

SEPA Customer Credit Transfer Initiation (pain.001.09)

Informació sobre el document

Index SEPA : Index donat per la IG de SEPA Issue 2019 Version 1.0 Approved Effective Date 19 November 2019

Mult : Numero de occurrències obligatori es i opcionals

Message element: Nom del camp

Tag: Etiqueta XML

Identic ISO: Cal usar les regles marcades per ISO 20022

Identic SEPA: Cal usar les regles marcades per IG de SEPA Versió 2025 1.0

Mult: 1..1 = mandatory, 0..1 = optional, *.n = n occurs

Atenció, el document presenta les dades SEPA des de un punt de vista funcional.

En conseqüència, no es presenta tota la estructura XML.

ABA es recolza en la norma ISO 20022 pain.001.001.09.

Recordem que :

- qualsevol tag obert s'ha de tancar
- qualsevol tag present ha d'existir a la norma ISO 20022 pain.001.001.09
- la estructura dels tags ha de ser conforme a la norma ISO 20022 pain.001.001.09
- les dades han de respectar les regles definides

La documentació ISO 20022 esta disponible a la URL <http://www.iso20022.org>

Els caràcters autoritzats

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

/ - ? : () . , ' +

Espai

Qualsevol caràcter accentuat sera reemplaçat per el seu caràcter no accentuat, la ç sera reemplaçada par c et qualsevol altre caràcter no autoritzat i que no tingui el seu caràcter no accentuat serà reemplaçat par un espai en blanc.

El caràcter & i * esta estrictament prohibit.

Modification on BIC format

New BIC format : the BIC4 will be integrated as an element that can be used in the new XML formats of SEPA messages from 19 November 2023.

This new BIC format can contain numeric characters in the first four positions (possible impact in information systems).

Mult		Message element	Tag niv 1	Tag niv 2	Tag niv 3	Tag niv 4	Tag niv 5	Tag niv 6	Tag niv 7	Tag niv 8	ISO standard	Comentaris ABA
1..1		Raíz del mensaje	<CstmrCdtTrfInit>									

Cabecera

Index	Mult		Message element	Tag	Tag	Tag	Tag	Tag	Tag	Tag	Tag	ISO standard	Comentaris ABA	EPC132-08 SCT CUSTOMER-TO-BANK IMPLEMENTATION GUIDELINES Issue 2017 Version 1.0 Approved Effective Date 19 November 2017
				niv 1	niv 2	niv 3	niv 4	niv 5	niv 6	niv 7	niv 8			
1.0	1..1		Cabecera	<GrpHdr>										
1.1	1..1		Identificación de mensaje		<MsgId>							Max35Text – maxLength: 35, minLength: 1		ISO Definition Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.
1.2	1..1		Fecha y hora de creación		<CreDtTm>							ISODateTime YYYY-MM-DDThh:mm:ss (Año-mes-día) (long: 19)		ISO Definition Date and time at which the message was created.
1.4	1..1		Número de operaciones		<NbOfTx>							Max15NumericText – [0-9](1,15)		SEPA Usage Rule(s) The validation of this data element depends on pre-agreed customer-to-bank conditions.

1.5	O		Control de suma		<CtrlSum>	DecimalNumber – fractionDigits: 17, totalDigits: 18 Tiene 18 dígitos, 2 de ellos serán decimales. El separador decimal es un punto [.].		SEPA Usage Rule(s) Mandatory The validation of this data element depends on pre-agreed customer-to-bank conditions. SEPA Format Rule(s). The fractional part has a maximum of two digits.
1.6	1..1		Parte iniciadora		<InitgPty>			ISO Name Initiating Party ISO Definition Party that initiates the payment. Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.
1.7	0..1		Nombre		<Nm>	Max70Text		SEPA Usage Rule(s) 'Name' is limited to 70 characters in length. ISO Definition Name by which a party is known and which is usually used to identify that party.
1.9	0..1		Identificación		<Id>			
1.10	1..1	{Or}	Persona jurídica		<OrgId>			SEPA Usage Rule(s) Either 'BIC or BEI' or one occurrence of 'Other' is allowed. ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation.
	1..1	{Or}	AnyBIC		<AnyBIC>	Max11Text		
	0..1	OR	Legal Entity Identifier		<LEI>	[A-Z0-9]{18,18}[0-9]{2,2}		
	1..1	Or}}	Otra		<Othr>			
	1..1		Identificación		<Id>	Max35Text		
	0..1		Nombre del esquema		<SchmeNm>			
	1..1	{Or}	Código		<Cd>	Max4Text		
	1..1	Or}}	Propietario		<Prtry>	Max35Text		
	0..1		Emisor		<Issr>	Max35Text		
1.11	1..1	Or}	Persona física		<PrvtId>			SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, eg, passport.
	1..1	{Or}	Fecha y lugar de nacimiento		<DtAndPlcOfBirth>			
	1..1		Fecha de nacimiento		<BirthDt>	ISODateTime (long: 10)		
	0..1		Provincia de nacimiento		<PrvcOfBirth>	Max35Text		
	1..1		Ciudad de nacimiento		<CityOfBirth>	Max35Text		
	1..1		País de nacimiento		<CtryOfBirth>	Max2Text		
	1..1	Or}}	Otra		<Othr>			
	1..1		Identificación		<Id>	Max35Text		
	0..1		Nombre del esquema		<SchmeNm>			
	1..1	{Or}	Código		<Cd>	Max4Text		
	1..1	Or}}	Propietario		<Prtry>	Max35Text		
	0..1		Emisor		<Issr>	Max35Text		

Información del pago

Index	Mult		Message element	Tag	Tag	Tag	Tag	Tag	Tag	Tag	Tag	ISO standard	Comentaris ABA	EPC132-08 SCT CUSTOMER-TO-BANK IMPLEMENTATION GUIDELINES Issue 2017 Version 1.0 Approved Effective Date 19 November 2017
				niv 1	niv 2	niv 3	niv 4	niv 5	niv 6	niv 7	niv 8			
2.0	1..n		Información del pago	<PmtInf>										ISO Definition Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	1..1		Identificación de Información del pago		<PmtInfId>							Max35Text		ISO Definition Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
2.2	1..1		Método de pago		<PmtMtd>							Max3Text. Valor fix TRF		SEPA Usage Rule(s) Only 'TRF' is allowed.

2.3	0..1		Indicador de apunte en cuenta		<BtchBookg>	Max5Text true o false	Si true liquidació per lot sencer, si false transacció a transacció, si esta a blancs segons estigui acordades que s'hagi acordat entre els dos	SEPA Usage Rule(s) If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. If element is not present, pre-agreed customer- to-bank conditions apply.
2.4	1..1		Número de operaciones		<NbOfTx>	Max15NumericText – [0-9]{1,15}		SEPA Usage Rule(s) Mandatory The validation of this data element depends on pre-agreed customer-to-bank conditions.
2.5	1..1		Control de suma		<CtrlSum>	DecimalNumber – fractionDigits: 17, totalDigits: 18 Tiene 18 dígitos, 2 de ellos serán decimales. El separador decimal es un punto [.].		SEPA Usage Rule(s) Mandatory The validation of this data element depends on pre-agreed customer-to-bank conditions. SEPA Format The fractional part has a maximum of two digits.
2.6	0..1		Información del tipo de pago		<PmtTpInf>			SEPA Usage Rule(s) 'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.
2.7	0..1		Prioridad de la instrucción		<InstrPrty>	Max4Text NORM o HIGH		SEPA Usage Rule(s) If present, pre-agreed customer-to-bank conditions apply.
2.8	0..1		Nivel de servicio		<SvcLvl>			SEPA Usage Rule(s) Usage is recommended. ISO Definition Agreement under which or rules under which the transaction should be processed.
2.9	1..1		Código		<Cd>	Max4Text SEPA		SEPA Rulebook AT-40 Identification code of the Scheme. SEPA Usage Rule(s) Only 'SEPA' is allowed.
2.11	0..1		Instrumento local		<LclInstrm>			
2.12	1..1	{Or	Código		<Cd>	Max35Text ExternalLocalInstrument1Code		
2.13	1..1	Or}	Propietario		<Prtry>	Max35Text		
2.14	0..1		Categoría del propósito de la transferencia		<CtgyPurp>			SEPA Rulebook AT-45 Category purpose of the Credit Transfer SEPA Usage Rule(s) Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.
2.15	1..1	{Or	Código		<Cd>	Max4Text CategoryPurpose1Choice SALA o PENS ?		
2.16		Or}	Propietario		<Prtry>	Max35Text		
2.17	1..1		Fecha de ejecución solicitada		<ReqdExctnDt>	ISODateTime (long: 10)		
2.18	1..1		Fecha		<Dt>			SEPA Rulebook AT-07 The Requested Execution Date of the instruction. ISO Name Requested Execution Date ISO Definition Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.
2.21	1..1		Ordenante		<Dbtr>			ISO Definition Party that owes an amount of money to the (ultimate) creditor.
2.22	1..1		Nombre		<Nm>	Max70text		SEPA Rulebook AT-02 Name of the Originator SEPA Usage Rule(s) Mandatory 'Name' is limited to 70 characters in length.
2.23	0..1		Dirección Postal		<PstlAdr>			SEPA Rulebook AT-03 Address of the Originator
2.25	0..1		Department		<Dept>	Max70Text		
2.26	0..1		SubDepartment		<SubDept>	Max70Text		
2.27	0..1		StreetName		<StrtNm>	Max70Text		
2.28	0..1		BuildingNumber		<BldgNb>	Max16Text		
2.29	0..1		BuildingName		<BldgNm>	Max35Text		
2.30	0..1		Floor		<Flr>	Max70Text		
2.31	0..1		Post Box		<PstBx>	Max16Text		
2.32	0..1		Room		<Room>	Max70Text		
2.33	0..1		PostCode		<PstCd>	Max16Text		
2.34	1..1		TownName		<TwnNm>	Max35Text		
2.35	0..1		Town Location Name		<TwnLctnNm>	Max35Text		
2.36	0..1		District Name		<DstrctNm>	Max35Text		
2.37	0..1		CountrySubDivision		<CtrySubDvsn>	Max35Text		

2.38	1..1		Pais		<Ctry>	[A-Z](2,2)		
2.39	0..2		Dirección en texto libre		<AdrLine>	Max70Text		SEPA Usage Rule(s) Only two occurrences are allowed. ISO Name Address Line ISO Definition Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
2.40	0..1		Identificación		<Id>			
2.41	1..1	{Or}	Persona jurídica		<Orgld>			SEPA Usage Rule(s) Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
	0..1	{Or}	AnyBIC		<AnyBIC>	Max11Text		
	0..1	OR	Legal Entity Identifier		<LEI>	[A-Z0-9](18,18)[0-9](2,2)		
	0..1	Or{}	Otra		<Othr>			
	1..1		Identificación		<Id>	Max35Text		
	0..1		Nombre del esquema		<SchmeNm>			
	1..1	{Or}	Código		<Cd>	Max4Text SEPA		
	1..1	Or{}	Propietario		<Prtry>	Max35Text		
	0..1		Emisor		<Issr>	Max35Text		
2.42	1..1	Or{}	Persona física		<Prvtld>			SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed
	1..1	{Or}	Fecha y lugar de nacimiento		<DtAndPlcOfBirth>			
	1..1		Fecha de nacimiento		<BirthDt>	ISODateTime (long: 10)		
	0..1		Provincia de nacimiento		<PrvcOfBirth>	Max35Text		
	1..1		Ciudad de nacimiento		<CityOfBirth>	Max35Text		
	1..1		País de nacimiento		<CtryOfBirth>	Max2Text		
	1..1	Or{}	Otra		<Othr>			
	1..1		Identificación		<Id>	Max35Text		
	0..1		Nombre del esquema		<SchmeNm>			
	1..1	{Or}	Código		<Cd>	Max4Text		
	1..1	Or{}	Propietario		<Prtry>	Max35Text		
	0..1		Emisor		<Issr>	Max35Text		
2.45	1..1		Cuenta del ordenante		<DbtrAcct>			SEPA Rulebook AT-01 The IBAN of the account of the Originator
2.46	1..1		Identificación		<Id>			
2.47	1..1	{Or}	IBAN		<IBAN>	Max34Text		
2.50	0..1		Divisa o moneda		<Ccy>	Max3Text		ISO Definition Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
2.50	0..1		Proxy		<Prxy>			AT-P003 The Proxy/alias of the account of the Originator AT-P003 can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/ or the Beneficiary concerned.
	0..1		Tipus		<Tp>			
	1..1	{Or}	Codi		<Cd>	Max4Text		
	1..1	Or{}	Propietario		<Prty>	Max35Text		
	1..1		Identificació		<Id>	Max2048Text		

2.53	1..1		Entidad ordenante	<DbtrAg>			ISO Definition Financial institution servicing an account for the debtor.
2.54	M		Identificación de la entidad ordenante	<FinInstnd>			
2.55	O		BIC de la entidad ordenante	<BICFI>	Max11Text		
2.60	O		Otra	<Othr>			
	M		Identificación	<Id>	Max35Text	Código ABA (01, 03, 04, 08, 25) ?	
2.67	O		Ultimo ordenante	<UltmtDbtr>			
2.68	O		Nombre	<Nm>	Max70Text		
2.70	O		Identificación	<Id>			
2.71	D + M	{Or}	Persona jurídica	<Orgld>			
	0..1	{Or}	AnyBIC	<AnyBIC>	Max11Text		
	0..1	OR	Legal Entity Identifier	<LEI>	[A-Z0-9]{18,18}[0-9]{2,2}		
	0..1	Or}}	Otra	<Othr>			
	M		Identificación	<Id>	Max35Text		
	O		Nombre del esquema	<SchmeNm>			
	D + M	{Or}	Código	<Cd>	Max4Text		
	D + M	Or}}	Propietario	<Prtry>	Max35Text		
	O		Emisor	<Issr>	Max35Text		
2.72	D + M	Or}	Persona física	<Prvtld>			
	D + M	{Or}	Fecha y lugar de nacimiento	<DtAndPlcOfBirth>			
	M		Fecha de nacimiento	<BirthDt>	ISODateTime (long: 10)		
	O		Provincia de nacimiento	<PrvcOfBirth>	Max35Text		
	M		Ciudad de nacimiento	<CityOfBirth>	Max35Text		
	M		País de nacimiento	<CtryOfBirth>	Max2Text		
	D + M	Or}}	Otra	<Othr>			
	M		Identificación	<Id>	Max35Text		
	O		Nombre del esquema	<SchmeNm>			
	D + M	{Or}	Código	<Cd>	Max4Text		
	D + M	Or}}	Propietario	<Prtry>	Max35Text		
	O		Emisor	<Issr>	Max35Text		
2.75	O		Cláusula de gastos	<ChrgBr>	Max4Text SLEV, CRED, DEBT, SHAR	ABA02: Indicador de gastos a cargo del beneficiario Registro 2D - Pos. 020/020 Queda pendiente mapear los valores actuales del ABA02 a los valores posibles en el SEPA (SLEV, CRED, DEBT y SHAR)	

Información de transferencia individual

Index	Mult		Message element	Tag	Tag	Tag	Tag	Tag	Tag	Tag	Tag	ISO standard	Comentaris ABA	EPC132-08 SCT CUSTOMER-TO-BANK IMPLEMENTATION GUIDELINES Issue 2017 Version 1.0 Approved Effective Date 19 November 2017
				niv 1	niv 2	niv 3	niv 4	niv 5	niv 6	niv 7	niv 8			
2.78	0..n		Información de transferencia individual		<CdTrfTxInf>									
2.79	1..1		Identificación del pago		<Pmtld>									
2.80	0..1		Identificación de la instrucción				<Instrld>					Max35Text		ISO Name Instruction Identification ISO Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

2.81	1..1		Identificación de extremo a extremo AT-41		<EndToEndId>	Max35Text		SEPA Rulebook AT-41 Originator's Reference to the Credit Transfer. ISO Name End To End Identification ISO Definition Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.
2.83	0..1		Información del tipo de pago		<PmtTpInf>			SEPA Usage Rule(s) 'Payment Type Information' must be present either here or directly under 'Payment Information'.
2.85	0..1		Nivel de servicio		<SvcLvl>			SEPA Usage Rule(s) Usage is recommended.
2.86	1..1		Código		<Cd>	Max4Text	Valor fix 'SEPA'	SEPA Rulebook AT-40 Identification code of the Scheme. SEPA Usage Rule(s) Only 'SEPA' is allowed.
2.88	0..1		Instrumento local		<LclInstrm>			
2.89	1..1	{Or}	Código		<Cd>	Max35Text ExternalLocalInstrument1Code	ISO	
2.90	1..1	Or}	Propietario		<Prtry>	Max35Text	ISO	
2.91	0..1		Categoría propósito de pago		<CtgyPurp>	CategoryPurpose1Choice		
2.92	1..1	{Or}	Código		<Cd>	Max4Text ExternalCategoryPurpose1Code	H:\2000_DESENVOLUPAMENT\2133-BIBM Domiciliats\2013.DO.65 Adaptació a SEPA dels formats per domiciliats i transferències\ISO20022\ExternalCodeSets_3 Q2015_27Nov2015_v1.xls	
2.93	1..1	Or}	Propietario		<Prtry>	Max35Text		
2.94	1..1		Importe		<Amt>			
2.95	1..1		Importe ordenado		<InstdAmt>	DecimalNumber – fractionDigits: 17, totalDigits: 18 Tiene 18 dígitos, 2 de ellos serán decimales. El separador decimal es un punto [.].		SEPA Rulebook AT-04 Amount of the Credit Transfer in Euro. SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. SEPA Format The fractional part has a maximum of two digits. SEPA Inclusive 0.01 .. 999999999.99
2.98	0..1		Cláusula de gastos		<ChrgBr>	Max4Text	Fix 'SLEV'	SEPA Usage Rule(s) Only 'SLEV' is allowed. It is recommended that this element be specified at 'Payment Information' level.
2.100	0..1		Último ordenante		<UltmtDbtr>			
2.101	0..1		Nombre		<Nm>	SEPA Max70Text		SEPA Rulebook AT-08 Name of the Originator Reference Party. SEPA Usage Rule(s) 'Name' is limited to 70 characters in length.
2.102	0..1		Identificación		<Id>			SEPA Rulebook AT-09 Identification Code of the Originator Reference Party.
2-104	1..1	{Or}	Persona jurídica		<OrgId>			SEPA Usage Rule(s) Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
	0..1	{Or}	AnyBIC		<AnyBIC>	Max11Text		
	0..1	OR	Legal Entity Identifier		<LEI>	[A-Z0-9]{18,18}[0-9]{2,2}		
	0..1	Or}	Otra		<Othr>			
	1..1		Identificación		<Id>			
	0..1		Nombre del esquema		<SchmeNm>			
	1..1	{Or}	Código		<Cd>	Max4Text		
	1..1	Or}	Propietario		<Prtry>	Max35Text		
	0..1		Emisor		<Issr>	Max35Text		
2.105	1..1	Or}	Persona física		<PrvtId>			SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed
	1..1	{Or}	Fecha y lugar de nacimiento		<DtAndPlcOfBirth>			
	1..1		Fecha de nacimiento		<BirthDt>	ISODateTime (long: 10)		
	0..1		Provincia de nacimiento		<PrvcOfBirth>	Max35Text		
	1..1		Ciudad de nacimiento		<CityOfBirth>	Max35Text		
	1..1		País de nacimiento		<CtryOfBirth>	Max2Text		
	1..1	Or}	Otra		<Othr>			
	1..1		Identificación		<Id>	Max35Text		
	0..1		Nombre del esquema		<SchmeNm>			
	1..1	{Or}	Código		<Cd>	Max4Text		

	1..1	Or	Propietario			<Prtry>	Max35Text		
	0..1		Emisor			<Issr>	Max35Text		
2.114	0..1		Agente del beneficiario			<CdtrAg>			SEPA Rulebook AT-23 BIC of the Beneficiary Bank (Only mandatory when Beneficiary Bank is located in a non-EEA SEPA country or territory) SEPA Usage Rule(s) Only BIC is allowed If the BIC is not indicated 'Creditor Agent' structure is not to be used.
	1..1		Identificación de la entidad del beneficiario			<FinInstnId>			
	0..1		BIC del Agent del beneficiario			<BICFI>	Max11Text		
2.116	1..1		Beneficiario			<Cdtr>			SEPA Usage Rule(s) Mandatory
2.117	1..1		Nombre			<Nm>	Max70Text SEPA		SEPA Rulebook AT-21 Name of the Beneficiary. SEPA Usage Rule(s) Mandatory 'Name' is limited to 70 characters in length.
2.118	0..1		Dirección postal			<PstlAdr>			
2.120	0..1		Department			<Dept>	Max70Text		
2.121	0..1		SubDepartment			<SubDept>	Max70Text		
2.122	0..1		StreetName			<StrtNm>	Max70Text		
2.123	0..1		BuildingNumber			<BldgNb>	Max16Text		
2.124	0..1		BuildingName			<BldgNm>	Max35Text		
2.125	0..1		Floor			<Flr>	Max70Text		
2.126	0..1		Post Box			<PstBx>	Max16Text		
2.127	0..1		Room			<Room>	Max70Text		
2.128	0..1		PostCode			<PstCd>	Max16Text		
2.129	0..1		TownName			<TwnNm>	Max35Text		
2.130	0..1		Town Location Name			<TwnLctnNm>	Max35Text		
2.131	0..1		District Name			<DstrctNm>	Max35Text		
2.132	0..1		CountrySubDivision			<CtrySubDvsn>	Max35Text		
2.133	0..1		País			<Ctry>	Max2Text		Type CountryCode Pattern [A-Z][2,2]
2.134	0..2		Dirección en texto libre			<AdrLine>	Max70Text x 2		SEPA Usage Rule(s) Only two occurrences are allowed.
2.135	0..1		Identificación			<Id>			
2.136	1..1	Or	Persona jurídica			<Orgld>			
	0..1	Or	AnyBIC			<AnyBIC>	Max11Text		
	0..1	OR	Legal Entity Identifier			<LEI>	[A-Z0-9]{18,18}[0-9]{2,2}		
	0..1	Or	Otra			<Othr>			
	1..1		Identificación			<Id>	Max35Text		
	0..1		Nombre del esquema			<SchmeNm>			
	1..1	Or	Código			<Cd>	Max4Text		
	1..1	Or	Propietario			<Prtry>	Max35Text		
	0..1		Emisor			<Issr>	Max35Text		
2.137	1..1	Or	Persona física			<PrvtId>			
	1..1	Or	Fecha y lugar de nacimiento			<DtAndPlcOfBirth>			
	1..1		Fecha de nacimiento			<BirthDt>	ISODateTime (long: 10)		
	0..1		Provincia de nacimiento			<PrvcOfBirth>	Max35Text		
	1..1		Ciudad de nacimiento			<CityOfBirth>	Max35Text		
	1..1		País de nacimiento			<CtryOfBirth>	Max2Text		
	1..1	Or	Otra			<Othr>			
	0..1		Identificación			<Id>	Max35Text		
	0..1		Nombre del esquema			<SchmeNm>			
	1..1	Or	Código			<Cd>	Max4Text		
	1..1	Or	Propietario			<Prtry>	Max35Text		
	0..1		Emisor			<Issr>	Max35Text		
2.140	1..1		Cuenta del beneficiario			<CdtrAcct>			SEPA Rulebook AT-20 The IBAN of the account of the Beneficiary. SEPA Usage Rule(s) Mandatory Only IBAN is allowed.
2.141	1..1		Identificación			<Id>			
2.142	1..1		IBAN			<IBAN>	Max34Text		
2.147	0..1		Proxy			<Prxy>			
	0..1		Tipus			<Tp>			
	1..1	Or	Codi			<Cd>	Max4Text		
	1..1	Or	Propietario			<Prty>	Max35Text		
	1..1		Identificació			<Id>	Max2048Text		
2.148	0..1		Ultimo beneficiario			<UltmtCdtr>			
2.149	0..1		Nombre			<Nm>	Max70Text		SEPA Rulebook AT-28 Name of the Beneficiary Reference Party. SEPA Usage Rule(s) 'Name' is limited to 70 characters in length.

2.151	0..1		Identificación			<Id>			
2.152	1..1	{Or}	Persona jurídica			<Orgld>			
	0..1	{Or}	AnyBIC			<AnyBIC>		Max11Text	
	0..1	OR	Legal Entity Identifier			<LEI>		[A-Z0-9]{18,18}[0-9]{2,2}	
	0..1	Or{}	Otra			<Othr>			
	1..1		Identificación			<Id>		Max35Text	
	0..1		Nombre del esquema			<SchmeNm>			
	1..1	{Or}	Código			<Cd>		Max4Text	
	1..1	Or{}	Propietario			<Prtry>		Max35Text	
	0..1		Emisor			<Issr>		Max35Text	
2.153	1..1	Or{}	Persona física			<PrvtId>			
	1..1	{Or}	Fecha y lugar de nacimiento			<DtAndPlcOfBirth>			
			Fecha de nacimiento			<BirthDt>		ISODateTime (long: 10)	
	0..1		Provincia de nacimiento			<PrvcOfBirth>		Max35Text	
	1..1		Ciudad de nacimiento			<CityOfBirth>		Max35Text	
	1..1		País de nacimiento			<CtryOfBirth>		Max2Text	
	1..1	Or{}	Otra			<Othr>			
	1..1		Identificación			<Id>		Max35Text	
	0..1		Nombre del esquema			<SchmeNm>			
	1..1	{Or}	Código			<Cd>		Max4Text	
	1..1	Or{}	Propietario			<Prtry>		Max35Text	
	0..1		Emisor			<Issr>		Max35Text	
2.158	0..1		Propósito			<Purp>			SEPA Rulebook AT-44 Purpose of the Credit Transfer.
2.159	1..1		Código			<Cd>		Max4Text	
2.164	0..1		Concepto			<RmtInf>			SEPA Rulebook AT-05 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction.
2.165	0..1		No estructurado			<Ustrd>		Max140Text	SEPA Usage Rule(s) 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Only one occurrence of 'Unstructured' is allowed.
2.166	0..1		Estructurado			<Strd>			SEPA Usage Rule(s) Only one occurrence of 'Structured' is allowed. SEPA Format 'Structured' can be used, provided the tags and Rule(s) the data within the 'Structured' element do not exceed 140 characters in length.
2.169	0..1		Referencia facilitada por el beneficiario			<CdtRefInf>			SEPA Usage Rule(s) When present, the Debtor Bank is not obliged to validate the reference information. When used both 'Creditor Reference Type' and 'Creditor Reference' must be present.
2.170	0..1		Tipo			<Tp>			
2.171	1..1		Código o Propietario			<CdOrPrtry>			
2.172	1..1		Código			<Cd>		Max4Text	SEPA Usage Rule(s) Only 'SCOR' is allowed.
2.174	0..1		Emisor			<Issr>		Max35Text	
2.175	0..1		Referencia			<Ref>		Max35Text	