


Netcompany
Banking Services

Sparbanken Syd

 **MIG camt.053.001.08**

Document history

Version	Date	Author	Status	Comments
1.0	10-04-2026	NBS on behalf of Sparbanken Syd	Final	

References

Reference	Title	Author

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1 Introduction

This Message Implementation Guideline (MIG) were prepared by Netcompany Banking Services (hereinafter "NBS") on behalf of Sparbanken Syd..

The purpose of this document is to define how information in payment messages is structured for the exchange between NBS and customer.

NBS expect the reader of this document to be familiar with general XML rules and structures as referred to in this MIG.

This MIG comply with the international definitions for content and use of an ISO20022 camt.053 are designed to comply with the Message Implementation Guide published by NPC and [ISO 20022](#) | [ISO20022](#). If there is no description for an element, please refer to the ISO 20022 standard.

Definition of codes in specification table:

O:Optional

R: Required

XOR: Exclusive or

NU: Not Used

2 Message

2.1 Group Header

Index	Lvl	Name	XML Tag	Mult	Code	Comments
	0	Bank To Customer Statement V08 (camt.053.001.08)	<BkToCstmrStmt>		R	
	1	Group Header	<GrpHdr>	[1..1]	R	
	2	Message identification	<MsgId>	[1..1]	R	Unambiguously identifying the message. NBS created ID, unique over time.
	2	Creation Date Time	<CreDTm>	[1..1]	R	Date and time at which the message was created.
	2	Message Recipient	<MsgRcpt>	[0..1]	R	Party authorised by the account owner to receive information about movements on the account.
	3	Identification	<Id>	[0..1]	R	
	4	Organisation Identification	<OrgId>	[1..1]	R	Organisational or social security number
	5	Any BIC	<AnyBIC>	[0..1]	XOR	Identifies the BIC of the Message Recipient, if available
	5	Other	<Othr>	[0..*]	XOR	Other type of bank specific id for the customer
	6	Identification	<Id>	[1..1]	R	Identification assigned by an institution.
	6	Scheme Name	<SchmeNm>	[0..1]	R	
	7	Code	<Cd>	[1..1]	R	BANK or CUST is used as identifier of customer.
	2	Message Pagination	<MsgPgntn>	[0..1]	O	
	3	Page Number	<PgNb>	[1..1]	O	
	3	Last Page Indicator	<LastPgInd>	[1..1]	O	

2.2 Statement

Index	Lvl	Name	XML Tag	Mult	Code	Comments
	1	Statement	<Stmnt>	[1..*]	R	
	2	Identification	<Id>	[1..1]	R	Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.
	2	Electronic Sequence Number	<ElctrcSeqNb>	[0..1]	R	Sequential number of the statement, as assigned by the account servicer. Usage: The sequential number is increased incrementally for each statement sent electronically.
	2	Legal Sequence Number	<LglSeqNb>	[0..1]	NU	
	2	Creation Date Time	<CreDtTm>	[0..1]	R	Date and time at which the message was created.
	2	From To Date	<FrToDt>	[0..1]	R	Range of time between the start date and the end date for which the account report is issued.
	3	From Date Time	<FrDtTm>	[1..1]	R	
	3	To Date Time	<ToDtTm>	[1..1]	R	
	2	Account	<Acct>	[1..1]	R	
	3	Identification	<Id>	[1..1]	R	Customer's account number where the booking has been made.
	4	IBAN	<IBAN>	[1..1]	XOR	IBAN-formatted bank account
	4	Other	<Othr>	[1..1]	XOR	Other bank account identifier
	5	Identification	<Id>	[1..1]	R	Account number
	5	Scheme Name	<SchmeNm>	[0..1]	R	
	6	Code	<Cd>	[1..1]	R	BBAN
	3	Currency	<Ccy>	[0..1]	R	Currency of the account reported.
	3	Name	<Nm>	[0..1]	O	Name of the account
	3	Owner	<Ownr>	[0..1]	R	Account owner
	4	Name	<Nm>	[0..1]	R	Name of the account owner.
	4	Identification	<Id>	[0..1]	R	
	5	Organisation Identification	<OrgId>	[1..1]	R	
	6	Other	<Othr>	[0..*]	R	
	7	Identification	<Id>	[1..1]	R	Organisational or social security number
	7	Scheme Name	<SchmeNm>	[0..1]	R	
	8	Code	<Cd>	[1..1]	R	CUST is used as identifier of customer.
	3	Servicer	<Svcr>	[0..1]	R	Account holding bank.
	4	Financial Institution Identification	<FinInstnId>	[1..1]	R	

	5	BICFI	<BICFI>	[0..1]	R	BIC where account is held. Reported in BIC standard with 8 characters.
	2	Balance	<Bal>	[0..*]	R	Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.
	3	Type	<Tp>	[1..1]	R	Specifies the nature of a balance.
	4	Code Or Proprietary	<CdOrPrtry>	[1..1]	R	
	5	Code	<Cd>	[1..1]	R	Used in camt.053 with available values OPAV – Opening available balance OPBD - Opening balance CLBD – closing booked balance CLAV – closing available balance
	3	Credit Line	<CdtLine>	[0..*]	R	Set of elements used to provide details on the credit line.
	4	Included	<Incl>	[1..1]	R	Always set as 'false', Credit Line is NOT included.
	3	Amount	<Amt>	[1..1]	R	Balance
	3	Credit Debit Indicator	<CdtDbtInd>	[1..1]	R	'CRDT' or 'DBIT' Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance.
	3	Date	<Dt>	[1..1]	R	
	4	Date	<Dt>	[1..1]	R	Indicates the date of the balance.
	2	Transactions Summary	<TxsSummry>	[0..1]	R	Set of elements used to provide summary information on entries Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).
	3	Total Credit Entries	<TtlCdtNtries>	[0..1]	R	
	4	Number Of Entries	<NbOfNtries>	[0..1]	R	Number of credit entries reported in the camt.053 for the specific account
	4	Sum	<Sum>	[0..1]	R	Sum of credit entries reported in camt.053 for the specific account
	3	Total Debit Entries	<TtlDbtNtries>	[0..1]	R	
	4	Number Of Entries	<NbOfNtries>	[0..1]	R	Number of debit entries reported in camt.053 for the specific account
	4	Sum	<Sum>	[0..1]	R	Sum of debit entries reported in the camt.053 for the specific account

2.3 Entry

Index	Lvl	Name	XML Tag	Mult	Code	Comments
	2	Entry	<Ntry>	[0..*]	R	
	3	Entry Reference	<NtryRef>	[0..1]	R	Unique reference for the entry.
	3	Amount	<Amt>	[1..1]	R	Amount of money in the cash entry.
	3	Credit Debit Indicator	<CdtDbtInd>	[1..1]	R	'DBIT' Indicates that the amount is a debit transaction. 'CRDT' Indicates that the amount is a credit transaction. Usage: A zero amount is considered to be a credit balance.
	3	Reversal Indicator	<RvslInd>	[0..1]	NU	
	3	Status	<Sts>	[1..1]	R	Status of an entry on the books of the account servicer.
	4	Code	<Cd>	[1..1]	R	Values for notification message: BOOK = Booked
	3	Booking Date	<BookgDt>	[0..1]	R	Date of when an entry is posted to an account on the account servicer's books.
	4	Date	<Dt>	[1..1]	R	Booking date presented in ISO Date format (YYYY-MM-DD)
	3	Value Date	<ValDt>	[0..1]	R	Value date of transaction.
	4	Date	<Dt>	[1..1]	R	Value date presented in ISO Date format (YYYY-MM-DD)
	3	Account Servicer Reference	<AcctSvcrRef>	[0..1]	R	Booking reference. The same reference is used for all camt. messages for cross-referencing purposes.
	3	Bank Transaction Code	<BkTxCd>	[1..1]	R	
	4	Domain	<Domn>	[0..1]	R	
	5	Code	<Cd>	[1..1]	R	
	5	Family	<Fmly>	[1..1]	R	
	6	Code	<Cd>	[1..1]	R	
	6	Sub Family Code	<SubFmlyCd>	[1..1]	R	
	4	Proprietary	<Prtry>	[0..1]	NU	
	5	Code	<Cd>	[1..1]	NU	
	3	Entry Details	<NtryDtls>	[0..*]	R	This provides a breakdown of the transaction details when the entry is 'batched'. If the entry is not batched and transaction details are to be reported, then transaction details must only occur once.
	4	Batch	<Btch>	[0..1]	NU	
	5	Message Identification	<Msgld>	[0..1]	O	

	5	Payment Information Identification	<PmtInflId>	[0..1]	O	
	5	Number Of Transactions	<NbOfTxs>	[0..1]	O	
	5	Total Amount	<TtlAmt>	[0..1]	O	
	4	Transaction Details	<TxDtls>	[0..*]	R	
	5	References	<Refs>	[0..1]	R	
	6	Message Identification	<MsgId>	[0..1]	O	Referencing the message id from the pain.001
	6	Account Servicer Reference	<AcctSvcrRef>	[0..1]	O	Transaction Id in NBS's systems.
	6	Payment Information Identification	<PmtInflId>	[0..1]	O	Referencing the payment information id from the pain.001
	6	Instruction Identification	<InstrId>	[0..1]	O	Referencing the instruction id from the pain.001 Can also be NBS generated Id for certain bookings.
	6	End To End Identification	<EndToEndId>	[0..1]	O	Referencing the end-to-end id from the pain.001
	6	UETR	<UETR>	[0..1]	O	
	6	Mandate Identification	<MndtId>	[0..1]	NU	
	6	Proprietary	<Prtry>	[0..*]	O	
	7	Type	<Tp>	[1..1]	NU	
	7	Reference	<Ref>	[1..1]	NU	
	5	Amount Details	<AmtDtls>	[0..1]	R	Set of elements providing detailed information on the original amount.
	6	Instructed Amount	<InstdAmt>	[0..1]	O	
	7	Amount	<Amt>	[1..1]	R	
	7	Currency Exchange	<CcyXchg>	[0..1]	R	For reporting FX-transaction details
	8	Source Currency	<SrcCcy>	[1..1]	R	Original amount currency of the currency exchange made
	8	Target Currency	<TrgtCcy>	[0..1]	R	Resulting currency of the currency exchange made. Reported if available.
	8	Unit Currency	<UnitCcy>	[0..1]	R	Define in which direction the exchange rate is calculated. Reported if available. Decided by the reporting bank or community practice.
	8	Exchange Rate	<XchgRate>	[1..1]	R	
	6	Transaction Amount	<TxAmt>	[0..1]	R	
	7	Amount	<Amt>	[1..1]	R	
	7	Currency Exchange	<CcyXchg>	[0..1]	O	Used only in currency exchange case
	8	Source Currency	<SrcCcy>	[1..1]	R	Original amount currency of the currency exchange made
	8	Target Currency	<TrgtCcy>	[0..1]	R	Resulting currency of the currency exchange made. Reported if available.

8	Unit Currency	<UnitCcy>	[0..1]	R	
8	Exchange Rate	<XchgRate>	[1..1]	R	
8	Contract Identification	<CtrctId>	[0..1]	NU	
6	Counter Value Amount	<CtrValAmt>	[0..1]	O	
7	Amount	<Amt>	[1..1]	R	
6	Proprietary Amount	<PrtryAmt>	[0..*]	NU	
7	Type	<Tp>	[1..1]	NU	
7	Amount	<Amt>	[1..1]	NU	
5	Bank Transaction Code	<BkTxCd>	[0..1]	O	Only used if transaction details differ from Entry
6	Domain	<Domn>	[0..1]	O	
7	Code	<Cd>	[1..1]	O	
7	Family	<Fmly>	[1..1]	O	
8	Code	<Cd>	[1..1]	O	
8	Sub Family Code	<SubFmlyCd>	[1..1]	O	
6	Proprietary	<Prtry>	[0..1]	O	
7	Code	<Cd>	[1..1]	O	
7	Issuer	<Issr>	[0..1]	O	
5	Charges	<Chrgs>	[0..1]	NU	
7	Amount	<Amt>	[1..1]	NU	
7	Credit Debit Indicator	<CdtDbtInd>	[0..1]	NU	
5	Interest	<Intrst>	[0..1]	NU	
7	Type	<Tp>	[0..1]	NU	
8	Code	<Cd>	[1..1]	NU	
7	Rate	<Rate>	[0..1]	NU	
8	Type	<Tp>	[1..1]	NU	
9	Percentage	<Pctg>	[1..1]	NU	
8	Validity Range	<VldtyRg>	[0..1]	NU	
9	Amount	<Amt>	[1..1]	NU	
10	From To Amount	<FrToAmt>	[1..1]	NU	
11	From Amount	<FrAmt>	[1..1]	NU	
12	Boundary Amount	<BdryAmt>	[1..1]	NU	
12	Included	<Incl>	[1..1]	NU	
11	To Amount	<ToAmt>	[1..1]	NU	
12	Boundary Amount	<BdryAmt>	[1..1]	NU	
12	Included	<Incl>	[1..1]	NU	
9	Credit Debit Indicator	<CdtDbtInd>	[0..1]	NU	
9	Currency	<Ccy>	[1..1]	NU	
5	Related Parties	<RltdPties>	[0..1]	O	Reporting of related parties in transaction if available.
6	Debtor	<Dbtr>	[0..1]	O	Reported on credit transactions
7	Party	<Pty>	[1..1]	R	
8	Name	<Nm>	[0..1]	O	Referencing the debtor name
8	Postal Address	<PstlAdr>	[0..1]	O	Provided when available.
9	Department	<Dept>	[0..1]	O	
9	Sub Department	<SubDept>	[0..1]	O	

9	Street Name	<StrtNm>	[0..1]	O	
9	Building Number	<BldgNb>	[0..1]	O	
9	Building Name	<BldgNm>	[0..1]	O	
9	Floor	<Flr>	[0..1]	O	
9	Post Box	<PstBx>	[0..1]	O	
9	Room	<Room>	[0..1]	O	
9	Post Code	<PstCd>	[0..1]	O	
9	Town Name	<TwnNm>	[0..1]	O	
9	Town Location Name	<TwnLctnNm>	[0..1]	O	
9	District Name	<DstrctNm>	[0..1]	O	
9	Country Sub Division	<CtrySubDvsn>	[0..1]	O	
9	Country	<Ctry>	[0..1]	O	
9	Address Line	<AdrLine>	[0..7]	O	
8	Identification	<Id>	[0..1]	O	Referencing the debtor Id.
9	Organisation Identification	<Orgld>	[1..1]	R	Either Orgld or Prvtld can be used.
10	LEI	<LEI>	[0..1]	O	
10	Other	<Othr>	[0..*]	R	
11	Identification	<Id>	[1..1]	R	
11	Scheme Name	<SchmeNm>	[0..1]	R	
12	Code	<Cd>	[1..1]	R	Codes BANK or CUST used
9	Private Identification	<Prvtld>	[1..1]	XOR	Either Orgld or Prvtld can be used.
10	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	XOR	Either DateAndPlaceOfBirth or Other is used.
11	Birth Date	<BirthDt>	[1..1]	NU	
11	Province Of Birth	<PrvcOfBirth>	[0..1]	NU	
11	City Of Birth	<CityOfBirth>	[1..1]	NU	
11	Country Of Birth	<CtryOfBirth>	[1..1]	NU	
10	Other	<Othr>	[0..*]	XOR	Either DateAndPlaceOfBirth or Other is used.
11	Identification	<Id>	[1..1]	R	
11	Scheme Name	<SchmeNm>	[0..1]	R	
12	Code	<Cd>	[1..1]	R	
6	Debtor Account	<DbtrAcct>	[0..1]	O	Reported when possible and allowed from market practice.
7	Identification	<Id>	[1..1]	R	
8	IBAN	<IBAN>	[1..1]	XOR	
8	Other	<Othr>	[1..1]	XOR	If reporting other than IBAN account number
9	Identification	<Id>	[1..1]	R	
9	Scheme Name	<SchmeNm>	[0..1]	R	
10	Code	<Cd>	[1..1]	XOR	BBAN
7	Proxy	<Prxy>	[0..1]	XOR	
8	Type	<Tp>	[0..1]	R	
9	Proprietary	<Prtry>	[1..1]	R	
8	Identification	<Id>	[1..1]	R	
6	Ultimate Debtor	<UltmtDbtr>	[0..1]	O	Reported back in camt messages if available
7	Party	<Pty>	[1..1]	R	

	8	Name	<Nm>	[0..1]	O	Name of the Ultimate Debtor in case of Payment on behalf of scenario
	8	Postal Address	<PstlAdr>	[0..1]	O	Address of the Ultimate Debtor in case of Payment on behalf of scenario
	9	Department	<Dept>	[0..1]	O	
	9	Sub Department	<SubDept>	[0..1]	O	
	9	Street Name	<StrtNm>	[0..1]	O	
	9	Building Number	<BldgNb>	[0..1]	O	
	9	Building Name	<BldgNm>	[0..1]	O	
	9	Floor	<Flr>	[0..1]	O	
	9	Post Box	<PstBx>	[0..1]	O	
	9	Room	<Room>	[0..1]	O	
	9	Post Code	<PstCd>	[0..1]	O	
	9	Town Name	<TwnNm>	[0..1]	O	
	9	Town Location Name	<TwnLctnNm>	[0..1]	O	
	9	District Name	<DstrctNm>	[0..1]	O	
	9	Country Sub Division	<CtrySubDvsn>	[0..1]	O	
	9	Country	<Ctry>	[0..1]	O	
	9	Address Line	<AdrLine>	[0..7]	O	
	8	Identification	<Id>	[0..1]	O	
	9	Organisation Identification	<OrgId>	[1..1]	XOR	Either OrgId or PrvtId
	10	Any BIC	<AnyBIC>	[0..1]	XOR	
	10	LEI	<LEI>	[0..1]	XOR	
	10	Other	<Othr>	[0..*]	XOR	
	11	Identification	<Id>	[1..1]	R	
	11	Scheme Name	<SchmeNm>	[0..1]	R	
	12	Code	<Cd>	[1..1]	R	
	9	Private Identification	<PrvtId>	[1..1]	XOR	Either OrgId or PrvtId
	10	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	XOR	Either DateAndPlaceOfBirth or Other.
	11	Birth Date	<BirthDt>	[1..1]	R	
	11	Province Of Birth	<PrvcOfBirth>	[0..1]	R	
	11	City Of Birth	<CityOfBirth>	[1..1]	R	
	11	Country Of Birth	<CtryOfBirth>	[1..1]	R	
	10	Other	<Othr>	[0..*]	XOR	Either DateAndPlaceOfBirth or Other.
	11	Identification	<Id>	[1..1]	R	
	11	Scheme Name	<SchmeNm>	[0..1]	R	
	12	Code	<Cd>	[1..1]	R	
	6	Creditor	<Cdtr>	[0..1]	O	Reported for debit transactions
	7	Party	<Pty>	[1..1]	R	
	8	Name	<Nm>	[0..1]	O	Referencing the Creditor name
	8	Postal Address	<PstlAdr>	[0..1]	O	Referencing the Creditor postal address.
	9	Department	<Dept>	[0..1]	O	
	9	Sub Department	<SubDept>	[0..1]	O	
	9	Street Name	<StrtNm>	[0..1]	O	

9	Building Number	<BldgNb>	[0..1]	O	
9	Building Name	<BldgNm>	[0..1]	O	
9	Floor	<Flr>	[0..1]	O	
9	Post Box	<PstBx>	[0..1]	O	
9	Room	<Room>	[0..1]	O	
9	Post Code	<PstCd>	[0..1]	O	
9	Town Name	<TwnNm>	[0..1]	O	
9	Town Location Name	<TwnLctnNm>	[0..1]	O	
9	District Name	<DstrctNm>	[0..1]	O	
9	Country Sub Division	<CtrySubDvsn>	[0..1]	O	
9	Country	<Ctry>	[0..1]	O	
9	Address Line	<AdrLine>	[0..7]	O	
8	Identification	<Id>	[0..1]	O	
9	Identification	<Orgld>	[1..1]	XOR	Either Orgld or Prvtld
10	Any BIC	<AnyBIC>	[0..1]	XOR	
10	LEI	<LEI>	[0..1]	XOR	
10	Other	<Othr>	[0..*]	XOR	
11	Identification	<Id>	[1..1]	R	
11	Scheme Name	<SchmeNm>	[0..1]	R	
12	Code	<Cd>	[1..1]	R	
9	Private Identification	<Prvtld>	[1..1]	XOR	Either Orgld or Prvtld
10	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	XOR	Either DateAndPlaceOfBirth or Other.
11	Birth Date	<BirthDt>	[1..1]	R	
11	Province Of Birth	<PrvcOfBirth>	[0..1]	R	
11	City Of Birth	<CityOfBirth>	[1..1]	R	
11	Country Of Birth	<CtryOfBirth>	[1..1]	R	
10	Other	<Othr>	[0..*]	XOR	Either DateAndPlaceOfBirth or Other.
11	Identification	<Id>	[1..1]	R	
11	Scheme Name	<SchmeNm>	[0..1]	R	
12	Code	<Cd>	[1..1]	R	
6	Creditor Account	<CdtrAcct>	[0..1]	O	Reported for debit transactions when available.
7	Identification	<Id>	[1..1]	R	NOTPROVIDED in case of BGNR
8	IBAN	<IBAN>	[1..1]	XOR	IBAN
8	Other	<Othr>	[1..1]	XOR	If reporting other than IBAN account number
9	Identification	<Id>	[1..1]	R	
9	Scheme Name	<SchmeNm>	[0..1]	R	
10	Code	<Cd>	[1..1]	XOR	BBAN
7	Proxy	<Prxy>	[0..1]	O	
8	Type	<Tp>	[0..1]	R	
9	Proprietary	<Prtry>	[1..1]	R	BGNR - to depict Swedish account proxy Bankgiro number. PGNR - to depict Plusgiro Number
8	Identification	<Id>	[1..1]	R	
6	Ultimate Creditor	<UltmtCdtr>	[0..1]	O	Reported back in camt messages.

7	Party	<Pty>	[1..1]	R	
8	Name	<Nm>	[0..1]	O	Name of the Ultimate Creditor
8	Postal Address	<PstAdr>	[0..1]	O	Address of the Ultimate Creditor
9	Department	<Dept>	[0..1]	O	
9	Sub Department	<SubDept>	[0..1]	O	
9	Street Name	<StrtNm>	[0..1]	O	
9	Building Number	<BldgNb>	[0..1]	O	
9	Building Name	<BldgNm>	[0..1]	O	
9	Floor	<Flr>	[0..1]	O	
9	Post Box	<PstBx>	[0..1]	O	
9	Room	<Room>	[0..1]	O	
9	Post Code	<PstCd>	[0..1]	O	
9	Town Name	<TwnNm>	[0..1]	O	
9	Town Location Name	<TwnLctnNm>	[0..1]	O	
9	District Name	<DstrctNm>	[0..1]	O	
9	Country Sub Division	<CtrySubDvsn>	[0..1]	O	
9	Country	<Ctry>	[0..1]	O	
9	Address Line	<AdrLine>	[0..7]	O	
8	Identification	<Id>	[0..1]	O	Id of the Ultimate Creditor
9	Organisation Identification	<OrgId>	[1..1]	XOR	Either OrgId or PrvtId
10	Any BIC	<AnyBIC>	[0..1]	XOR	
10	LEI	<LEI>	[0..1]	XOR	
10	Other	<Othr>	[0..*]	XOR	
11	Identification	<Id>	[1..1]	R	
11	Scheme Name	<SchmeNm>	[0..1]	R	
12	Code	<Cd>	[1..1]	R	
9	Private Identification	<PrvtId>	[1..1]	XOR	Either OrgId or PrvtId
10	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	XOR	Either DateAndPlaceOfBirth or Other.
11	Birth Date	<BirthDt>	[1..1]	R	
11	Province Of Birth	<PrvcOfBirth>	[0..1]	R	
11	City Of Birth	<CityOfBirth>	[1..1]	R	
11	Country Of Birth	<CtryOfBirth>	[1..1]	R	
10	Other	<Othr>	[0..*]	XOR	Either DateAndPlaceOfBirth or Other.
11	Identification	<Id>	[1..1]	R	
11	Scheme Name	<SchmeNm>	[0..1]	R	
12	Code	<Cd>	[1..1]	R	
5	Related Agents	<RltdAgts>	[0..1]	R	
6	Debtor Agent	<DbtrAgt>	[0..1]	R	EPC Mandated for SEPA CT and DD. One of the following must be provided - BIC or Clearing System Member or Name.
7	Financial Institution Identification	<FinInstnId>	[1..1]	R	
8	BICFI	<BICFI>	[0..1]	O	
8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	O	

	9	Clearing System Identification	<ClrSysId>	[0..1]	R	
	10	Code	<Cd>	[1..1]	R	
	9	Member Identification	<Mmbld>	[1..1]	R	
	8	LEI	<LEI>	[0..1]	O	
	8	Name	<Nm>	[0..1]	O	
	6	Creditor Agent	<CdrAgt>	[0..1]	R	EPC Mandated for SEPA CT and DD
	7	Financial Institution Identification	<FinInstnId>	[1..1]	R	
	8	BICFI	<BICFI>	[0..1]	O	
	8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	O	
	9	Clearing System Identification	<ClrSysId>	[0..1]	R	
	10	Code	<Cd>	[1..1]	R	
	9	Member Identification	<Mmbld>	[1..1]	R	
	8	LEI	<LEI>	[0..1]	O	
	8	Name	<Nm>	[0..1]	O	
	6	Intermediary Agent 1	<IntrmyAgt1>	[0..1]	O	
	7	Financial Institution Identification	<FinInstnId>	[1..1]	R	
	8	BICFI	<BICFI>	[0..1]	R	If present the BIC will be used as identifier for Correspondent bank
	6	Intermediary Agent 2	<IntrmyAgt2>	[0..1]	O	
	7	Financial Institution Identification	<FinInstnId>	[1..1]	R	
	8	BICFI	<BICFI>	[0..1]	R	If present the BIC will be used as identifier for Correspondent bank
	5	Purpose	<Purp>	[0..1]	O	Referencing the purpose code in the pain.001.
	6	Code	<Cd>	[1..1]	R	
	5	Remittance Information	<RmtInf>	[0..1]	O	Remittance information related to transaction. Can be given in structured or unstructured format (and in some cases both)
	6	Unstructured	<Ustrd>	[0..*]	XOR	Free text remittance information.
	6	Structured	<Strd>	[0..*]	XOR	
	7	Referred Document Information	<RfrdDocInf>	[0..*]	XOR	Either ReferredDocumentInformation is being used or CreditorReferenceInformation
	8	Type	<Tp>	[0..1]	R	
	9	Code Or Proprietary	<CdOrPrtry>	[1..1]	R	
	10	Code	<Cd>	[1..1]	R	CINV = Commercial Invoice CREN = Credit Note
	8	Number	<Nb>	[0..1]	R	Invoice number (CINV) or Credit note (CREN) as given in payment instruction.
	7	Referred Document Amount	<RfrdDocAmt>	[0..1]	R	
	8	Due Payable Amount	<DuePyblAmt>	[0..1]	XOR	Referring amount of the Invoice

	7	Creditor Reference Information	<CdrRefInf>	[0..1]	XOR	Either ReferredDocumentInformation is being used or CreditorReferenceInformation Referencing structured reference if given in payment instruction, such as OCR reference or RF reference (ISO 11649 international creditor reference)
	8	Type	<Tp>	[0..1]	R	
	9	Code Or Proprietary	<CdOrPrtry>	[1..1]	R	
	10	Code	<Cd>	[1..1]	R	SCOR is used as code to depict the above-mentioned references.
	9	Issuer	<Issr>	[0..1]	O	Present when stating ISO 11649 international creditors reference with code 'ISO'
	8	Reference	<Ref>	[0..1]	R	OCR or RF Reference (ISO 11649 international creditors reference)
	7	Additional Remittance Information	<AddtlRmtInf>	[0..3]	O	Used to provide additional information for the transaction if information cannot be placed in any other fields.
	5	Related Dates	<RltdDts>	[0..1]	NU	
	6	Acceptance Date Time	<AcptncDtTm>	[0..1]	NU	
	6	Transaction Date Time	<TxDtTm>	[0..1]	NU	
	5	Return Information	<RtrInf>	[0..1]	NU	
	6	Reason	<Rsn>	[0..1]	NU	
	7	Code	<Cd>	[1..1]	O	
	5	Additional Transaction Information	<AddtlTxInf>	[0..1]	O	
	5	Supplementary Data	<SplmtryData>	[0..*]	NU	
	3	Additional Entry Information	<AddtlNtryInf>	[0..1]	O	