Empty Tag	Optional	2.23 Other <Othr>		Ignored	Ignored

9.1.16		Identification <Id>	+++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
9.1.17		Scheme Name <SchmeNm>	+++++	No	Optional			Ignored	Ignored
9.1.18	{{Or	Code <Cd>	+++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list	Data Type: External Organisation Identification1Code Format: Max Length: 4 Min length: 1	Ignored	Ignored
9.1.19	Or}}	Proprietary <Prtry>	+++++	Yes	Mandatory	Name of the identification scheme, in free text form	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
9.1.20		Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
9.1.21	Or}	Private Identification <PrvtId>	++++	Empty Tag	Mandatory			Ignored	Ignored
9.1.22		Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.23		Birth Date <BirthDt>	+++++	Yes	Mandatory	Date on which a person is born		Ignored	Ignored
9.1.24		Province Of Birth <PrvcOfBirth>	+++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
9.1.25		City Of Birth <CityOfBirth>	+++++	Yes	Mandatory	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
9.1.26		Country Of Birth <CtryOfBirth>	+++++	Yes	Mandatory	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}	Ignored	Ignored
9.1.27		Other <Othr>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.28		Identification <Id>	+++++	Yes	Mandatory	Identification assign by an institution	Data Type: Text Format: Max length: 35 Min length: 1	Ignored	Ignored
9.1.29		Scheme Name <SchmeNm>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.30	{Or	Code <Cd>	+++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list		Ignored	Ignored
9.1.31	Or}	Proprietary <Prtry>	+++++	Yes	Mandatory	Name of the identification scheme, in free text form		Ignored	Ignored
9.1.32		Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification		Ignored	Ignored
2.77		Creditor Agent <CdtrAgt>	+++	Empty Tag	Optional				Mandatory - must be provided by the customer
6.1.0		Financial Institution Identification <FinInstnId>	++++	Empty Tag	Mandatory				
6.1.1		BIC <BIC>	+++++	Yes	Optional	Bank Identifier Code			

6.1.7	Name<Nm>	++++	Yes	Optional		Ignored	
6.1.8	Postal Address <PstlAdr>	++++	Empty Tag	Optional		Ignored	
6.1.12	Street Name <StrtNm>	+++++	Yes	Optional	Data Type: Text	Ignored	Maximum 35 characters
6.1.15	Town Name <TwnNm>	+++++	Yes	Optional	Data Type: Text	Ignored	Maximum 35 characters
6.1.17	Country <Ctry>	+++++	Yes	Optional	Data Type: Code	Ignored	ISO country code
6.1.18	Address Line (2) <Adrline>	+++++	Yes	Optional	Data Type: Text Format: Max length:70 Min length:1	Ignored	Ignored
6.1.19	Other <Othr>	++++	Empty Tag	Optional		Ignored	
6.1.20	Identification <Id>	+++++	Yes	Mandatory		Ignored	
2.79	Creditor <Cdtr>	+++	Empty Tag	Optional	Data Type: Code		
9.1.0	Name <Nm>	++++	Yes	Optional	Name of the payee/ beneficiary	Limited to 70 characters in length	This field it is mandatory for customer Limited to 70 characters in length
9.1.1	Postal Address <PstlAdr>	++++	Empty Tag	Optional			
9.1.5	Street Name <StrtNm>	+++++	Yes	Optional	Data Type: Text	Maximum 35 characters	Maximum 35 characters
9.1.8	Town Name <TwnNm>	+++++	Yes	Optional	Data Type: Text	Maximum 35 characters	Maximum 35 characters
9.1.10	Country <Ctry>	+++++	Yes	Optional	Country	Data Type: Code	ISO country code
9.1.11	Address Line (2) <Adrline>	+++++	Yes	Optional	Postal address in free format text	Data Type: Text Format: Max length: 70 Min length:1	Ignored
9.1.12	Identification <Id>	++++	Empty Tag	Optional		Identification Usage Rule – This is an optional field group, if being used either Organisation Identification or Private Identification is to be populated	Identification Usage Rule – This is an optional field group, if being used either Organisation Identification or Private Identification is to be populated
9.1.13	{Or Organisation Identification <OrgId>	++++	Empty Tag	Mandatory			
9.1.14	BICOrBEI <BICOrBEI>	+++++		Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362„Banking – Banking telecommunicatin messages-Business identifier code (BIC)”	Data Type:Any BIC identifier	
9.1.15	Other <Othr>	+++++	Empty Tag	Optional		Only one occurrence is accepted.	Only one occurrence is accepted.
9.1.16	Identification <Id>	+++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length:1	Specific leghth for each Romanian Bank
9.1.17	Scheme Name <SchmeNm>	+++++	No	Optional		Ignored	Ignored

9.1.18	{{Or	Code <Cd>	+++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list	Data Type: ExternalOrganisation Identification1Code Format: Max length: 4 Min length:1	Ignored	Ignored
9.1.19	Or}}	Proprietary <Prtry>	+++++	Yes	Mandatory	Name of the identification scheme, in free text form	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.20		Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	"Data Type: Text Format: Max length: 35 Min length:1 "	Ignored	Ignored
9.1.21	Or}	Private Identification <PrvtId>	++++	Empty Tag	Mandatory				
9.1.22		Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.23		Birth Date <BirthDt>	+++++	Yes	Mandatory	Date on which a person is born		Ignored	Ignored
9.1.24		Province Of Birth <PrvcOfBirth>	+++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.25		City Of Birth <CityOfBirth>	+++++	Yes	Mandatory	City where a person was born	Data Type: Text	Ignored	Ignored
9.1.26		Country Of Birth <CtryOfBirth>	+++++	Yes	Mandatory	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}	Ignored	Ignored
9.1.27		Other <Othr>	+++++	Empty Tag	Optional			One Only one occurrence is accepted	One Only one occurrence is accepted
9.1.28		Identification <Id>	+++++	yes	Mandatory				
9.1.29		Scheme Name <SchmeNm>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.30	{Or	Code <Cd>	+++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list	Data Type: ExternalOrganisation Identification1Code Format: Max length: 4 Min length:1	Ignored	Ignored
9.1.31	Or}	Proprietary <Prtry>	+++++	Yes	Mandatory	Name of the identification scheme, in free text form	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.32		Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
2.80		Creditor Account <CdtrAcct>	+++	Empty Tag	Optional	Account of the payee/ beneficiary		Mandatory for customer Only IBAN is allowed	Mandatory for customer
1.1.0		Identification <Id>	+++	Empty Tag	Mandatory				
1.1.1	{Or	IBAN <IBAN>	++++	Yes	Mandatory				Used to fill in an IBAN
1.1.2	Or}	Other <Othr>	++++	Empty Tag	Mandatory			Ignored	
1.1.3		Identification <Id>	+++++	Yes	Mandatory			Ignored	Used to fill in an account
2.8.1		Ultimate Creditor <UltmtCdtr>	+++	Empty Tag	Optional			Ignored	Ignored

9.1.0		Name <Nm>	++++	Yes	Optional	Ultimate party to which an amount of the money is due	Data Type: Text Format: Max length:140 Min length:1	Ignored	Ignored
9.1.12		Identification <Id>	++++	Empty Tag	Optional			Ignored	Ignored
9.1.13	{Or	Organisation Identification <OrgId>	+++++	Empty Tag	Mandatory			Ignored	Ignored
9.1.14		BICorBEI <BICorBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362„Banking – Banking telecommunication messages-Business identifier code (BIC)“	Data Type:Any BIC identifier	Ignored	Ignored
9.1.15		Other <Othr>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.16		Identification <Id>	+++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.21	Or}	Private Identification <PrvtId>	++++	Empty Tag	Mandatory			Ignored	Ignored
9.1.22		Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.23		Birth Date <BirthDt>	+++++	Yes	Mandatory	Date on which a person is born		Ignored	Ignored
9.1.24		Province Of Birth <PrvcOfBirth>	+++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.25		City Of Birth <CityOfBirth>	+++++	Yes	Mandatory	City where a person was born	Data Type: Text Format: Max length: 35 Min length:1	Ignored	Ignored
9.1.26		Country Of Birth <CtryOfBirth>	+++++	Yes	Mandatory	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}	Ignored	Ignored
9.1.27		Other <Othr>	+++++	Empty Tag	Optional			Ignored	Ignored
9.1.28		Identification <Id>	+++++	Yes	Mandatory			Ignored	Ignored
2.86		Purpose <Purp>	+++	Yes	Empty Tag			Ignored	Ignored
2.87	{Or	Code <Cd>	++++	Yes	Mandatory			Ignored	Ignored
2.88	Or}	Proprietary	++++	Yes	Mandatory			Ignored	Ignored
2.98		Remittance Information <RmtInf>	+++	Empty Tag	Mandatory			Remittance Information Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be used	Remittance Information Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be used
2.99	{Or	Unstructured <Ustrd>	++++	Yes	Mandatory	Free text provided for information purposes Only one occurrence of Unstructured is accepted	Data Type: Text Format: Max length:140 Min length:1		

2,100	Or}	Structured <Strd>	++++	Empty Tag	Optional		Limited to 140 characters in length, including the tags name	Limited to 140 characters in length, including the tags name
2,120		CreditorReferenceInformation <CdtrRefInf>	+++++	Empty Tag	Optional	Reference information provided by the creditor to allow the identification of the underlying documents		
2,121		Type<Tp>	+++++	Empty Tag	Optional	Specifies the type of creditor reference	Data Type: CreditorReferenceType2 Format: Max length:35 Min length:1	
2,122		CodeOrProprietary<CdOrPrtry>	+++++	Empty Tag	Mandatory	Coded or proprietary format creditor reference type	Data Type: CreditorReferenceType1Choice	
2,123		Code<Cd>	+++++	Yes	Mandatory	Type of creditor reference, is a coded form	Data Type: DocumentType3Code	Only SCOR is allowed
2,125		Issuer<Issr>	+++++	Yes	Optional	Entity that assigns the credit reference type	Data Type: Text Format: Max length 35 Min length 1	
2,126		Reference<Ref>	+++++	Yes	Optional	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction	Data Type: Text Format: Max length:35 Min length:1	

8, Appendix

1. ISO Country Codes

2. Category Purpose Code List

ISO publish lists of codes accepted within ISO 20022 XML message schemes. Please see the Inventory of External Code Lists on the ISO website www.ISO20022.org

3. MDR CODES - DocumentType5Code used for structured information in code field

One of the following **DocumentType5Code** values must be used:

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

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