

# UBS Implementation Guidelines

DFÜ Agreement of  
Deutsche Kreditwirtschaft for SEPA Credit  
Transfer Initiation

pain.001.001.03 - DK Version 3.3



# Table of Contents

<b>1.</b>	<b>Credit Transfer message</b>	<b>3</b>
1.1	Scope of application of this document	3
1.2	Flow of messages in accordance with DFÜ Agreement of Deutsche Kreditwirtschaft (DK)	3
<b>2.</b>	<b>Technical specifications</b>	<b>4</b>
2.1	UBS Implementation	4
2.2	Structure of pain.001 message	4
2.3	Explanation of statuses used in this chapter	4
<b>3.</b>	<b>Interbank limitation</b>	<b>47</b>

# 1. Credit Transfer message

## 1.1 Scope of application of this document

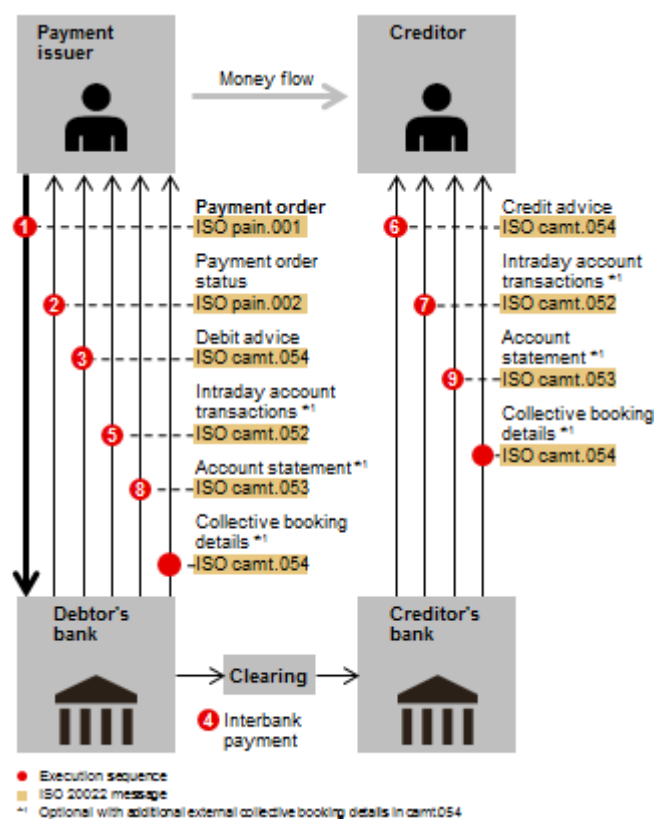
This brochure is designed to inform you about technical aspects of using the credit transfer message pain.001 for SEPA payments at UBS. The document is valid within the following scope of application:

Characteristics	Scope of application
Use of message	DFÜ Agreement of Deutsche Kreditwirtschaft (DK) for SEPA credit transfers and same-day urgent credit transfers
Product	Credit transfer
Service	Payment order
Message type available to	Debtor
Recommendation	Deutsche Kreditwirtschaft (DK)
Schema	pain.001.001.03
Implementation Guide Version	3.3 – 11.04.2019
Valid as of	17.11.2019
Available through UBS electronic interfaces	For clients of UBS Europe SE <ul style="list-style-type: none"> <li>• UBS KeyPort</li> <li>• UBS E-Banking</li> <li>• XML upload (only SEPA)</li> </ul>

## 1.2 Flow of messages in accordance with DFÜ

### Agreement of Deutsche Kreditwirtschaft (DK)

The message standard recommended by Deutsche Kreditwirtschaft (DK), in the DFÜ Agreement Appendix 3, is based on the ISO 20022 Payments Standard. The chart below provides an overview of the flow of messages currently supported by UBS and shows the use of pain.001 in the context of the end-to-end message flow:



# 2. Technical specifications

## 2.1 UBS Implementation

The UBS Implementation Guidelines for SEPA Credit Transfer and same-day urgent credit transfer – this document – contains technical specifications and instructions for the technical and business implementation of Credit Transfers pain.001 message in accordance with the DFÜ Agreement of the Deutsche Kreditwirtschaft (see section 2.2.1) and consequently also the ISO 20022 Payments Standard.

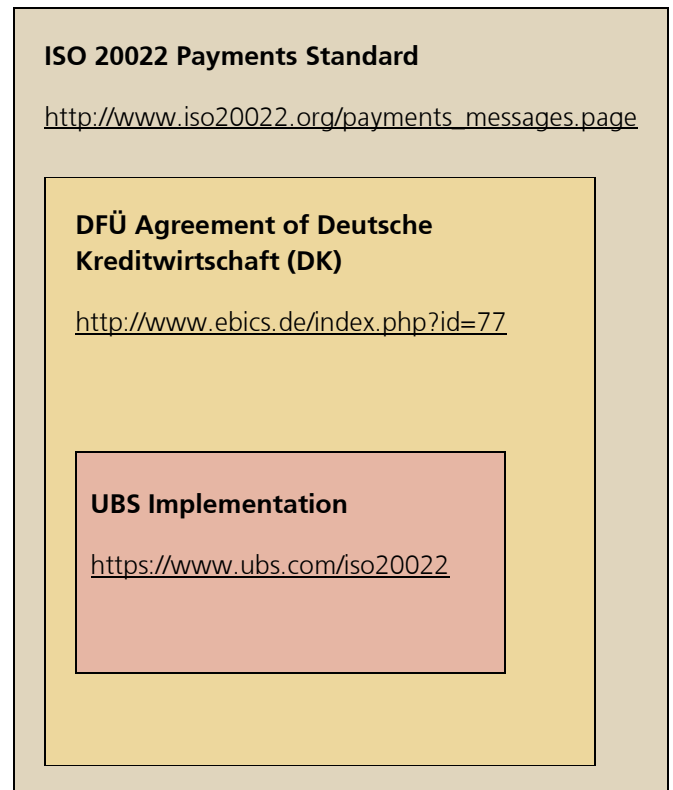
All Credit Transfer messages transmitted to UBS must comply with ISO 20022 Payments Standard, DFÜ Agreement of Deutsche Kreditwirtschaft and UBS Implementation as outlined in this document.

The diagram beside shows the interaction of the ISO 20022 Payments Standard, DFÜ Agreement of Deutsche Kreditwirtschaft (DK) and UBS Implementation with all link to the respective rules and guidelines that must be adhered to.

## 2.2 Structure of pain.001 message

The pain.001 XML message is essentially structured as follows:

- **A-Level:** message level, "Group Header". This block must occur exactly once.
- **B-Level:** debtor side, "Payment Information". This block must occur at least once and generally comprises several C-levels.
- **C-Level:** creditor side, "Credit Transfer Transaction Information". This block must occur at least once for each B-level. It comprises all the C-levels (transactions) belonging to the B-level (debit).



## 2.3 Explanation of statuses used in this chapter

The following statuses (information about usage) are permitted for individual XML elements according to the DFÜ Agreement of Deutsche Kreditwirtschaft (Implementation Guidelines V3.0) based on the ISO 20022 Payments Standard.

- M** = Mandatory
- R** = Recommended (should be used)
- D** = Dependent (depending on other elements)
- O** = Optional

## 2.4 Supported Header

<b>Message type</b>	pain.001
<b>XML Schema Definition (XSD)</b>	pain.001.001.03.xsd
<b>IG Version</b>	3.3
<b>Header</b>	<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">

Level	XML Element	Definition
<b>A</b>	Document +CstmrCdtTrfInitn  Cardinality: 1..1 Status: M	ISO Name: <b>Customer Credit Transfer Initiation V03</b> XML Name: CstmrCdtTrfInitn ISO Definition: The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor. DK Definition: Customer Credit Transfer Initiation
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr  ISO Index: 1.0 Cardinality: 1..1 Status: M	ISO Name: <b>Group Header</b> XML Name: GrpHdr ISO Definition: Set of characteristics shared by all individual transactions included in the message. DK Definition: Set of characteristics shared by all individual transactions included in the message.
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++MsgId  ISO Index: 1.1 Cardinality: 1..1 Status: M	ISO Name: <b>Message Identification</b> XML Name: MsgId 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. DK 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. The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. EPC-DK-Rules: If a file is submitted twice by mistake, a double processing can be avoided by verifying the tag <MsgID> in combination with the customer ID or the ordering party's IBAN. Therefore, the tag <MsgID> must contain a new value for every new pain message. UBS Notes: UBS keeps Message ID data for 90 days. The Message Id must be unique for a period of 90 calendar days. If the same Message ID is used within 90 days, then the whole pain.001 will be rejected with Status Reason Code AM05. Original Message ID and Message Name ID will be given back in the pain.002 message (B-Level). UBS Example: <MsgId>MSGID-4711-160302115114-00</MsgId>
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++CreDtTm  ISO Index: 1.2 Cardinality: 1..1 Status: M	ISO Name: <b>Creation Date Time</b> XML Name: CreDtTm ISO Definition: Date and time at which the message was created. DK Definition: Date and time at which a (group of) payment instruction(s) was created by the instructing party. UBS Notes: The value must be within the following range: • Not more than 90 calendar days in the past. • Not more than 1 calendar days in the future. If value is out of this range or if the date is invalid (e.g. 2016-02-30), the whole file will be rejected with Status Reason Code DT01. UBS Example: <CreDtTm>2015-12-21T11:51:14</CreDtTm>
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++NbOfTx  ISO Index: 1.6 Cardinality: 1..1 Status: O	ISO Name: <b>Number Of Transactions</b> XML Name: NbOfTx ISO Definition: Number of individual transactions contained in the message. DK Definition: Number of individual transactions contained in the message. UBS Notes: If the content of this element is not the same as the total number of C-Levels then the file is rejected with Status Reason Code AM18. If one B-Level has more than 9999 C-Levels, new B-Levels are generated with up to 9999 C-Levels each. The original PmtInflId (B-

Level	XML Element	Definition
		<p>Level reference) will be mapped into each new B-Level and in the booking reference.</p> <p><b>E-Banking:</b> If a B-Level has more than 999 C-Levels these are distribute over new B-Levels with up to 999 C-Levels each. The original PmtInfld (B-Level reference) will be mapped into each new B-Level and used as booking reference.</p> <p>UBS Example: <code>&lt;NbOfTxs&gt;3&lt;/NbOfTxs&gt;</code></p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++CtrlSum</p> <p>ISO Index: 1.7 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Control Sum</b> XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the message, irrespective of currencies. DK Definition: Total of all individual amounts included in the message, irrespective of currencies. EPC-DK-Rules: 2 is the maximum number of decimal digits allowed. UBS Notes: If element is delivered the content will be validated with the overall sum of all instructed amounts of all subsequent single transactions. If stated control sum doesn't match with actual sum over all C-Levels the whole file (A-Level) is rejected with Status Reason Code AM10.</p> <p>UBS Example: <code>&lt;CtrlSum&gt;1234.15&lt;/CtrlSum&gt;</code></p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Initiating Party</b> XML Name: InitgPty ISO Definition: Party that initiates the payment.</p> <p>Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor. DK Definition: Party initiating the payment. In the payment context, this can either be the debtor or the party that initiates the payment on behalf of the debtor. EPC-DK-Rules: Allocation may differ from Debtor. Recommendation: only the subfield Name should be used</p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Nm</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..70</p>	<p>ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. DK Definition: Name EPC-DK-Rules: name is restricted to 70 characters.</p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: O</p>	<p>ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. DK Definition: Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex data types. EPC-DK-Rules: We recommend leaving this element group without allocation.</p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++Orgld</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Organisation Identification</b> XML Name: Orgld ISO Definition: Unique and unambiguous way to identify an organisation. DK Definition: Unique and unambiguous way to identify an organisation. EPC-DK-Rules: Either „BICOrBEI“ or „Other“ must be allocated</p>

Level	XML Element	Definition
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++Orgld ++++++BICOrBEI  ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: <b>BICOr BEI</b> XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". DK Definition: Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI) EPC-DK-Rules: Must be allocated using valid BIC. This can be either 8 or 11 characters long.
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++Orgld ++++++Othr  ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. DK Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++Orgld ++++++Othr ++++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Identification assigned by an institution. DK Definition: Identification Name or Number for recognition of a identification party (e.g. account number)
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++Orgld ++++++Othr ++++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++Orgld ++++++Othr ++++++SchmeNm ++++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++Orgld ++++++Othr	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.



Level	XML Element	Definition
	<p>+++++++SchmeNm +++++++Prtry</p> <p>Cardinality: 1..1 Status: M Length: 1 ..35</p>	
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++Orgld +++++Othr +++++Issr</p> <p>Cardinality: 0..1 Status: O Length: 1 ..35</p>	<p>ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.</p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++Prvtld</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Private Identification</b> XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. DK Definition: Unique and unambiguous identification of a person</p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++Prvtld +++++DtAndPlcOfBirth</p> <p>Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Date And Place Of Birth</b> XML Name: DtAndPlcOfBirth ISO Definition: Date and place of birth of a person. DK Definition: Date and place of birth of a person.</p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++Prvtld +++++DtAndPlcOfBirth +++++BirthDt</p> <p>Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Birth Date</b> XML Name: BirthDt ISO Definition: Date on which a person is born. DK Definition: Date of birth EPC-DK-Rules: To be allocated in the format YYYY-MM-DD (ISO 8601)</p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++Prvtld +++++DtAndPlcOfBirth +++++PrvcOfBirth</p> <p>Cardinality: 0..1 Status: O Length: 1 ..35</p>	<p>ISO Name: <b>Province Of Birth</b> XML Name: PrvcOfBirth ISO Definition: Province where a person was born. DK Definition: Province where a person was born.</p>
<b>A</b>	<p>Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty</p>	<p>ISO Name: <b>City Of Birth</b> XML Name: CityOfBirth ISO Definition: City where a person was born. DK Definition: City where a person was born.</p>

Level	XML Element	Definition
	+++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth  Cardinality: 1..1 Status: M Length: 1 ..35	
<b>A</b>	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>Country Of Birth</b> XML Name: CtryOfBirth ISO Definition: Country where a person was born. DK Definition: Country where a person was born. EPC-DK-Rules: country Code ISO 3166
<b>A</b>	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty +++++Id +++++PrvtId +++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. DK Definition: Proprietary identification of a person
<b>A</b>	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty +++++Id +++++PrvtId +++++Othr +++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a person. DK Definition: Unique and unambiguous identification of a person.
<b>A</b>	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty +++++Id +++++PrvtId +++++Othr +++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>A</b>	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2

Level	XML Element	Definition
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id ++++PrvtId +++++Othr ++++++SchmeNm +++++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.
<b>A</b>	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++PrvtId +++++Othr +++++++Issr  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf  ISO Index: 2.0 Cardinality: 1..unbounded Status: M	ISO Name: <b>Payment Information</b> XML Name: PmtInf ISO Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. DK Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++PmtInfId  ISO Index: 2.1 Cardinality: 1..1 Status: M	ISO Name: <b>Payment Information Identification</b> XML Name: PmtInfId ISO Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. DK Definition: Reference assigned by a sending party to unambiguously identify the payment information block within the message. EPC-DK-Rules: It is strongly recommended to use this reference as an identification.  <b>UBS Notes:</b> This Identifies the B-Level from the original message (B-Level reference) and will be provided in the customer's account reporting (Account Report / Statement). UBS will conduct a duplicate check within a pain.001 file; Status Reason Code DU02, if duplicate check failed. The uniqueness of payment information ID over time is not validated. Customers have to deal with multiple identical payment information ID's in account statement in case of necessary regrouping by UBS (more than 9999 C-Levels per B-Level).  <b>UBS Example:</b> <PmtInfId>PMTINFID-4711-160301134406-01</PmtInfId>
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++PmtMtd  ISO Index: 2.2 Cardinality: 1..1 Status: M	ISO Name: <b>Payment Method</b> XML Name: PmtMtd ISO Definition: Specifies the means of payment that will be used to move the amount of money. DK Definition: Specifies the means of payment that will be used to move the amount of money. EPC-DK-Rules: Only TRF ist allowed. <b>UBS Example:</b> <PmtMtd>TRF</PmtMtd>
<b>B</b>	Document	ISO Name: <b>Batch Booking</b>

Level	XML Element	Definition
	+CstmrCdtTrflnitn ++PmtInf +++BtchBookg  ISO Index: 2.3 Cardinality: 0..1 Status: O	XML Name: BtchBookg ISO Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. DK Definition: Identifies whether a single entry (false) per individual transaction or a batch entry (true) for the sum of the amounts of all transactions within the group of a message is requested. EPC-DK-Rules: Only if a corresponding agreement with the customer for single entries is on hand and in case of an allocation with false, every transaction will be displayed as a single item on the bank statement of the debtor (ordering party). Otherwise, a batched booking is always displayed (default/ pre-agreed: true) UBS Notes: If this element is empty, then the booking proceeds as for "true" (default value is "true"). UBS Example: <BtchBookg>true</BtchBookg>
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++NbOfTxs  ISO Index: 2.4 Cardinality: 0..1 Status: M	ISO Name: <b>Number Of Transactions</b> XML Name: NbOfTxs ISO Definition: Number of individual transactions contained in the payment information group. DK Definition: Number of individual transactions contained in the payment information group. UBS Notes: If provided, value will be checked: Content of this element must be the same as the total number of C-Levels within this B-Level. In case of not matching numbers, the B-Level is rejected with Status Reason Code AM18. UBS Example: <NbOfTxs>4</NbOfTxs>
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++CtrlSum  ISO Index: 2.5 Cardinality: 0..1 Status: M	ISO Name: <b>Control Sum</b> XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the group, irrespective of currencies. DK Definition: Total of all individual amounts included in the payment information group, irrespective of currencies. EPC-DK-Rules: 2 is the maximum number of decimal digits allowed. UBS Notes: If present, the content is validated. Total sum of all instructed amounts of all subsequent single transactions within this B-Level must match with all amounts in C-Level. Status Reason Code AM10. UBS Example: <CtrlSum>1234.15</CtrlSum>
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++PmtTplnf  ISO Index: 2.6 Cardinality: 0..1 Status: O	ISO Name: <b>Payment Type Information</b> XML Name: PmtTplnf ISO Definition: Set of elements used to further specify the type of transaction. DK Definition: Set of elements that further specifies the type of transaction. EPC-DK-Rules: It is recommended to allocate this element on this level rather than on the level of the transaction details. Furthermore a concomitance of this element group in both levels is not allowed. UBS Notes: If a code is on B-Level, it is propagated to all underlying C-Levels. If this structure is on both, the B- and the C-Levels, then the C-Level with the entry is rejected with Status Reason Code 'CH07'. UBS Example: <PmtTplnf> <InstrPrty>NORM</InstrPrty> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl>
<b>B</b>	Document	ISO Name: <b>Instruction Priority</b>

Level	XML Element	Definition
	+CstmrCdtTrflnitn ++PmtInf +++PmtTplnf ++++InstrPrty  ISO Index: 2.7 Cardinality: 0..1 Status: O	XML Name: InstrPrty ISO Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. DK Definition: Indicator of the urgency or order of importance to apply to the processing of the instruction. EPC-DK-Rules: If <InstrPrty> is to be applied, it is only permitted at the payment information level and not on the level of the transaction details. Permitted codes: HIGH and NORM. If not otherwise agreed upon with the financial institution, NORM is always assumed on this level (i.e. HIGH is ignored). UBS Notes: The payment will be processed according to UBS cut-off times, independent from the delivered code. UBS Example: <InstrPrty>NORM</InstrPrty>
B	Document +CstmrCdtTrflnitn ++PmtInf +++PmtTplnf ++++SvcLvl  ISO Index: 2.8 Cardinality: 1..1 Status: M	ISO Name: <b>Service Level</b> XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed. DK Definition: Agreement or rules according to which the transaction is to be processed. UBS Example: <SvcLvl> <Cd>SEPA</Cd> </SvcLvl>
B	Document +CstmrCdtTrflnitn ++PmtInf +++PmtTplnf ++++SvcLvl +++++Cd  ISO Index: 2.9 Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. DK Definition: Identification of a pre-agreed level of service between the parties in a coded form. EPC-DK-Rules: For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA UBS Notes: All SEPA-relevant criteria need to be fulfilled, otherwise B-Level will be rejected with Status Reason Code: CH16. UBS SEPA criteria are: - Transaction currency = Euro - Creditor account = IBAN - Country of beneficiary bank = SEPA country - Beneficiary bank = SEPA participant (RJCT Reason Code AGNT) - Charge option = SLEV - No instructions for creditor agent If below criteria are missed, UBS will amend the payment as follows: - UBS cut-off time passed => requested execution date is set for the next possible bank business day - Value more the EUR 24 Mio. => transaction will be executed as normal EUR payment (non-SEPA).  For the "same-day urgent credit transfer" service level code "URGP" has to be set. UBS Example: <Cd>SEPA</Cd>
	Document +CstmrCdtTrflnitn ++PmtInf +++PmtTplnf ++++LclInstrm +++++Cd  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: XML Name: Cd ISO Definition: DK Definition: In a coded form

Level	XML Element	Definition
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++PmtTplnf ++++CtgyPurp  ISO Index: 2.14 Cardinality: 0..1 Status: O	<p>ISO Name: <b>Category Purpose</b> XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.</p> <p>DK Definition: Specifies the purpose of the instruction based on a set of pre-defined categories</p> <p>UBS Example: <code>&lt;PmtTplnf&gt; &lt;CtgyPurp&gt; &lt;Cd&gt;SALA&lt;/Cd&gt; &lt;/CtgyPurp&gt; &lt;/PmtTplnf&gt;</code></p>
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++PmtTplnf ++++CtgyPurp +++++Cd  ISO Index: 2.15 Cardinality: 1..1 Status: M Length: 1 ..4	<p>ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list.</p> <p>DK Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3 Note: These codes are not represented in the account statement.</p> <p>UBS Notes: For salary/pension payments, the codes SALA and PENS are used on B-Level. If on C-Level, these codes are ignored. Codes SALA and PENS will result in a collective booking without details. With payment type "same-day urgent credit transfer", only ISO codes INTC and CORT will be further processed to the Beneficiary Bank. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16.</p> <p>UBS Example: <code>&lt;Cd&gt;SALA&lt;/Cd&gt;</code></p>
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++ReqdExctnDt  ISO Index: 2.17 Cardinality: 1..1 Status: M	<p>ISO Name: <b>Requested Execution Date</b> XML Name: ReqdExctnDt 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.</p> <p>DK Definition: Date at which the initiating party requests the clearing agent to process the payment.</p> <p>EPC-DK-Rules: Date of execution requested by the customer. In case a date is no TARGET business day the bank is authorised to indicate the subsequent TARGET business day as execution date. When the order reaches the bank after the declared cut-off time it is regarded as delivered at the subsequent business day. Banks are not obliged to execute order data which are delivered more than 15 calendar days BEFORE the requested execution date.</p> <p>UBS Notes: Value rule: date must be within the range of minimum 10 days in the past and maximum 60 days in the future. Status Reason Codes: CH04: if the date is more than 10 days in the past CH03: if the date is more than 60 days in the future DT01: if the date is invalid (e.g. 2016-02-30) UBS will process the payment according to UBS cut-off times.</p> <p>UBS Example: <code>&lt;ReqdExctnDt&gt;2015-12-22&lt;/ReqdExctnDt&gt;</code></p>
<b>B</b>	Document +CstmrCdtTrflnitn	<p>ISO Name: <b>Debtor</b> XML Name: Dbtr</p>

Level	XML Element	Definition
	++PmtInf +++Dbtr  ISO Index: 2.19 Cardinality: 1..1 Status: M	ISO Definition: Party that owes an amount of money to the (ultimate) creditor. DK Definition: Payer / Debtor: Party that owes an amount of money to the (ultimate) creditor. UBS Notes: All data in element Debtor will not delivered for further processing. Instead, they will be replaced by UBS master data set on customer's account. UBS Example: <pre>&lt;Dbtr&gt;     &lt;Nm&gt;MUSTER AG&lt;/Nm&gt;     &lt;PstlAdr&gt;       &lt;Ctry&gt;DE&lt;/Ctry&gt;       &lt;AdrLine&gt;Mainstreet 1&lt;/AdrLine&gt;       &lt;AdrLine&gt;60329 Frankfurt&lt;/AdrLine&gt;     &lt;/PstlAdr&gt;   &lt;/Dbtr&gt;</pre>
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++Dbtr ++++Nm  ISO Index: 2.19 Cardinality: 1..1 Status: M Length: 1 ..70	ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. DK Definition: Name EPC-DK-Rules: The name of debtor (the ordering party) or the account holder has to be allocated to this field. Name is limited to 70 characters in length. UBS Notes: UBS does not control content of this element (no validation). It will be overwritten with account master data. However, if delivered, the element must still conform with the scheme.
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++Dbtr ++++PstlAdr  ISO Index: 2.19 Cardinality: 0..1 Status: O	ISO Name: <b>Postal Address</b> XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. DK Definition: Information that locates and identifies a specific address, as defined by postal services. EPC-DK-Rules: It is recommended to leave element group without allocation. UBS Notes: UBS does not control content of this element (no validation). It will be overwritten with account master data. However, if delivered, the element must still conform with the scheme.
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++Dbtr ++++PstlAdr ++++Ctry  Cardinality: 0..1 Status: O	ISO Name: <b>Country</b> XML Name: Ctry ISO Definition: Nation with its own government. DK Definition: Nation with its own government. EPC-DK-Rules: Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany).
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++Dbtr ++++PstlAdr ++++AdrLine  Cardinality: 0..2 Status: O Length: 1 ..70	ISO Name: <b>Address Line</b> XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. DK Definition: Address information is presented in free format text.
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++Dbtr ++++Id  ISO Index: 2.19	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. DK Definition: Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex

Level	XML Element	Definition
	Cardinality: 0..1 Status: O	EPC-DK-Rules: data types. In case of allocation it is the Id of the debtor/payer. It is recommended leaving this field without allocation.  UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, if delivered the element must still conform with the scheme.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id +++++Orgld  ISO Index: 2.19 Cardinality: 1..1 Status: M	ISO Name: <b>Organisation Identification</b> XML Name: Orgld ISO Definition: Unique and unambiguous way to identify an organisation. DK Definition: Unique and unambiguous way to identify an organisation. EPC-DK-Rules: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id +++++Orgld +++++BICOrBEI  Cardinality: 1..1 Status: M	ISO Name: <b>BICOr BEI</b> XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". DK Definition: Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI) EPC-DK-Rules: If the field is used it has to be allocated with a valid BIC. This can be either 8 or 11 characters long.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id +++++Orgld +++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. DK Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id +++++Orgld +++++Othr +++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Identification assigned by an institution. DK Definition: Identification Name or Number for recognition of a identification party (e.g. account number)
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id +++++Orgld +++++Othr +++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as



Level	XML Element	Definition
	+++++Orgld ++++++Othr ++++++SchmeNm ++++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++ld +++++Orgld ++++++Othr ++++++SchmeNm ++++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++ld +++++Orgld ++++++Othr ++++++Issr  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++ld +++++Prvtld  ISO Index: 2.19 Cardinality: 1..1 Status: M	ISO Name: <b>Private Identification</b> XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. DK Definition: Unique and unambiguous identification of a person
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++ld +++++Prvtld +++++DtAndPlcOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>Date And Place Of Birth</b> XML Name: DtAndPlcOfBirth ISO Definition: Date and place of birth of a person. DK Definition: Date and place of birth of a person.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++ld +++++Prvtld +++++DtAndPlcOfBirth +++++BirthDt  Cardinality: 1..1 Status: M	ISO Name: <b>Birth Date</b> XML Name: BirthDt ISO Definition: Date on which a person is born. DK Definition: Date of birth EPC-DK-Rules: To be allocated in the format YYYY-MM-DD (ISO 8601)
<b>B</b>	Document	ISO Name: <b>Province Of Birth</b>

Level	XML Element	Definition
	+CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++PrvcOfBirth  Cardinality: 0..1 Status: O Length: 1 ..35	XML Name: PrvcOfBirth ISO Definition: Province where a person was born. DK Definition: Province where a person was born.
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>City Of Birth</b> XML Name: CityOfBirth ISO Definition: City where a person was born. DK Definition: City where a person was born.
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>Country Of Birth</b> XML Name: CtryOfBirth ISO Definition: Country where a person was born. DK Definition: Country where a person was born. EPC-DK-Rules: country Code ISO 3166
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. DK Definition: Proprietary identification of a person
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++Othr +++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a person. DK Definition: Unique and unambiguous identification of a person.
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.

Level	XML Element	Definition
	Cardinality: 0..1 Status: O	
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id +++++PrvtId +++++Othr +++++Issr  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct  ISO Index: 2.20 Cardinality: 1..1 Status: M	ISO Name: <b>Debtor Account</b> XML Name: DbtrAcct ISO Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DK Definition: Account of the payer (debtor) to which a debit entry will be made as a result of the transaction. UBS Notes: UBS verifies if the account is authorized for the desired payment function. UBS Example: <pre>&lt;DbtrAcct&gt;   &lt;Id&gt;     &lt;IBAN&gt;DE77502200851231231231&lt;/IBAN&gt;   &lt;/Id&gt; &lt;/DbtrAcct&gt;</pre>
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++Id  ISO Index: 2.20 Cardinality: 1..1 Status: M	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. DK Definition: Identification of the account between the account owner and the account servicer. EPC-DK-Rules: To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters.
<b>B</b>	Document	ISO Name: <b>IBAN</b>

Level	XML Element	Definition
	+CstmrCdtTrfInItN ++PmtInf +++DbtrAcct ++++Id ++++IBAN  ISO Index: 2.20 Cardinality: 1..1 Status: M	XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. DK Definition: International Bank Account Number. EPC-DK-Rules: To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. UBS Example: <IBAN>DE77502200851231231231</IBAN>
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAcct ++++Ccy  ISO Index: 2.20 Cardinality: 0..1 Status: O	ISO Name: <b>Currency</b> XML Name: Ccy 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. DK Definition: Currency of the account UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, if delivered, the element must still conform with the scheme.
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt  ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: <b>Debtor Agent</b> XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor. DK Definition: Financial institution servicing an account for the debtor. UBS Example: <DbtrAgt> <FinInstnId> <BIC>SMHBDEFFXXX</BIC> </FinInstnId> </DbtrAgt>
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId  ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: <b>Financial Institution Identification</b> XML Name: FinInstnId ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. DK Definition: Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. UBS Example: <FinInstnId> <BIC>SMHBDEFFXXX</BIC> </FinInstnId>
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId ++++BIC  ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: <b>BIC</b> XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". DK Definition: Business Identifier Code (ISO 9362) EPC-DK-Rules: If the field is used it has to be allocated with a valid BIC. This can be either 8 or 11 characters long. UBS Example: <FinInstnId> <BIC>SMHBDEFFXXX</BIC> </FinInstnId>
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an agent, as assigned by an

Level	XML Element	Definition
	+++DbtrAgt ++++FinInstnId +++++Othr  ISO Index: 6.1.19 Cardinality: 1..1 Status: M	DK Definition: institution, using an identification scheme. Other Identification of Financial Institution
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++Othr +++++Id  ISO Index: 6.1.20 Cardinality: 1..1 Status: M	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a person. DK Definition: Identification EPC-DK-Rules: If the BIC field is not used, the constant NOTPROVIDED has to be specified
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++UltmtDbtr  ISO Index: 2.23 Cardinality: 0..1 Status: O	ISO Name: <b>Ultimate Debtor</b> XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. DK Definition: Debtor reference party. For information only. EPC-DK-Rules: If a value is allocated to this element group, then the corresponding element group on the level of the transaction details must not be used.  UBS Notes: Can be used at B-Level (PmtInf/UltmtDbtr) or C-Level (PmtInf/CdtTrfTxInf/UltmtDbtr) but not at both at the same time (reject with Status Reason CH07)  UBS Example: <UltmtDbtr> <Nm>Ultimate Debtor Name</Nm> </UltmtDbtr>
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++UltmtDbtr ++++Nm  ISO Index: 2.23 Cardinality: 0..1 Status: O Length: 1 ..70	ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. DK Definition: Name of the debtor reference party. EPC-DK-Rules: Name is restricted to 70 characters UBS Example: <Nm>Ultimate Debtor Name</Nm>
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++UltmtDbtr ++++Id  ISO Index: 2.23 Cardinality: 0..1 Status: O	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. DK Definition: Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex data types. EPC-DK-Rules: It is recommended not to allocate any value to this element group.
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++UltmtDbtr ++++Id +++++OrgId  ISO Index: 2.23 Cardinality: 1..1 Status: M	ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. DK Definition: Unique and unambiguous way to identify an organisation. EPC-DK-Rules: Either 'BIC or BEI' or one occurrence of 'Other' is allowed..
<b>B</b>	Document +CstmrCdtTrfInItN	ISO Name: <b>BICOr BEI</b> XML Name: BICOrBEI

Level	XML Element	Definition
	++PmtInf +++UltmtDbtr ++++Id +++++Orgld ++++++BICOrBEI  Cardinality: 1..1 Status: M	ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".  DK Definition: Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI)  EPC-DK-Rules: If the field is used it has to be allocated with a valid BIC. This can be either 8 or 11 characters long.
<b>B</b>	Document +CstmrCdtTrfIntr ++PmtInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.  DK Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
<b>B</b>	Document +CstmrCdtTrfIntr ++PmtInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr ++++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Identification assigned by an institution. DK Definition: Identification Name or Number for recognition of a identification party (e.g. account number)
<b>B</b>	Document +CstmrCdtTrfIntr ++PmtInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr ++++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>B</b>	Document +CstmrCdtTrfIntr ++PmtInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr ++++++SchmeNm ++++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list.  DK Definition: Name of the identification scheme, in a coded form as published in an external list.  EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>B</b>	Document +CstmrCdtTrfIntr ++PmtInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr ++++++SchmeNm ++++++Prtry	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.

Level	XML Element	Definition
	Cardinality: 1..1 Status: M Length: 1 ..35	
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr +++++++Issr  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id +++++Prvtld  ISO Index: 2.23 Cardinality: 1..1 Status: M	ISO Name: <b>Private Identification</b> XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. DK Definition: Unique and unambiguous identification of a person
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id +++++Prvtld ++++++DtAndPlcOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>Date And Place Of Birth</b> XML Name: DtAndPlcOfBirth ISO Definition: Date and place of birth of a person. DK Definition: Date and place of birth of a person.
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id +++++Prvtld ++++++DtAndPlcOfBirth +++++++BirthDt  Cardinality: 1..1 Status: M	ISO Name: <b>Birth Date</b> XML Name: BirthDt ISO Definition: Date on which a person is born. DK Definition: Date of birth EPC-DK-Rules: To be allocated in the format YYYY-MM-DD (ISO 8601)
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id +++++Prvtld ++++++DtAndPlcOfBirth +++++++PrvcOfBirth  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Province Of Birth</b> XML Name: PrvcOfBirth ISO Definition: Province where a person was born. DK Definition: Province where a person was born.
<b>B</b>	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id +++++Prvtld ++++++DtAndPlcOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>City Of Birth</b> XML Name: CityOfBirth ISO Definition: City where a person was born. DK Definition: City where a person was born.

Level	XML Element	Definition
	+++++++CityOfBirth  Cardinality: 1..1 Status: M Length: 1 ..35	
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++UltmtDbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>Country Of Birth</b> XML Name: CtryOfBirth ISO Definition: Country where a person was born. DK Definition: Country where a person was born. EPC-DK-Rules: country Code ISO 3166
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. DK Definition: Proprietary identification of a person
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr +++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a person. DK Definition: Unique and unambiguous identification of a person.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>B</b>	Document +CstmrCdtTrflnitn ++PmtInf	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form.



Level	XML Element	Definition
	+++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm ++++++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	DK Definition: Name of the identification scheme, in a free text form.
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++Issr  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.
<b>B</b>	Document +CstmrCdtTrfInItN ++PmtInf +++ChrgBr  ISO Index: 2.24 Cardinality: 0..1 Status: O	ISO Name: <b>Charge Bearer</b> XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. DK Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. EPC-DK-Rules: It is recommended to use this element on this level rather than on the level of the transaction details. If used then only SLEV is allowed. Furthermore a concomitance of this element group in both levels is not allowed. UBS Notes: The default is SLEV if the code is not present. UBS Example: <ChrgBr>SLEV</ChrgBr>
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf  ISO Index: 2.27 Cardinality: 1..unbounded Status: M	ISO Name: <b>Credit Transfer Transaction Information</b> XML Name: CdtTrfTxInf ISO Definition: Set of elements used to provide information on the individual transaction(s) included in the message. DK Definition: Set of elements providing information specific to the individual transaction(s) included in the message. EPC-DK-Rules: Refer to annotation in 2.1 UBS Notes: If one B-Level has more than 9999 C-Levels, new B-Levels are generated with up to 9999 C-Levels each. The original PmtInfId (B-Level reference) will be mapped into each new B-Level and in the booking reference. <b>E-Banking:</b> If a B-Level has more than 999 C-Levels these are distributed over new B-Levels with up to 999 C-Levels each. The original PmtInfId (B-Level reference) will be mapped into each new B-Level and used as booking reference.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtId  ISO Index: 2.28 Cardinality: 1..1 Status: M	ISO Name: <b>Payment Identification</b> XML Name: PmtId ISO Definition: Set of elements used to reference a payment instruction. DK Definition: Set of elements used to reference a payment instruction. UBS Example: <PmtId> <InstrId>INSTRID2-TID177-151007075020-0102</InstrId> <EndToEndId>E2EID2-TID177-151007075020-0102</EndToEndId>

Level	XML Element	Definition
		<code>&lt;/PmtId&gt;</code>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtId +++++InstrId  ISO Index: 2.29 Cardinality: 0..1 Status: O	<p><b>ISO Name:</b> <b>Instruction Identification</b></p> <p><b>XML Name:</b> InstrId</p> <p><b>ISO Definition:</b> Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.</p> <p><b>Usage:</b> 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.</p> <p><b>DK Definition:</b> Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.</p> <p><b>EPC-DK-Rules:</b> This field should only be used by a technical service company that allocates to the field its own reference.</p> <p><b>UBS Notes:</b> Only if present the content will be validated: it needs to be unique within the B-Level: RJCT respectively C-Level with Status Reason Code DU05. Check includes the EBICS customer ID and EBICS user ID.</p> <p><b>UBS Example:</b> <code>&lt;InstrId&gt;INSRID-4711-160302115114-0101&lt;/InstrId&gt;</code></p>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtId +++++EndToEndId  ISO Index: 2.30 Cardinality: 1..1 Status: M	<p><b>ISO Name:</b> <b>End To End Identification</b></p> <p><b>XML Name:</b> EndToEndId</p> <p><b>ISO Definition:</b> 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.</p> <p><b>Usage:</b> 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.</p> <p><b>DK Definition:</b> 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.</p> <p><b>EPC-DK-Rules:</b> We recommend allocating each credit transfer with an unambiguous reference. If no reference was given, only NOTPROVIDED is allowed.</p> <p><b>UBS Notes:</b> The uniqueness of this element is not validated. If not delivered then the whole pain.001 file will be rejected with Reason Code FF01. 'NOTPROVIDED' is mapped in the pain.002 message.</p> <p><b>UBS Example:</b> <code>&lt;EndToEndId&gt;E2EID-4711-160302115114-0101&lt;/EndToEndId&gt;</code></p>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtPlnInf  ISO Index: 2.31 Cardinality: 0..1 Status: O	<p><b>ISO Name:</b> <b>Payment Type Information</b></p> <p><b>XML Name:</b> PmtPlnInf</p> <p><b>ISO Definition:</b> Set of elements used to further specify the type of transaction.</p> <p><b>DK Definition:</b> Set of elements that further specifies the type of transaction.</p> <p><b>EPC-DK-Rules:</b> It is recommended, not to allocate a value to this field on this level but to allocate it on the level of <code>&lt;PaymentInstructionInformation&gt;</code>. Furthermore a concomitance of this element group in both levels is not allowed.</p> <p><b>UBS Example:</b> <code>&lt;PmtPlnInf&gt; &lt;CtgyPurp&gt; &lt;Cd&gt;SALA&lt;/Cd&gt; &lt;/CtgyPurp&gt; &lt;/PmtPlnInf&gt;</code></p>
C	Document +CstmrCdtTrfInItN	<p><b>ISO Name:</b> <b>Service Level</b></p> <p><b>XML Name:</b> SvcLvl</p>

Level	XML Element	Definition
	++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++SvcLvl  ISO Index: 2.33 Cardinality: 1..1 Status: M	ISO Definition: Agreement under which or rules under which the transaction should be processed. DK Definition: Agreement under which or rules under which the transaction should be processed.
<b>C</b>	Document +CstmrCdtTrfInittn ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++SvcLvl ++++++Cd  ISO Index: 2.34 Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. DK Definition: Identification of a pre-agreed level of service between the parties in a coded form. EPC-DK-Rules: For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA. UBS Notes: All SEPA-relevant criteria need to be fulfilled, otherwise B-Level will be rejected with Status Reason Code: CH16. UBS SEPA criteria are: - Transaction currency = Euro - Creditor account = IBAN - Country of beneficiary bank = SEPA country - Beneficiary bank = SEPA participant (RJCT Reason Code AGNT) - Charge option = SLEV - No instructions for creditor agent If below criteria are missed, UBS will amend the payment as follows: - UBS cut-off time passed=> requested execution date is set for the next possible bank business day - Value more than EUR 24 Mio. =>transaction will be executed as normal EUR payment (non-SEPA).  For the "same-day urgent credit transfer" service level code "URGP" has to be set.
	Document +CstmrCdtTrfInittn ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++LclInstrm ++++++Cd  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: XML Name: Cd ISO Definition: DK Definition: In a coded form
<b>C</b>	Document +CstmrCdtTrfInittn ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++CtgyPurp  ISO Index: 2.39 Cardinality: 0..1 Status: O	ISO Name: <b>Category Purpose</b> XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. DK Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.
<b>C</b>	Document +CstmrCdtTrfInittn ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++CtgyPurp ++++++Cd	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. DK Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are

Level	XML Element	Definition
	Cardinality: 1..1 Status: M Length: 1..4	permitted. Refer to chapter 2.3.2 Note: These codes are not represented in the account statement. UBS Notes: For salary/pension payments, the codes SALA and PENS are used on B-Level. If on C-Level, these codes are ignored. With payment type "same day urgent credit transfer", only ISO codes INTC and CORT will be further processed to the Beneficiary Bank. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16.
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++Amt  ISO Index: 2.42 Cardinality: 1..1 Status: M	ISO Name: <b>Amount</b> XML Name: Amt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. DK Definition: Amount
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++Amt +++++InstdAmt  ISO Index: 2.43 Cardinality: 1..1 Status: M	ISO Name: <b>Instructed Amount</b> XML Name: InstdAmt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. DK Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. EPC-DK-Rules: Is to be allocated with an amount. The decimal separator is a period. UBS Notes: The amount limit for a SEPA Payments is set at CHF 24 Mio. counter value in EUR. Payments above that limit will be processed as non-SEPA Payments (e.g. TARGET) . UBS Example: <InstdAmt Ccy="CHF">1000.00</InstdAmt>
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++ChrgBr  ISO Index: 2.51 Cardinality: 0..1 Status: O	ISO Name: <b>Charge Bearer</b> XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. DK Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. EPC-DK-Rules: It is recommended, not to allocate a value to the field on this level but to allocate it on the level of <PaymentInstructionInformation>. Furthermore a concomitance of this element group in both levels is not allowed. If allocated it contains the constant SLEV UBS Notes: The default is SLEV if the code is not present.
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr  ISO Index: 2.70 Cardinality: 0..1 Status: O	ISO Name: <b>Ultimate Debtor</b> XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. DK Definition: Debtor reference party. For information only. EPC-DK-Rules: If a value is allocated to this field, then it is not allowed to use the element on the level of <PaymentInstructionInformation>. UBS Notes: Can be used at B-Level (PmtInf/UltmtDbtr) or C-Level (PmtInf/CdtTrfTxInf/UltmtDbtr) but not at both at the same time (reject with Status Reason CH07)
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Nm	ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. DK Definition: Name EPC-DK-Rules: Name is restricted to 70 characters

Level	XML Element	Definition
	ISO Index: 2.70 Cardinality: 0..1 Status: O Length: 1 ..70	
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id  ISO Index: 2.70 Cardinality: 0..1 Status: O	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. DK Definition: Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex data types. EPC-DK-Rules: it is recommended not to allocate any value to this element group
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++OrgId  ISO Index: 2.70 Cardinality: 1..1 Status: M	ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. DK Definition: Unique and unambiguous way to identify an organisation. EPC-DK-Rules: Either „BICOrBEI“ or „Other“ must be allocated
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++OrgId ++++++BICOrBEI  Cardinality: 1..1 Status: M	ISO Name: <b>BICOr BEI</b> XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". DK Definition: Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI) EPC-DK-Rules: Must be allocated using valid BIC. This can be either 8 or 11 characters long.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++OrgId ++++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. DK Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++OrgId ++++++Othr ++++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Identification assigned by an institution. DK Definition: Identification Name or Number for recognition of a identification party (e.g. account number)
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.

Level	XML Element	Definition
	+++++UltmtDbtr ++++++ld ++++++Orgld ++++++Othr ++++++SchmeNm  Cardinality: 0..1 Status: O	
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf +++++UltmtDbtr ++++++ld ++++++Orgld ++++++Othr ++++++SchmeNm ++++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf +++++UltmtDbtr ++++++ld ++++++Orgld ++++++Othr ++++++SchmeNm ++++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf +++++UltmtDbtr ++++++ld ++++++Orgld ++++++Othr ++++++Issr  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf +++++UltmtDbtr ++++++ld ++++++Prvtld  ISO Index: 2.70 Cardinality: 1..1 Status: M	ISO Name: <b>Private Identification</b> XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. DK Definition: Unique and unambiguous identification of a person
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf +++++UltmtDbtr	ISO Name: <b>Date And Place Of Birth</b> XML Name: DtAndPlcOfBirth ISO Definition: Date and place of birth of a person. DK Definition: Date and place of birth of a person.

Level	XML Element	Definition
	+++++Id +++++PrvtId +++++DtAndPlcOfBirth  Cardinality: 1..1 Status: M	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt  Cardinality: 1..1 Status: M	ISO Name: <b>Birth Date</b> XML Name: BirthDt ISO Definition: Date on which a person is born. DK Definition: Date of birth EPC-DK-Rules: To be allocated in the format YYYY-MM-DD (ISO 8601)
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++PrvcOfBirth  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Province Of Birth</b> XML Name: PrvcOfBirth ISO Definition: Province where a person was born. DK Definition: Province where a person was born.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>City Of Birth</b> XML Name: CityOfBirth ISO Definition: City where a person was born. DK Definition: City where a person was born.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>Country Of Birth</b> XML Name: CtryOfBirth ISO Definition: Country where a person was born. DK Definition: Country where a person was born. EPC-DK-Rules: country Code ISO 3166
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id +++++PrvtId +++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. DK Definition: Proprietary identification of a person

Level	XML Element	Definition
	Cardinality: 1..1 Status: M	
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a person. DK Definition: Unique and unambiguous identification of a person.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.



Level	XML Element	Definition
	Cardinality: 0..1 Status: O Length: 1 ..35	
<b>C</b>	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt  ISO Index: 2.77 Cardinality: 0..1 Status: O	ISO Name: <b>Creditor Agent</b> XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor. DK Definition: Financial institution servicing an account for the creditor.  UBS Notes: In case creditor agent is missing, BIC will be retrieved out of the IBAN of the Creditor Account. The beneficiary bank needs to be a SEPA participant; else, transaction will be rejected with Status Reason Code AGNT.  UBS Example: <pre>&lt;CdtrAgt&gt; &lt;FinInstnId&gt; &lt;BIC&gt;NOLADE21KIE&lt;/BIC&gt; &lt;/FinInstnId&gt; &lt;/CdtrAgt&gt;</pre>
<b>C</b>	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId  ISO Index: 2.77 Cardinality: 1..1 Status: M	ISO Name: <b>Financial Institution Identification</b> XML Name: FinInstnId ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. DK Definition: Unique and unambiguous identifier of a financial institution.
<b>C</b>	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++BIC  ISO Index: 2.77 Cardinality: 1..1 Status: M	ISO Name: <b>BIC</b> XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". DK Definition: Business Identifier Code (ISO 9362) EPC-DK-Rules: This information can be requested by the payment service provider for payments outside the EU/EEA. The BIC can be either 8 or 11 characters long.
<b>C</b>	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++Cdtr  ISO Index: 2.79 Cardinality: 1..1 Status: M	ISO Name: <b>Creditor</b> XML Name: Cdtr ISO Definition: Party to which an amount of money is due. DK Definition: Party to which an amount of money is due (payee / creditor).  UBS Example: <pre>&lt;Cdtr&gt; &lt;Nm&gt;Peter Muster SA&lt;/Nm&gt; &lt;PstlAdr&gt; &lt;Ctry&gt;DE&lt;/Ctry&gt; &lt;AdrLine&gt;Mainstreet 77&lt;/AdrLine&gt; &lt;AdrLine&gt;80995 Munich&lt;/AdrLine&gt; &lt;/PstlAdr&gt; &lt;/Cdtr&gt;</pre>
<b>C</b>	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Nm  ISO Index: 2.79 Cardinality: 1..1 Status: M Length: 1 ..70	ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. DK Definition: Name EPC-DK-Rules: Name of the creditor. name is restricted to 70 characters
<b>C</b>	Document	ISO Name: <b>Postal Address</b>

Level	XML Element	Definition
	+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr  ISO Index: 2.79 Cardinality: 0..1 Status: O	XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. DK Definition: Information that locates and identifies a specific address, as defined by postal services. EPC-DK-Rules: We recommend leaving this field without allocation.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++Ctry  ISO Index: 2.79 Cardinality: 0..1 Status: O	ISO Name: <b>Country</b> XML Name: Ctry ISO Definition: Nation with its own government. DK Definition: Nation with its own government. EPC-DK-Rules: Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++AdrLine  ISO Index: 2.79 Cardinality: 0..2 Status: O Length: 1 ..70	ISO Name: <b>Address Line</b> XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. DK Definition: Address information is presented in free format text.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id  ISO Index: 2.79 Cardinality: 0..1 Status: O	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. DK Definition: Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex data types. EPC-DK-Rules: We recommend leaving this element group without allocation. If allocated, it is the identification of the creditor.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id +++++OrgId  ISO Index: 2.79 Cardinality: 1..1 Status: M	ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. DK Definition: Unique and unambiguous way to identify an organisation. EPC-DK-Rules: Either „BICOrBEI“ or „Other“ must be allocated
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id +++++OrgId +++++BICOrBEI  Cardinality: 1..1	ISO Name: <b>BICOr BEI</b> XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)" . DK Definition: Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI) EPC-DK-Rules: Must be allocated using valid BIC. This can be either 8

Level	XML Element	Definition
	Status: M	or 11 characters long.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++ld ++++++Orgld +++++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. DK Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++ld ++++++Orgld +++++++Othr +++++++ld  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: ld ISO Definition: Identification assigned by an institution. DK Definition: Identification Name or Number for recognition of a identification party (e.g. account number)
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++ld ++++++Orgld +++++++Othr +++++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++ld ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++ld ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.

Level	XML Element	Definition
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ++++++OrgId +++++++Othr +++++++Issr  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ++++++PrvtId  ISO Index: 2.79 Cardinality: 1..1 Status: M	ISO Name: <b>Private Identification</b> XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. DK Definition: Unique and unambiguous identification of a person
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>Date And Place Of Birth</b> XML Name: DtAndPlcOfBirth ISO Definition: Date and place of birth of a person. DK Definition: Date and place of birth of a person.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt  Cardinality: 1..1 Status: M	ISO Name: <b>Birth Date</b> XML Name: BirthDt ISO Definition: Date on which a person is born. DK Definition: Date of birth EPC-DK-Rules: To be allocated in the format YYYY-MM-DD (ISO 8601)
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Province Of Birth</b> XML Name: PrvcOfBirth ISO Definition: Province where a person was born. DK Definition: Province where a person was born.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr	ISO Name: <b>City Of Birth</b> XML Name: CityOfBirth ISO Definition: City where a person was born. DK Definition: City where a person was born.

Level	XML Element	Definition
	<p>+++++Id                      ++++++PrvtId                      ++++++DtAndPlcOfBirth                      ++++++CityOfBirth</p> <p>Cardinality: 1..1                      Status: M                      Length: 1 ..35</p>	
<b>C</b>	<p>Document                      +CstmrCdtTrfInitn                      ++PmtInf                      +++CdtTrfTxInf                      ++++Cdtr                      +++++Id                      ++++++PrvtId                      ++++++DtAndPlcOfBirth                      ++++++CtryOfBirth</p> <p>Cardinality: 1..1                      Status: M</p>	<p>ISO Name: <b>Country Of Birth</b>                      XML Name: CtryOfBirth                      ISO Definition: Country where a person was born.                      DK Definition: Country where a person was born.                      EPC-DK-Rules: country Code ISO 3166</p>
<b>C</b>	<p>Document                      +CstmrCdtTrfInitn                      ++PmtInf                      +++CdtTrfTxInf                      ++++Cdtr                      +++++Id                      ++++++PrvtId                      ++++++Othr</p> <p>Cardinality: 1..1                      Status: M</p>	<p>ISO Name: <b>Other</b>                      XML Name: Othr                      ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.                      DK Definition: Proprietary identification of a person</p>
<b>C</b>	<p>Document                      +CstmrCdtTrfInitn                      ++PmtInf                      +++CdtTrfTxInf                      ++++Cdtr                      +++++Id                      ++++++PrvtId                      ++++++Othr                      ++++++Id</p> <p>Cardinality: 1..1                      Status: M                      Length: 1 ..35</p>	<p>ISO Name: <b>Identification</b>                      XML Name: Id                      ISO Definition: Unique and unambiguous identification of a person.                      DK Definition: Unique and unambiguous identification of a person.</p>
<b>C</b>	<p>Document                      +CstmrCdtTrfInitn                      ++PmtInf                      +++CdtTrfTxInf                      ++++Cdtr                      +++++Id                      ++++++PrvtId                      ++++++Othr                      ++++++SchmeNm</p> <p>Cardinality: 0..1                      Status: O</p>	<p>ISO Name: <b>Scheme Name</b>                      XML Name: SchmeNm                      ISO Definition: Name of the identification scheme.                      DK Definition: Name of the identification scheme.</p>
<b>C</b>	<p>Document                      +CstmrCdtTrfInitn                      ++PmtInf                      +++CdtTrfTxInf                      ++++Cdtr                      +++++Id                      ++++++PrvtId                      ++++++Othr                      ++++++SchmeNm</p>	<p>ISO Name: <b>Code</b>                      XML Name: Cd                      ISO Definition: Name of the identification scheme, in a coded form as published in an external list.                      DK Definition: Name of the identification scheme, in a coded form as published in an external list.                      EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.</p>

Level	XML Element	Definition
	<p>+++++++Cd</p> <p>Cardinality: 1..1 Status: M Length: 1 ..4</p>	
<b>C</b>	<p>Document</p> <p>+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry</p> <p>Cardinality: 1..1 Status: M Length: 1 ..35</p>	<p>ISO Name: <b>Proprietary</b></p> <p>XML Name: Prtry</p> <p>ISO Definition: Name of the identification scheme, in a free text form.</p> <p>DK Definition: Name of the identification scheme, in a free text form.</p>
<b>C</b>	<p>Document</p> <p>+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr ++++Id +++++PrvtId +++++Othr +++++Issr</p> <p>Cardinality: 0..1 Status: O Length: 1 ..35</p>	<p>ISO Name: <b>Issuer</b></p> <p>XML Name: Issr</p> <p>ISO Definition: Entity that assigns the identification.</p> <p>DK Definition: Entity that assigns the identification.</p>
<b>C</b>	<p>Document</p> <p>+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAcct</p> <p>ISO Index: 2.80 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Creditor Account</b></p> <p>XML Name: CdtrAcct</p> <p>ISO Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.</p> <p>DK Definition: Unambiguous identification of the account of the creditor.</p> <p><b>UBS Notes:</b> In case creditor agent is missing, BIC will be retrieved out of the IBAN of the Creditor Account.</p> <p><b>UBS Example:</b> &lt;CdtrAcct&gt; &lt;Id&gt; &lt;IBAN&gt;DE73210501701001691268&lt;/IBAN&gt; &lt;/Id&gt; &lt;/CdtrAcct&gt;</p>
<b>C</b>	<p>Document</p> <p>+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAcct ++++Id</p> <p>ISO Index: 2.80 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Identification</b></p> <p>XML Name: Id</p> <p>ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>DK Definition: Unique and unambiguous identification of the account.</p>
<b>C</b>	<p>Document</p> <p>+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAcct ++++Id +++++IBAN</p> <p>ISO Index: 2.80</p>	<p>ISO Name: <b>IBAN</b></p> <p>XML Name: IBAN</p> <p>ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later</p>

Level	XML Element	Definition
	Cardinality: 1..1 Status: M	revisions. DK Definition: International Bank Account Number. EPC-DK-Rules: To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. <b>UBS Notes:</b> If the IBAN is not correct, the C-Level will be rejected with Reason Code CH16.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr  ISO Index: 2.81 Cardinality: 0..1 Status: O	ISO Name: <b>Ultimate Creditor</b> XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due. DK Definition: Creditor reference party. For information only. <b>UBS Example:</b> <UltmtCdtr> <Nm>Name Ultimate Creditor</Nm> </UltmtCdtr>
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Nm  ISO Index: 2.81 Cardinality: 0..1 Status: O Length: 1 ..70	ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. DK Definition: Name EPC-DK-Rules: Name is restricted to 70 characters
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id  ISO Index: 2.81 Cardinality: 0..1 Status: O	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. DK Definition: Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex data types. EPC-DK-Rules: it is recommended not to allocate any value to this element group
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++Orgld  ISO Index: 2.81 Cardinality: 1..1 Status: M	ISO Name: <b>Organisation Identification</b> XML Name: Orgld ISO Definition: Unique and unambiguous way to identify an organisation. DK Definition: Unique and unambiguous way to identify an organisation. EPC-DK-Rules: Either „BICOrBEI“ or „Other“ must be allocated
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++Orgld +++++BICOrBEI  Cardinality: 1..1 Status: M	ISO Name: <b>BICOr BEI</b> XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". DK Definition: Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI) EPC-DK-Rules: Must be allocated using valid BIC. This can be either 8 or 11 characters long.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. DK Definition: Unique identification of an organisation, as assigned

Level	XML Element	Definition
	+++++ld +++++Orgld +++++Othr  Cardinality: 1..1 Status: M	by an institution, using an identification scheme.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Orgld +++++Othr +++++ld  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: ld ISO Definition: Identification assigned by an institution. DK Definition: Identification Name or Number for recognition of a identification party (e.g. account number)
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Orgld +++++Othr +++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Orgld +++++Othr +++++SchmeNm +++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Orgld +++++Othr +++++SchmeNm +++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.



Level	XML Element	Definition
	<p>+++++Orgld +++++Othr +++++Issr</p> <p>Cardinality: 0..1 Status: O Length: 1 ..35</p>	
C	<p>Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Prvtld</p> <p>ISO Index: 2.81 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Private Identification</b> XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. DK Definition: Unique and unambiguous identification of a person</p>
C	<p>Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Prvtld +++++DtAndPlcOfBirth</p> <p>Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Date And Place Of Birth</b> XML Name: DtAndPlcOfBirth ISO Definition: Date and place of birth of a person. DK Definition: Date and place of birth of a person.</p>
C	<p>Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Prvtld +++++DtAndPlcOfBirth +++++BirthDt</p> <p>Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Birth Date</b> XML Name: BirthDt ISO Definition: Date on which a person is born. DK Definition: Date of birth EPC-DK-Rules: To be allocated in the format YYYY-MM-DD (ISO 8601)</p>
C	<p>Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Prvtld +++++DtAndPlcOfBirth +++++PrvcOfBirth</p> <p>Cardinality: 0..1 Status: O Length: 1 ..35</p>	<p>ISO Name: <b>Province Of Birth</b> XML Name: PrvcOfBirth ISO Definition: Province where a person was born. DK Definition: Province where a person was born.</p>
C	<p>Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld +++++Prvtld +++++DtAndPlcOfBirth +++++CityOfBirth</p> <p>Cardinality: 1..1</p>	<p>ISO Name: <b>City Of Birth</b> XML Name: CityOfBirth ISO Definition: City where a person was born. DK Definition: City where a person was born.</p>

Level	XML Element	Definition
	Status: M Length: 1 ..35	
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth  Cardinality: 1..1 Status: M	ISO Name: <b>Country Of Birth</b> XML Name: CtryOfBirth ISO Definition: Country where a person was born. DK Definition: Country where a person was born. EPC-DK-Rules: country Code ISO 3166
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++PrvtId +++++Othr  Cardinality: 1..1 Status: M	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. DK Definition: Proprietary identification of a person
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++PrvtId +++++Othr +++++Id  Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a person. DK Definition: Unique and unambiguous identification of a person.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++PrvtId +++++Othr +++++SchmeNm  Cardinality: 0..1 Status: O	ISO Name: <b>Scheme Name</b> XML Name: SchmeNm ISO Definition: Name of the identification scheme. DK Definition: Name of the identification scheme.
<b>C</b>	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd  Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Name of the identification scheme, in a coded form as published in an external list. DK Definition: Name of the identification scheme, in a coded form as published in an external list. EPC-DK-Rules: Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 of the "DFÜ Agreement Ver. 3.0" document.
<b>C</b>	Document	ISO Name: <b>Proprietary</b>

Level	XML Element	Definition
	+CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld ++++++Prvtld ++++++Othr ++++++SchmeNm ++++++Prtry  Cardinality: 1..1 Status: M Length: 1 ..35	XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. DK Definition: Name of the identification scheme, in a free text form.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++ld ++++++Prvtld ++++++Othr ++++++Issr  Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the identification. DK Definition: Entity that assigns the identification.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++Purp  ISO Index: 2.86 Cardinality: 0..1 Status: O	ISO Name: <b>Purpose</b> XML Name: Purp ISO Definition: Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. DK Definition: Type of payment. UBS Example: <code>&lt;Purp&gt;                      &lt;Cd&gt;NETT&lt;/Cd&gt;                      &lt;/Purp&gt;</code>
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++Purp +++++Cd  ISO Index: 2.87 Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Underlying reason for the payment transaction, as published in an external purpose code list. DK Definition: In a coded form. EPC-DK-Rules: Only codes of the ISO 20022 ExternalPurposeCode list are permitted. Refer to chapter 2.3.2 In an account statement in MT940/942 format not all codes are represented. (Assignments of purpose codes to specific transaction codes (GVC) of MT940 refer to the subsequent table)
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++RmtInf  ISO Index: 2.98 Cardinality: 0..1 Status: O	ISO Name: <b>Remittance Information</b> XML Name: RmtInf ISO Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. DK Definition: Information that enables the matching, i.e. reconciliation, of a payment with the items that the payment is intended to settle, e.g. commercial invoices, in an account receivable system. EPC-DK-Rules: Either Structured or Unstructured (but not both), may be present. It is recommended to use Structured only in agreement with the payee. UBS Example: <code>&lt;RmtInf&gt;                      &lt;Ustrd&gt;unstructured remittance information&lt;/</code>

Level	XML Element	Definition
		<pre>Ustrd&gt; &lt;/RmtInf&gt;</pre>
<b>C</b>	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Ustrd  ISO Index: 2.99 Cardinality: 1..1 Status: M Length: 1 ..140	ISO Name: <b>Unstructured</b> XML Name: Ustrd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.  DK Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in an unstructured form.  EPC-DK-Rules: The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor.  In case of capital building fringe fortune (in German: VL) or capital building fringe fortune for retirement (in German: AVWL), this field has to be utilised as follows: „XXJ/contract number“. Please note: The VL/AVWL recipient's name can be assigned to the data element „Ultimate Creditor“ if necessary. See appendix 7.
<b>C</b>	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd  ISO Index: 2.100 Cardinality: 1..1 Status: M	ISO Name: <b>Structured</b> XML Name: Strd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.  DK Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in a structured form.  EPC-DK-Rules: We recommend not to use this option. We strongly recommend coming to an agreement with the creditor before allocating this field. The allocation of the creditor's structured reference to field Creditor Reference <Ref> according to ISO 11649 is an exception. The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), must not exceed 140 characters.
<b>C</b>	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf  ISO Index: 2.120 Cardinality: 0..1 Status: O	ISO Name: <b>Creditor Reference Information</b> XML Name: CdtrRefInf ISO Definition: Reference information provided by the creditor to allow the identification of the underlying documents.  DK Definition: Reference information provided by the creditor to allow the identification of the underlying documents. This data element group can contain "Structured Creditor Reference to Remittance Information" according to ISO 11649. In this case the field <Ref> has the following format: RF<checksum><21 characters maximum>  EPC-DK-Rules: The debtor's bank is not obliged to validate the contents of this element group.  UBS Example: <pre>&lt;RmtInf&gt;   &lt;Strd&gt;     &lt;CdtrRefInf&gt;       &lt;Ref&gt;RF98123456789012345678901&lt;/ Ref&gt;     &lt;/CdtrRefInf&gt;   &lt;/Strd&gt; &lt;/RmtInf&gt;</pre>
<b>C</b>	Document	ISO Name: <b>Type</b>

Level	XML Element	Definition
	+CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp  ISO Index: 2.121 Cardinality: 1..1 Status: M	XML Name: Tp ISO Definition: Specifies the type of creditor reference. DK Definition: Type of the reference
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ++++++CdOrPrtry  ISO Index: 2.122 Cardinality: 1..1 Status: M	ISO Name: <b>Code Or Proprietary</b> XML Name: CdOrPrtry ISO Definition: Coded or proprietary format creditor reference type. DK Definition: Specification of document type
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ++++++CdOrPrtry ++++++Cd  ISO Index: 2.123 Cardinality: 1..1 Status: M	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Type of creditor reference, in a coded form. DK Definition: Code to specify the document type EPC-DK-Rules: Only the code SCOR is allowed.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ++++++Issr  ISO Index: 2.125 Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the credit reference type. DK Definition: Issuer of the reference. UBS Notes: According EPC Rules, content of this field is not further processed. It will be ignored. However, if delivered, the element must still conform with the scheme.
<b>C</b>	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Ref  ISO Index: 2.126 Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Reference</b> XML Name: Ref ISO Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.  Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.  If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance

Level	XML Element	Definition
		<p>identification should be quoted in the end-to-end transaction identification.</p> <p>DK Definition: Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.</p> <p>EPC-DK-Rules: If the reference contains a check digit, the receiving bank is not obliged to check it and, in case of a failed check, the bank is entitled to continue further processing. When using the "Creditor Reference" according to ISO 11649, it is recommended to verify the checksum.</p>

# 3. Interbank limitation

Due to the fact that bank-to-customer reporting and "same-day urgent credit transfer" are still based on legacy standards like SWIFT format (MT940 / MT942 / MT103) it cannot be guaranteed that all information of a pain.001 payment order can be transmitted to the reports of the originator or the recipient. This affects the following data elements in particular:

Element	XML Tag	Restriction
Category Purpose	<CtgyPurp>	- Transmission of INTC / CORT for "same-day urgent credit transfer"
End-To-End Identification	<EndToEndId>	No transmission possible. We recommend the clients to indicate this ID under the unstructured remittance information using the code word ROC. In this case, end-to-end field may contain "not provided."
Ultimate Debtor	<UltmtDbtr>	No transmission possible.
Creditor Postal Address Country and Creditor Postal Address Address Lines	<Cdtr><PstlAdr><Ctry> and <Cdtr ><PstlAdr><AddrLine>	Name and structured addresses will be mapped into max. 4 x 35 unstructured address lines added with country code.
Ultimate Creditor	<UltmtCdtr>	No transmission possible.
Purpose Code	<Purp>	No transmission possible.
Remittance Information	<RmtInf>	A structured remittance information will be mapped into 4 x 35 digits unstructured remittance information.

UBS Europe SE  
P.O. Box 102042  
60020 Frankfurt/Main  
Germany

Phone +49 69 21790

This publication is for your information only and is not intended as an offer or a solicitation of an offer to purchase or sell any specific products and should not be treated as giving investment advice. All information and opinions as well as any indicated prices are valid only at the time of the preparation of the information and are subject to change due to market developments any time and without prior notice. We recommend consulting an investment or tax advisor or lawyer prior to your investment. Please be aware that the products presented in this publication may not fit to the personal investment objectives, portfolio and risk profile of every individual investor.

All information and opinions expressed in this publication were obtained from sources believed to be reliable. However, no representation or warranty, expressed or implied is made to their accuracy. Please note, that UBS Europe SE or other companies of the UBS group (or employees thereof) may purchase or sell any financial instruments or derivatives with a corresponding underlying mentioned in this publication. Furthermore, they can act as principal respectively agent or render consulting or other services to an issuer or to companies affiliated with an issuer.

This publication is targeted neither to citizens of the United States of America or of the United Kingdom nor to any persons who have permanent residence in those jurisdictions. With regard to the products presented in this publication solely the sales brochure is legally binding which can be received from UBS Europe SE, P.O. Box 102042, 60020 Frankfurt/Main, upon request.

This publication may neither be altered, copied nor reproduced without the prior written consent of UBS Europe SE.

© UBS 2019. All rights reserved.