Crosskey

Customer Credit Transfer
ISO 20022 Payments
C2B Technical Specification
Pain.001.001.03
Version 1.6 February 2026

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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.

European banks and all euro area payment transactions clearing and settlement solutions have implemented the ISO 20022 standard. Regulation (EU) 260/2012 of the European Parliament and of the Council on establishing technical and business requirements for credit transfers and direct debits in euro will make the ISO 20022 standard mandatory also in connections between the customer and the bank.

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 "CustomerCreditTransferInitiationV03" and the XML scheme is identified as "pain.001.001.03".

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.

1.4 Differences Between pain.001.001.02 and pain.001.001.03

This provides a high-level overview of the main changes introduced when migrating from message version pain.001.001.02 to pain.001.001.03.
The purpose of this summary is to support stakeholders who previously used version .02 and now prepare or validate Customer Credit Transfer Initiation messages according to the currently used pain.001.001.03 schema.
The overall structure of the message (Group Header, Payment Information and Credit Transfer Transaction Information) remains unchanged. However, pain.001.001.03 incorporates several enhancements introduced through the ISO 20022 (2009) update and SEPA implementation guidelines.

Key differences between the versions are as follows:

Updated XML namespace
Version .03 applies the ISO 20022:2009 namespace, which ensures compatibility with current SEPA and C2B processing requirements.

Service Level data
The ServiceLevel element supports multiple occurrences (0..n) instead of a single one. This enables the combination of a SEPA service level with additional proprietary service indicators when required by the bank.

The interpretation of ServiceLevel, LocalInstrument and InstructionPriority determines whether a payment is processed as SEPA Credit Transfer or as an instant or urgent payment.
In both pain.001.001.02 and pain.001.001.03, the following combinations result in instant payment processing:

- LclInstrm = INST.

- SvcLvl with proprietary value URGP.
- The value HIGH in InstrPrty.

The following combinations result in standard SEPA Credit Transfer processing:

- SvcLvl = SEPA.
- SvcLvl = SEPA used together with LclInstrm = URGP in pain.001.001.02
- LclInstrm = URGP alone in pain.001.001.02

A schema validation error occurs when coded values are used in a way that is not permitted by the pain.001.001.02 version (e.g. URGP under <Cd> in SvcLvl).

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	Synonym	Description
Debtor	*Originator* *Ordering Party Buyer*	The Party whose account is debited with the payment.
Ultimate Debtor	*Originator Reference Party*	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	*Beneficiary* *Seller*	The Party whose account is credited with the payment..
Ultimate Creditor	*Ultimate Beneficiary* *Beneficiary Reference Party*	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	*Bank (Originating Bank Originator's Bank Payer's Bank)*	The Party which is the Bank of the Payer.
Creditor agent	*Bank (Beneficiary's Bank Seller's Bank)*	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.
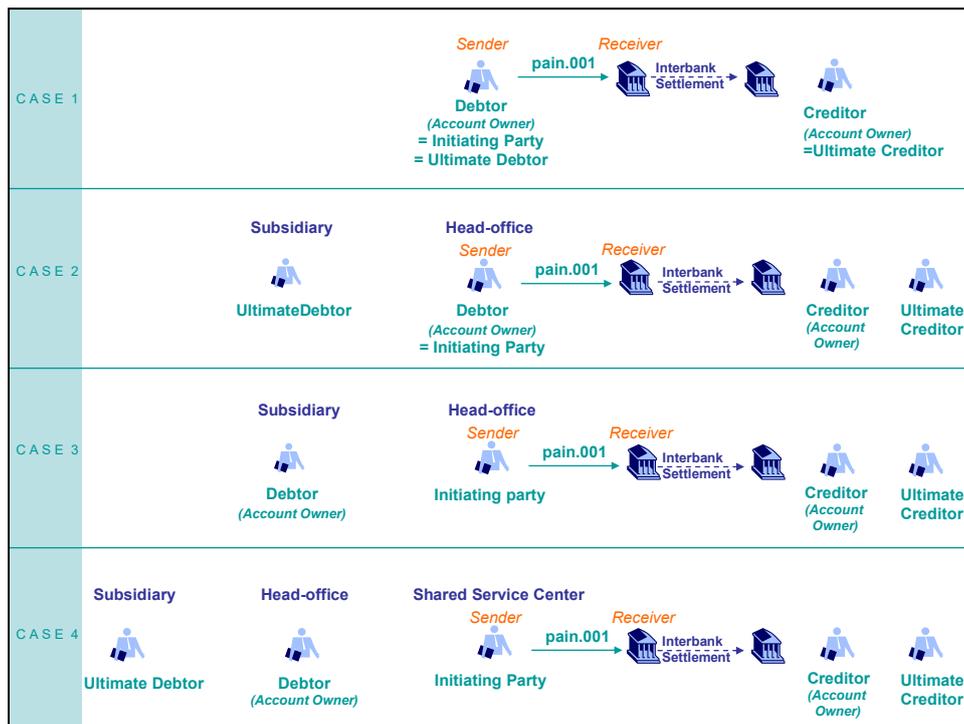
Source: SWIFT

2.2 Message structure

Payment initiation message is composed of three parts: Group Header, Payment Information and Credit Transfer Transaction Information.
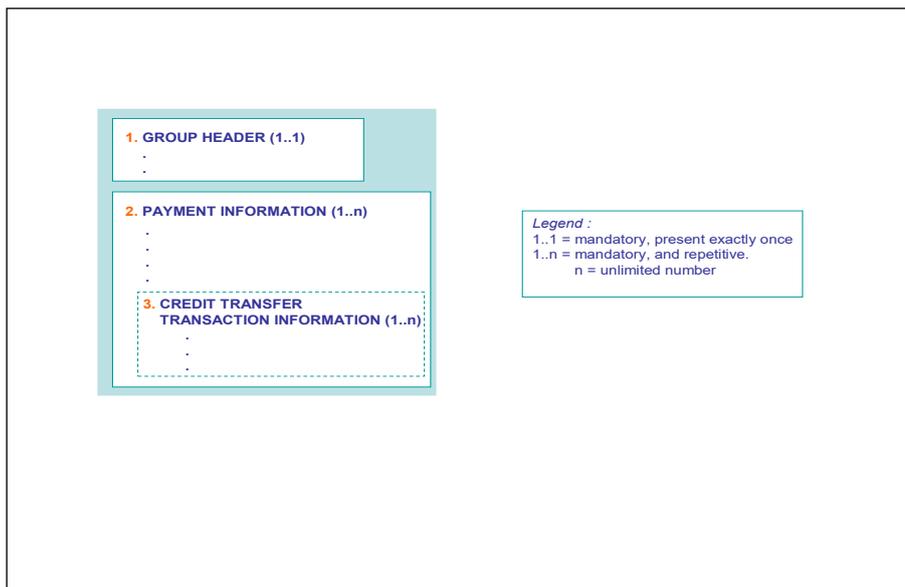
2 2.1 Group Header – part A

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 – part B

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 part of the message needs to be repeated if for example the Requested Execution Date and/or Debtor Account changes.

2.2.3 Credit Transfer Transaction Information – part C

Credit Transfer Transaction Information is part of the Payment Information part, 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 Remittance Information

The optional Remittance Information can be repetitive when used to provide additional structured remittance information to support the bundling of invoices and credit notes to one payment.
This is defined with Extended Remittance Information (ERI), which supports the use of multiple structured remittance information in the RemittanceInformation part.
Check the support for additional optional services with the bank.

2.2.5 Message structure

The message may contain several Payment Information parts to which one or several Credit Transfer Transaction Information parts are included.
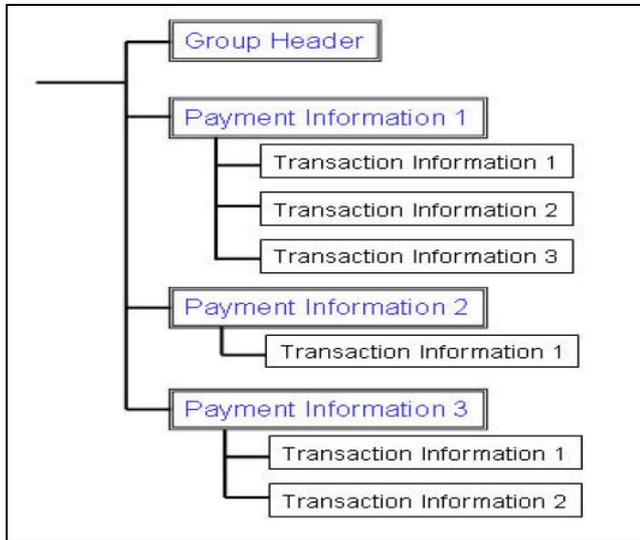
2.2.6 Debit booking alternatives

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:

Index	Message Item	XML tag	Definition/ Rules /Guidelines

Index 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

"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.

2.3.1 Message root

Index	Message Item t	XML tag	Definition/ Rules /Guidelines
	Message root [1..1]	<CstmrCdtTrfInitn>	

2.3.2 Group Header <GrpHdr>

GroupHeader contains the ID information of the payment message

2.3.1 Group Header <GrpHdr>

GroupHeader contains the ID information of the payment message

Index	Message Item	XML tag	Definition/ Rules /Guidelines
1.0	**GroupHeader[1..1]**	**<GrpHdr>**	
1.1	>MessageIdentification [1..1]	<MsgId>	Unique identification of the message assigned by the Initiating Party. (max.35 Text)
1.2	>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)
1.6	>NumberOfTransactions [1..1]	<NbOfTxs>	Number of Credit Transfer Transaction Information in the file (part C).
1.7	>ControlSum [0..1]	<CtrlSum>	Optional. (number with decimal) The total sum of transactions on C-level
1.8	>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.
9.1.0	>>Name [0..1]	<Nm>	Name recommended. (max.35Text)
9.1.1	>>PostalAddress [0..1]	<PstlAdr>	(max.70 Text)
9.1.12	>>Identification [0..1]	<Id>	

Index	Message Item	XML tag	Definition/ Rules /Guidelines
1.0	**GroupHeader[1..1]**	**<GrpHdr>**	
9.1.13	{Or >>>OrganisationIdentifi-cation [1..1]	<OrgId>	Identification of a corporate
9.1.21	Or} >>>PrivateIdentification [1..1]	<PrvtId>	Identification of a private person. (max.35 Text)

2.3.3 Payment Information <PmtInf>

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

Index	Message Item	XML tag	Definition/ Rules / Guidelines
2.0	PaymentInformation [1..n]	<PmtInf>	
2.1	>PaymentInfor-mationIdentification [1..1]	<PmtInfId>	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)
2.2	>PaymentMethod [1..1]	<PmtMtd>	Indicates the high level payment product – "TRF" only credit transfers are allowed. TRA or TRF for Cross border payments (code)
2.3	>BatchBooking [0..1]	<BtchBookg>	Optional. Assumption "true". For cross border payments "false" (code). The BatchBooking is not used in CBS bank systems
2.6	>PaymentTypeInfor-mation [0..1]	<PmtTpInf>	Defines the payment type. The element is only used at this level.
2.7	>>InstructionPriority [0..1]	<InstrPrty>	For national and cross border urgent pay-ments code HIGH can be used
2.8	>>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.
2.9	{Or >>>Code [1..1]	<Cd>	Only SEPA is allowed. (code)
	>>LocalInstrument	<LclInstrm>	Use for SEPA instant payment
	>>>Code	<Cd>	Code INST SEPA instant credit transfer
2.10	Or} >>>Proprietary [1..1]	<Prtry>	Only URGP allowed, indicate urgent national and cross border payments.
2.14	>>CategoryPurpose [0..1]	<CtgyPurp>	(**AT-45** Category purpose of the Credit Transfer)
2.15	{Or >>>Code [1..1]	<Cd>	The "SALA" code is used for indicating salary and pension payments.

Index	Message Item	XML tag	Definition/ Rules / Guidelines
2.16	Or} >>>Proprietary [1..1]	\<Prtry>	
2.17	>RequestedExecu-tionDate [1..1]	\<ReqdExctnDt>	Debit date given by the customer. 360 days before for normal payments. 40 days before for SALA payments. 60 days before for cross border payments
2.19	>Debtor [1..1]	\<Dbtr>	The Party whose account is debited with the payment.
2.19/ 9.1.0	>>Name [0..1]	\<Nm>	Name of the payer. (max.70 Text) (**AT-02** – Name of the Originator)
9.1.1	>>PostalAddress [0..1]	\<PstlAdr>	Address of the payer (**AT-03** – Address of the Originator)
9.1.10	>>> Country [0..1]	\<Ctry>	Mandatory if address is present. Country code of the payer.
9.1.11	>>>AddressLine [0..5]	\<AdrLine>	Maximum of two address lines can be used for payers address. (max.70 Text).
9.1.12	>>Identification [0..1]	\<Id>	(**AT-10** – Originator Identification code)
9.1.13	{Or >>>OrganisationIdentifi-cation [1..1]	\<OrgId>	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. The same applies for camt.053 account statement.
9.1.21	Or} >>>PrivateIdentification [1..1]	\<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)
2.20	>DebtorAccount [1..1]	\<DbtrAcct>	Payment debit account (**AT-01** – Account Number of the Originator*)*
1.1.0	>>Identification [1..1]	\<Id>	
1.1.1	>>>IBAN	\<IBAN>	Only IBAN is allowed (max.34 char)
1.1.11	>>Currency [0..1]	\<Ccy>	
2.21	>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. (**AT-06** BIC code of the originator Bank)
2.23	>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. When a common debit account is used by several original payers in field PaymentIn-formation, The UltimateDebtor information can also be provided on CreditTransfer-TransactionInformation level.

Index	Message Item	XML tag	Definition/ Rules / Guidelines
9.1.0	>>Name [0..1] (AN)	<Nm>	Name of the Originator Reference Party. (max.70 Text). (**AT-08** Name of the Originator Reference Party.)
9.1.12	>>Indentification [0..1]	<Id>	BIC or BEI or one other (**AT-09** Identification code of the Originator Reference Party)
9.1.13	{Or >>>OrganisationIdentification [1..1]	<OrgId>	
9.1.14	>>>>BICOrBEI [0..1]	<BICOrBEI>	
9.1.15	>>>>Other [0..n]	<Othr>	
9.1.16	>>>>>Identification [1..1]	<Id>	
9.1.17	>>>>>SchemeName [0..1]	<SchmeNm>	
9.1.18	{Or >>>>>>Code [1..1]	<Cd>	
9.1.19	Or} >>>>>>Proprietary [1..1]	<Prtry>	
9.1.20	>>>>>Issuer [0..1]	<Issr>	
9.1.21	Or} >>>PrivateIdentification [1..1]	<PrvtId>	Identification of a private person. Date and place of Birth or one other type of identification information (Other). (max.35 char)
9.1.22	>>>>DateAndPlaceOfBirth [0..1]	<DtAndPlcOfBirth>	
9.1.27	>>>>>Other [0..n]	<Othr>	
9.1.28	>>>>>Identification [1..1)	<Id>	Ddmmyy-123X
9.1.29	>>>>>SchemeName [0..1]	<SchmeNm>	
9.1.30	{Or >>>>>>Code [1..1]	<Cd>	"SOSE"
9.1.31	Or} >>>>>>Proprietary [1..1]	<Prtry>	
2.24	>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.

2.3.4 Credit Transfer Transaction Information <CrdtTrfTxInf>

Credit Transfer Transaction Information contains elements related to the transaction.

Index	Message Item	XML tag	Definition/ Rules / Guidelines
2.27	>CreditTransferTransaction Information [1..n]	<CdtTrfTxInf	
2.28	>>PaymentIdentification [1..1]	<PmtId>	
2.29	>>>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.
2.30	>>>EndToEndIdentification [1..1]	<EndToEndId>	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) (**AT-41** – Originator's Reference to the Credit Transfer)
2.31	>>PaymentTypeInformation [1..1]	<PmtTpInf>	
2.32	>>>InstructionPriority [0..1]	<InstrPrty>	
2.33	>>>ServiceLevel [0..1]l	<SvcLvl>	
2.34	>>>>Code {Or [1..1]	<Cd>	(**AT-40** Identification code of the Scheme)
2.35	>>>>Proprietary Or} [1..1]	<Prtry>	
2.36	>>>LocalInstrument [0..1]l	<LclInstrm>	
2.37	>>>>Code {Or [1..1]	<Cd>	
2.38	>>>>Proprietary Or} [1..1]	<Prtry>	
2.39	>>>CategoryPurpose [0..1]	<CtgyPurp>	(**AT-45** Category purpose of the Credit Transfer)
2.42	>>Amount [1..1]	<Amt>	
2.43	{Or >>>InstructedAmount [1..1]	<InstdAmt>	Transaction currency and amount. (**AT-04** – Amount of the Credit Transfer)
2.44	Or} >>>EquivalentAmount [1..1]	<EqvtAmt>	
2.51	>>ChargeBearer [0..1]	<ChrgBr>	If information is given in the PmtInf block (B-part), it will be ignored on C-level for credit transfers. For other payments types the information given in part C is necessary to differentiate charging in same payment batch.
2.70	>>UltimateDebtor [0..1]	<UltmtDbtr>	If information is given in the PmtInf-block (B-part), it will be ignored on C-level
9.1.0	>>>Name (AN) [0..1]	<Nm>	(**AT-08** Name of the Originator Reference Party)
9.1.12	>>>Identification [0..1]	<Id>	(**AT-09** Identification Code of the Originator Reference Party)

Index	Message Item	XML tag	Definition/ Rules / Guidelines
9.1.14	>>>>BICOrBEI [0..1]	\<BICOrBEI\>	
9.1.15	>>>>Other [0..n]	\<Othr\>	
9.1.16	>>>>>Identification [1..1]	\<Id\>	
9.1.17	>>>>>SchemeName [0..1]	\<SchmeNm\>	
9.1.18	{Or >>>>>>Code [1..1]	\<Cd\>	
9.1.19	Or} >>>>>>Proprietary [1..1]	\<Prtry\>	
9.1.20	>>>>>Issuer [0..1]	\<Issr\>	
9.1.13	{Or >>>>Organisation Identification [1..1]	\<OrgId\>	
9.1.21	Or} >>>>Private Identification [1..1]	\<PrvtId\>	
9.1.22	>>>>Date-AndPlaceOfBirth [0..1]	\<DtAnd-PlcOfBirth\>	
9.1.27	>>>>>Other [0..n]	\<Othr\>	
9.1.28	>>>>>Identification [1..1)	\<Id\>	Ddmmyy-123X
9.1.29	>>>>>SchemeName [0..1]	\<SchmeNm\>	
9.1.30	{Or >>>>>>Code [1..1]	\<Cd\>	"SOSE"
9.1.31	Or} >>>>>>Proprietary [1..1]	\<Prtry\>	
2.77	>>CreditorAgent [0..1]	\<CdtrAgt\>	Beneficiary's account holding bank. BIC is not mandatory in domestic euro amount credit transfers as of 1 February 2014, in euro amount credit transfers between euro countries as of 1 February 2016, or in euro amount credit transfers between any EU and EEA countries as of 31 October 2016. (**AT-23** BIC of the Beneficiary Bank) For currency payments, the beneficiary bank is presented in the most efficient way available (BIC or clearing system code).
2.79	>>Creditor [0..1]	\<Cdtr\>	The Party whose account is credited with the payment. Mandatory
9.1.0	>>>Name [0..1]	\<Nm\>	Name of the beneficiary Mandatory.(max.70 Text) (**AT-21** – Name of the Beneficiary)
9.1.1	>>>PostalAddress [0..1]	\<PstlAdr\>	Address of the beneficiary (**AT-22** – Address of the Beneficiary)

Index	Message Item	XML tag	Definition/ Rules / Guidelines
9.1.10	>>>>Country [1..1]	<Ctry>	Country code of the beneficiary
9.1.11	>>>>AddressLine [0..7]	<AdrLine>	Maximum of two address lines can be used for payers address. (max.70 Text)
9.1.12	>>>Identification [0..1]	<Id>	Beneficiary Identification (**AT-24** – Beneficiary Identification code)
9.1.13	{Or >>>>OrganisationIdentification [1..1]	<OrgId>	Identification of a corporation
9.1.21	Or} >>>>PrivateIdentification [1..1]	<PrvtId>	Identification of a private person
9.1.22	>>>>>DateAndPlaceOf Birth [0..1]	<DtAnd-PlcOfBirth>	
9.1.27	>>>>>Other [0..n]	<Othr>	
9.1.28	>>>>>>Identification [1..1]	<Id>	ddmmyy-123X
9.1.29	>>>>>>SchemeName [0..1]	<SchmeNm>	
9.1.30	{Or >>>>>>>Code [1..1]	<Cd>	"SOSE"
9.1.31	Or} >>>>>>Proprietary [1..1]	<Prtry>	
2.80	>>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. (**AT-20** – Account Number of the Beneficiary)
2.81	>>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.
9.1.0	>>>Name [0..1]	<Nm>	max.70 char (**AT-28** Name of the Beneficiary Reference Party)
9.1.12	>>>Identification [0..1]	<Id>	(**AT-29** Identification Code of the Beneficiary Reference Party)
9.1.13	{Or >>>>OrganisationIdentification [1..1]	<OrgId>	Identification of an organisation
9.1.21	Or} >>>>PrivateIdentification [1..1]	<PrvtId>	(max.35 char)
9.1.27	>>>>>Other [0..n]	<Othr>	
9.1.28	>>>>>>Identification [1..1]	<Id>	ddmmyy-123X
9.1.29	>>>>>>SchemeName [0..1]	<SchmeNm>	
9.1.30	{Or >>>>>>>Code [1..1]	<Cd>	"SOSE"

Index	Message Item	XML tag	Definition/ Rules / Guidelines
2.86	>>Purpose [0..1]	<Purp>	The PurposeCode value or a similar explanation is not added to the payer's Electronic account statement. This value can be shown on both the payers and the beneficiary's on the Camt.053 account statement. (**AT-44** Purpose of the Credit Transfer)
2.87	{Or >>>Code [1..1]	<Cd>	For example can following specified codes be used with the Category Purpose SALA code: STDY (Study) BECH (ChildBenefit) PENS (PensionPayment) BENE (UnemploymentDisabilityBenefit) SSBE (SocialSecurityBenefit) AGRT (Agricultural Payment) SALA (Salary) TAXS (TaxPayment)
2.98	>>RemittanceInformation [0..1]	<RmtInf>	Payment details. Credit Transfer may contain either free text as unstructured remittance information or structured remittance information, but not both at the same time, (with the exception of ERI, which makes it possible to send both at the same time). (**AT-05** – Remittance Information)
2.99	>>>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 ERI
2.100	>>>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 Bundling invoices and credit notes, see ERI
2.120	>>>>CreditorReferenceInformation [0..1]	<CdtrRefInf>	
2.121	>>>>>Type [0..1]	<Tp>	
2.122	>>>>>>CodeOrProprietary [1..1]	<CdOrPrtry>	
2.123	{Or >>>>>>>Code [1..1]	<Cd>	Only "SCOR" is allowed
2.124	Or} >>>>>>>Proprietary [1..1]	<Prtry>	

Index	Message Item	XML tag	Definition/ Rules / Guidelines
2.125	>>>>>>>Issuer [0..1]	<Issr>	Issuer is not used for domestic references. The international reference (ISO 11649) have value "ISO"
2.126	>>>>>Reference [0..1]	<Ref>	International of RF
2.129	>>>>AdditionalRemit-tanceInformation [0..3]	<AddtlRmtInf>	

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

The message must be in UTF-8 format and using only the characters included in ISO 8859-1.

Special characters, including Scandinavian letters (Åå Ää Öö), should not be in-cluded in identifying elements (MessageId, PaymentInformationId, InstructionId and EndToEndId).

3.3 Usage of extended information elements

In addition to credit transfer requirements, banks can agree on the use of ex-tended information elements, such as Extended Remittance Information (ERI) or some other Additional Optional Service (AOS). Banks operating in Finland pro-vide AOSs in addition to the basic services related to credit transfer. The addi-tional information these services involve are only transmitted between banks that have agreed on their use.

3.3.1 Payment Date (AOS1)

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

3.3.2 Combining invoices and credit notes / Extended Remittance Information (ERI)

The additional optional service of combining invoices (AOS2) was replaced in November 2019 with the AOS Extended Remittance Information (ERI), which is an optional part of the European Payments Council SEPA Credit Transfer Rule-book. The ERI service gives Originators the possibility to transmit several in-

voices or credit notes in a single credit transfer. The transfer can contain the following combination of remittance information:

- One occurrence of 140 characters of unstructured remittance information, and
- Up to 999 occurrences of 280 characters of structured remittance information based on the ISO 20022 standard.

For more detailed information, see the EPC's "Guidance on the usage of ERI" at www.europeanpaymentscouncil.eu. EPC also maintains a list of banks that offer the ERI service.

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.

3.7 Verification of Payee (VOP) in C2B payment files

Banks perform VOP checks for the ISO 20022-compliant C2B pain.001 structured data of companies. This data includes the full payment information, not just the name and IBAN combination required for the VOP. The VOP service is intended only for verifying the payee before submitting the payment file.
The VOP service in C2B payment files is part of a national corporate file transfer solution.

The VOP data file,
The channel offered by the bank includes a separate file type for the VOP service, which only submits the data for the verification of the payee, not for payment. The matching results are then sent to the customer as a C2B payment status report.

Corporate customers can opt in to the VOP service by making a VOP request using the designated file type included in the data transfer channel.

Corporate customers wishing to opt out of the VOP service continue to submit the normal C2B payment file to the bank in the current manner. In this case, the payment orders in the file will not be subject to a VOP check.

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.

XML example of an international reference

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 "RF33 2348 236"	<RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>**SCOR**</Cd> </CdOrPrtry> <Issr>ISO</Issr> </Tp> <Ref>**RF332348236**</Ref> </CdtrRefInf> </Strd> </RmtInf>

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"	<RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>**SCOR**</Cd> </CdOrPrtry>

Ref	Message Item	Content	Example of XML-message's Remit-tanceInformation component
			</Tp> <Ref>**1245**</Ref> </CdtrRefInf> </Strd> </RmtInf>

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

	XML message

XML-header
 	
Start of the message
	```<?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>```

Part A
GroupHeader
	```<GrpHdr>```
	```<MsgId>MSGID000001</MsgId>```
	```<CreDtTm>2009-01-19T10:30:00</CreDtTm>```
	```<NbOfTxs>1</NbOfTxs>```
	```<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>```
	```<!--```
	
	```**```
	```Payment with a message```
	```**```
	```-->```

Part B
Payment In-formation
– debiting information
	```<PmtInf>```
	```<PmtInfId>20090119-12345678912</PmtInfId>```
	```<PmtMtd>TRF</PmtMtd>```
	```<PmtTpInf>```
	```<SvcLvl>```
	```<Cd>SEPA</Cd>```
	```</SvcLvl>```
	```</PmtTpInf>```
	```<ReqdExctnDt>2009-01-19</ReqdExctnDt>```
	```<Dbtr>```
	```<Nm>Debtor Company Plc</Nm>```
	```<PstlAdr>```
	```<AdrLine>Mannerheimintie 123</AdrLine>```

	XML message

	<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>

Part C
 	
Credit Transfer
Transaction
Information
– crediting
information
	<CdtTrfTxInf>
	<PmtId>
	  <InstrId>InstrId000001</InstrId>
	  <EndToEndId>EndToEndId000001</EndToEndId>
	</PmtId>
	<PmtTpInf>
	  <SvcLvl>
	   <Cd>SEPA</Cd>
	  </SvcLvl>
	</PmtTpInf>
	<Amt>
	  <InstdAmt Ccy="EUR">1000.01</InstdAmt>
	</Amt>
	<ChrgBr>SLEV</ChrgBr>
	<CdtrAgt>
	  <FinInstnId>
	   <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>

	XML message

Payment details	`</CdtrAcct>`
	`<RmtInf>`
	  `<Ustrd>Invoices 123 and 321</Ustrd>`
	`</RmtInf>`
	`</CdtTrfTxInf>`
	`</PmtInf>`
	`</pain.001.001.02>`
	`</Document>`

4.3 SEPA bank transfer with reference – example XML message

	XML message

XML- header	`<?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">`

Start of message
Part A:
GroupHeader
	`<pain.001.001.02>`
	`<GrpHdr>`
	`<MsgId>MSGID000002</MsgId>`
	`<CreDtTm>2008-01-19T10:30:00</CreDtTm>`
	`<NbOfTxs>1</NbOfTxs>`
	`<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>`
	`<!--`
	`*******************************************************`
	`Payment with reference`
	`*******************************************************`
	`-->`

Part B:
Payment Information
- debiting information
	`<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>`

	XML message

	<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>

Part C:
Credit Transfer
Transaction
Information
-Crediting
information
	<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>

Payment de- tails	</CdtrAcct>

	XML message
| | ```
<RmtInf>
  <Strd>
    <CdtRefInf>
      <CdtRefTp>
        <Cd>SCOR</Cd>
      </CdtRefTp>
      <CdtRef>123</CdtRef>
    </CdtRefInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>
``` |

4.4 SCT Instant payment using INST as Local Instrument – example XML message

	XML message
XML- header	?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"
	xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
	pain.001.001.03.xsd">
	<CstmrCdtTrfInitn>
Start of message	<GrpHdr>
	<MsgId>MSGID000002</MsgId>
Part A: GroupHeader	<CreDtTm>2010-11-14T10:30:00</CreDtTm>
	<NbOfTxs>1</NbOfTxs>
	<InitgPty
	<Nm>Group Finance</Nm>
	<PstlAdr>
	<Ctry>FI</Ctry>
	<AdrLine>Aleksanterinkatu 123</AdrLine>
	<AdrLine>FI-00100 Helsinki</AdrLine>
	</PstlAdr>
	<Id>
	<OrgId>
	<Othr>
	<Id>1234567890</Id>
	<SchmeNm>
	<Cd>BANK</Cd>
	</SchmeNm>
	</Othr>
	</OrgId>
	</Id>
	</InitgPty>
	</GrpHdr>
	<!—
	**
	Payment with reference
	**

	XML message
Part B: Payment In- formation - debiting in- formation	--> <PmtInf> <PmtInfId>20101114-12345678901</PmtInfId> <PmtMtd>TRF</PmtMtd> <PmtTpInf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> <LclInstrm> <Cd>INST</Cd> </LclInstrm> </PmtTpInf> <ReqdExctnDt>2010-11-14</ReqdExctnDt> <Dbtr> <Nm>Debtor Company Plc</Nm> <PstlAdr> <Ctry>FI</Ctry> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> </PstlAdr> <Id> <OrgId> </Id> </Dbtr> <DbtrAcct> <Id> <IBAN>FI8529501800020574</IBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId>
Part C: Credit Transfer Transaction Information -Crediting information	<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> <Ctry>FI</Ctry> <AdrLine>Aleksanterinkatu 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> </PstlAdr> </UltmtDbtr> <CdtrAgt> <FinInstnId>

	XML message
Payment details	<BIC>BANKFIHH</BIC>
	</FinInstnId>
	</CdtrAgt>
	<Cdtr>
	<Nm>Creditor Company</Nm>
	<PstlAdr>
	<Ctry>FI</Ctry>
	<AdrLine>Mannerheimintie 123</AdrLine>
	<AdrLine>00100 Helsinki</AdrLine>
	</PstlAdr>
	</Cdtr>
	<CdtrAcct>
	<Id>
	<IBAN>FI6329501800020582</IBAN>
	</Id>
	</CdtrAcct>
	<RmtInf>
	<Strd>
	<CdtrRefInf>
	<Tp>
	<CdOrPrtry>
	<Cd>SCOR</Cd>
	</CdOrPrtry>
	</Tp>
	<Ref>2348236</Ref>
	</CdtrRefInf>
	</Strd>
	</RmtInf>
	</CdtTrfTxInf>
	</PmtInf>
	</CstmrCdtTrfInitn>
	</Document>

4.5 SCT Instant payment using URGP code – example XML message

	XML message
XML- header	?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"
	xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
	pain.001.001.03.xsd">
	<CstmrCdtTrfInitn>
Start of message Part A: GroupHeader	<GrpHdr>
	<MsgId>MSGID000002</MsgId>
	<CreDtTm>2010-11-14T10:30:00</CreDtTm>
	<NbOfTxs>1</NbOfTxs>
	<InitgPty
	<Nm>Group Finance</Nm>
	<PstlAdr>
	<Ctry>FI</Ctry>
	<AdrLine>Aleksanterinkatu 123</AdrLine>

	XML message
	`<AdrLine>FI-00100 Helsinki</AdrLine>`
	`</PstlAdr>`
	`<Id>`
	`<OrgId>`
	`<Othr>`
	`<Id>1234567890</Id>`
	`<SchmeNm>`
	`<Cd>BANK</Cd>`
	`</SchmeNm>`
	`</Othr>`
	`</OrgId>`
	`</Id>`
	`</InitgPty>`
	`</GrpHdr>`
	`<!—`
	`********************************************************`
	Payment with reference
	`********************************************************`
	`-->`
Part B: Payment In- formation - debiting in- formation	`<PmtInf>`
	`<PmtInfId>20101114-12345678901</PmtInfId>`
	`<PmtMtd>TRF</PmtMtd>`
	`<PmtTpInf>`
	`<SvcLvl>`
	`<Prtry>URGP</Prtry>`
	`</SvcLvl>`
	`</PmtTpInf>`
	`<ReqdExctnDt>2010-11-14</ReqdExctnDt>`
	`<Dbtr>`
	`<Nm>Debtor Company Plc</Nm>`
	`<PstlAdr>`
	`<Ctry>FI</Ctry>`
	`<AdrLine>Mannerheimintie 123</AdrLine>`
	`<AdrLine>FI-00100 Helsinki</AdrLine>`
	`</PstlAdr>`
	`<Id>`
	`<OrgId>`
	`</Id>`
	`</Dbtr>`
	`<DbtrAcct>`
	`<Id>`
	`<IBAN>FI8529501800020574</IBAN>`
	`</Id>`
	`</DbtrAcct>`
	`<DbtrAgt>`
	`<FinInstnId>`
	`<BIC>BANKFIHH</BIC>`
	`</FinInstnId>`
	`</DbtrAgt>`
Part C: Credit Transfer Transaction Information	`<CdtTrfTxInf>`
	`<PmtId>`
	`<InstrId>InstrId000002</InstrId>`
	`<EndToEndId>EndToEndId000002</EndToEndId>`

	XML message
-Crediting information	`</PmtId>`
	`<Amt>`
	`<InstdAmt Ccy="EUR">2000.02</InstdAmt>`
	`</Amt>`
	`<ChrgBr>SLEV</ChrgBr>`
	`<UltmtDbtr>`
	`<Nm>Original Deptor Plc</Nm>`
	`<PstlAdr>`
	`<Ctry>FI</Ctry>`
	`<AdrLine>Aleksanterinkatu 123</AdrLine>`
	`<AdrLine>FI-00100 Helsinki</AdrLine>`
	`</PstlAdr>`
	`</UltmtDbtr>`
	`<CdtrAgt>`
	`<FinInstnId>`
	`<BIC>BANKFIHH</BIC>`
	`</FinInstnId>`
	`</CdtrAgt>`
	`<Cdtr>`
	`<Nm>Creditor Company</Nm>`
	`<PstlAdr>`
	`<Ctry>FI</Ctry>`
	`<AdrLine>Mannerheimintie 123</AdrLine>`
	`<AdrLine>00100 Helsinki</AdrLine>`
	`</PstlAdr>`
	`</Cdtr>`
	`<CdtrAcct>`
	`<Id>`
Payment details	`<IBAN>FI6329501800020582</IBAN>`
	`</Id>`
	`</CdtrAcct>`
	`<RmtInf>`
	`<Ustrd>Invoice 123</Ustrd>`
	`</RmtInf>`
	`</CdtTrfTxInf>`
	`</PmtInf>`
	`</CstmrCdtTrfInitn>`
	`</Document>`

5 Urgent payments and Currency payments

5.1 Urgent payments

General rules for urgent payments

Urgent payments that meet SCT Instant criteria must be processed as SCT Instant (SCT Inst).

If SCT Instant processing is not possible (e.g., the Receiving Agent does not participate in SCT Inst, or the transaction fails scheme-level validation), the payment is rejected or forwarded as an urgent cross-border payment.

No fallback to SEPA Credit Transfer (SCT) is permitted.

Cross-Border urgent payments:

If the receiving Agent is outside SEPA or does not support SCT Instant, the payment will not qualify as SCT Instant and will instead be processed as a regular urgent cross-border payment.

Urgent payments that meet SCT Instant scheme criteria will be handled as an SCT Inst payment.

5.2 Currency payments

Banks operating in Finland have not agreed a common standard for 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.

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	Beta-larens/betalningsuppdragets 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 latest.	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
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	Saajan tilinumero IBAN-muodossa	Saajan IBAN-tilinumero	Mottagarens kontonummer i IBAN-format	Mottagarens IBAN-kontonummer

AT name	Rulebook Definition	Määritelmä suomeksi	Termi	Definition på Svenska	Term på Svenska
	uniquely identify the account of a Customer at a financial institution.				
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)
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

AT name	Rulebook Definition	Määritelmä suomeksi	Termi	Definition på Svenska	Term på Svenska
Sovitut AOS					
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 osa-puoli, kuin maksaja.	Alkuperäinen las-kun 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 mak-sun lopullinen saaja.	Lopullinen saaja	Part som är betalning-ens 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