

# ELECTRONIC BANKING OF UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA, A.S.

## MULTICASH

## SEPA CREDIT TRANSFER (PAIN.001.001.03) IMPORT FORMAT DESCRIPTION

June 2017

Life is full of ups and downs.  
We're there for both.

Welcome to  
 **UniCredit Bank**

Life is full of ups and downs.  
We're there for both.



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# 1. Introduction

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Dear Client,

We are pleased you have decided to use MultiCash, a modern electronic banking service designed specifically for corporate clients.

Internet banking services will enable you to manage your financial flows **simply, comfortably, securely and effectively** for 24 hours a day, 7 days a week.

This manual will guide you through SEPA Credit Transfer format description. Please note, that MultiCash SEPA payment modul (MC SPAWIN) is a prerequisite for SEPA Credit Transfer payment file import.

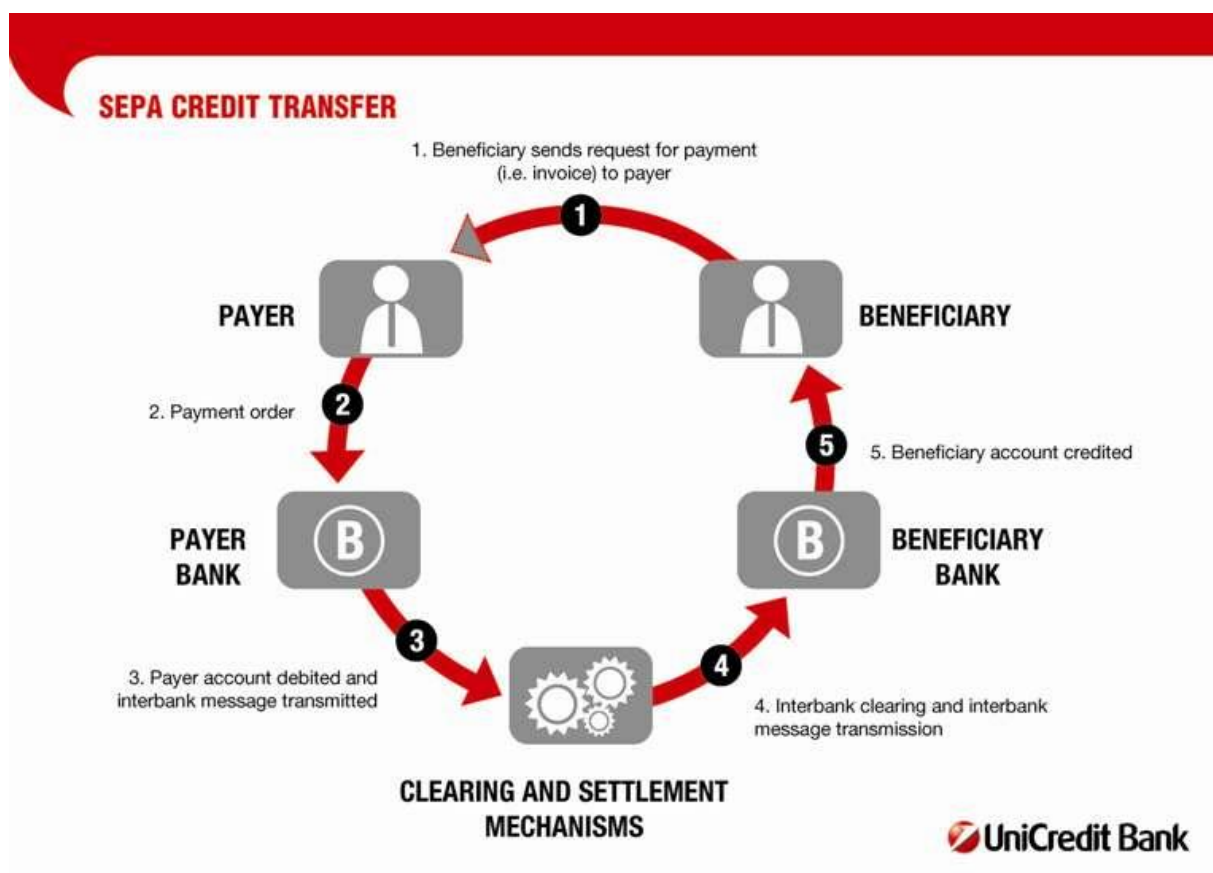
If you have any questions, you can contact us on every business day from 7.00 to 18.00, our technical assistance is available at the telephone number 221 210 011, or you can send an e-mail to [elbn@unicreditgroup.cz](mailto:elbn@unicreditgroup.cz).

UniCredit Bank Czech Republic and Slovakia, a.s.

## 2. SEPA Credit Transfer – basic description

A SEPA credit transfer is a euro-denominated noncash transfer of funds to a beneficiary (known as the “creditor” in the EPC’s SEPA mandates) initiated by a payer (known as the “debtor” in EPC mandates) through a payment order submitted to a bank electronically. A SEPA credit transfer has precisely defined requirements and is executed within SEPA countries between banks that have acceded to the SEPA Credit Transfer Scheme.

Since its launch on 28 January 2008, more than 4,577 banks from 32 countries have already joined in the execution of SEPA Credit Transfers. They represent more than 95% of payment transactions in SEPA countries. UniCredit Bank Czech Republic and Slovakia, a.s. was among the first banks in the Czech Republic to offer SEPA credit transfers to its clients.



## 3. Main features of SEPA Credit Transfer

- Payment is in Euro.
- The beneficiary's account number must be entered in IBAN format.
- The beneficiary's bank is identified by the valid BIC code.
- The beneficiary's bank has accepted the conditions for processing SEPA credit transfers.
- Transparency of fees – The shared-fees system (SHA=SLEV) is applied, meaning the beneficiary and payer pay the fees of their own banks.

## 4. Advantages of SEPA Credit Transfer

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- Payment (without conversion) is always delivered to the beneficiary no later than on the following banking day.
- The transfer amount is not limited.
- The entire transferred amount is credited to the beneficiary's account; fees are settled separately.
- Payment processing takes place under uniform, standardised conditions.
- The payment format contains an additional text field in which the payer may give additional information.
- The new XML data format of payments allows more data to be transferred.

## 5. How to import SEPA Credit Transfer into MultiCash

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- The user can import the file into the MultiCash by use of option „**Payment orders / Import payment order files**“ in „**SEPA Payments**“ module (recommended version of this module is 3.20.024 or higher). In table „**Select payment**“ choose please the file with SEPA Credit Transfer payment items and than file type – we recommend to use option „**Payment order files**“. Than click on button „**Open**“.
- **File extension which the file name may include:**
- Recommended file extension for the file containing SEPA Credit Transfer payment is \*.xml, \*.cct, \*.ccu or \*.txt extension. MultiCash also accept files with any postfix and without postfix.

## 6. Allowed character set

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Please note that within the fields of the XML only the following characters are allowed to use:

Permitted Character Code	Character	Hex Code
numeric characters	0 to 9	X'30' -X'39'
capital characters	A to Z	X'41' -X'5A'
small characters	a to z	X'61' -X'7A'
apostrophe	"'"	X'27'
colon	":"	X'3A'
question mark	"?"	X'3F'
comma	","	X'2C'
minus	"-"	X'2D'
blank character	" "	X'20'
left bracket	"("	X'28'
plus sign	"+"	X'2B'
period	"."	X'2E'
right bracket	")"	X'29'
slash	"/"	X'2F'

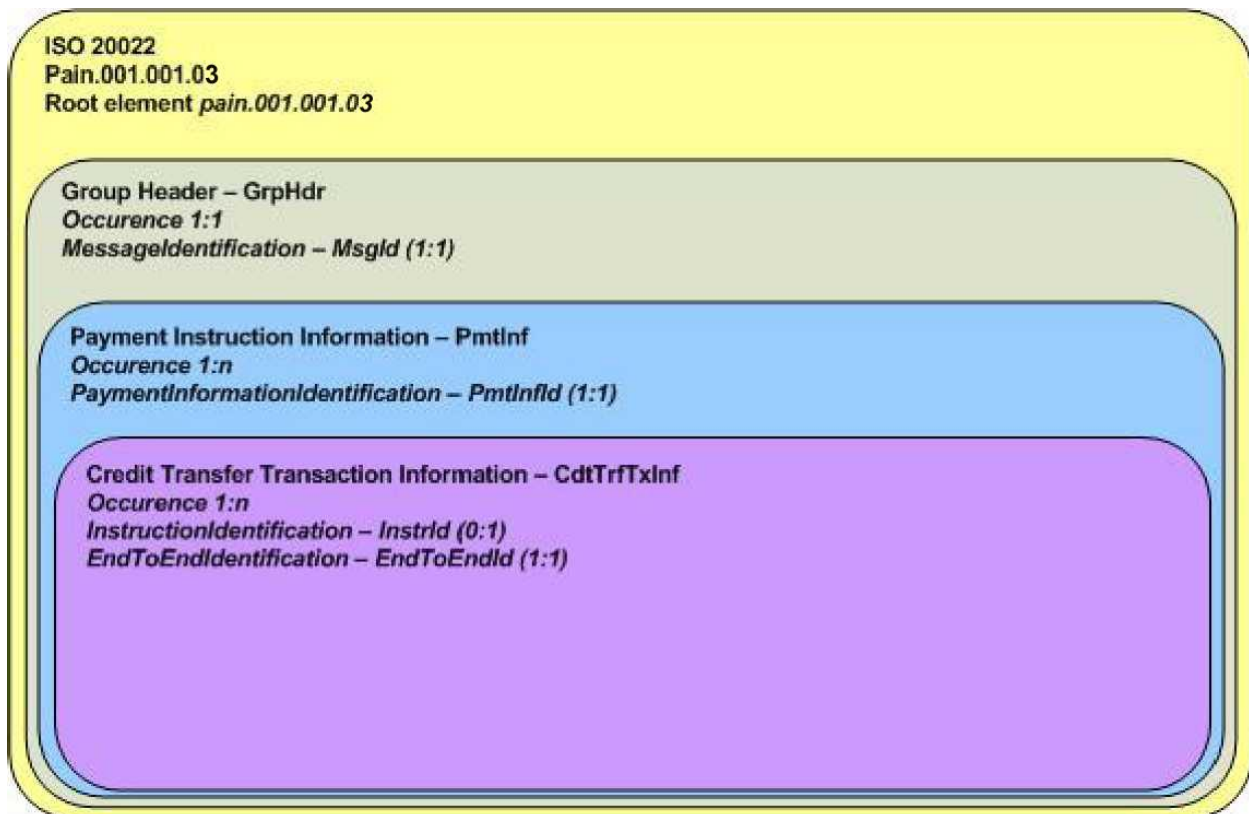
## 7. Element occurrence

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Element occurrence is defined by the following parameters:

Min. occurrence	:	Max. occurrence
0 = optional	:	1 = once
1 = mandatory	:	2 = twice
	:	n = unbounded

## 8. Structure of the ISO 20022 payment



It is important to understand that some of the information within these Pain messages apply to the whole message, to a certain bulk or to a single transaction, depending on the information level.



## 9. General information

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### Group Header

Within the Group Header (Tag <GrpHdr>) all information related to the whole file are to be found. The most important ones are:

- Message Identification <MsgId>, mandatory (1:1):  
This Id is used to identify the message and should be unique to the submitter of the message for a predefined period of time. It is a point-to-point reference between the instructing party and the next party in the chain.
- Creation Date Time <CreDtTm>, mandatory (1:1):  
Date and time at which the message was created.
- Number of Transactions <NbOfTx>, mandatory (1:1):  
Number of all transactions contained within this message / file.
- Control Sum <CtrlSum>, optional (0:1):  
Contains the sum of all instructed amounts of all transactions within this message regardless of the currency of the single transaction.
- Initiating Party <InitgPty>, mandatory (1:1):  
Party that initiates the payment, e.g. a service bureau or a dedicated payment factory. Does not need to be the account holder and is not forwarded in the payments process.

There are some more fields which may be used by the instructing party. For further details please refer to the ISO 20022 maintenance guide, available at [www.iso20022.org](http://www.iso20022.org).

### Payment Information

Within the Payment Information (Tag <PmtInf>) typically a bulk of payments is stated. One Pain.001.001.03 messages may contain an unbounded number of <PmtInf> blocks but does have to have at least one occurrence (1:n). Each PmtInf is dedicated to one account and one requested execution date. The most important tags to be used by the instructing party are:

- Payment Information Identification <PmtInfId>, mandatory (1:1):  
Used to identify a specific bulk within the file when being processed.  
NOTE: Specific processing in MCH – the value is filled by MCH during generation of output file.
- Payment Method <PmtMtd>, mandatory (1:1):  
Used to further specify the type of the transaction. MultiCash only accept Credit Transfers, code 'TRF'.
- Payment Type Information <PmtTpInf>, obligatory (0:1):  
Is a set of elements that is used to further specify the type of payments in this respective PmtInf block.
  - Instruction Priority <InstrPrty>, optional (0:1):  
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. In case, when code **HIGH** will be used, SEPA Credit transfer will be processed like an Express Payment (received by the Bank to 13:00 on due date will be processed on the same business day). This means the payment will be credited to the beneficiary bank and then to the beneficiary on the same business day. In case, when code **NORM** will be used, SEPA Credit transfer will be processed like a Standard Payment.
  - Service Level <SvcLvl>, mandatory (1:1):  
Agreement under which the instructions should be processed, as defined in the "ExternalServiceLevel1Code" ([www.iso20022.org](http://www.iso20022.org)). Banking service MultiCash support **SEPA** or **URGP** code. In case, when code **URGP** will be used, SEPA Credit transfer will be processed like an Express Payment (received by the Bank to 13:00 on due date will be processed on the same business day). This means the payment will be credited to the beneficiary bank and then to the beneficiary on the same business day.

- Requested Execution Date <ReqdExctnDt>, mandatory (1:1):  
Specifies the day when the transaction shall be executed by the instructed party (the date when the debtor's account has to be debited). In case this is not a working day the instructed party shall process the instruction on the next possible day.
- Debtor <Dbtr>, mandatory (1:1):  
Party that owes an amount of money to the creditor, usually account holder. There are certain elements to further specify the debtor, e.g. Id fields etc.
- Debtor Account <DbtrAcct>, mandatory (1:1):  
Element group that provides the account that has to be debited with the instructed amount. Account must be provided as an IBAN.
- Debtor Agent <DbtrAgt>, mandatory (1:1):  
Element group that specifies the account holding institution as a BIC identification.
- Charge Bearer <ChrgBr>, optional (0:1):  
Used to indicate which party/parties will bear the charges associated with the processing of the transactions. Only **SLEV** is allowed.

### Credit Transfer Transaction Information

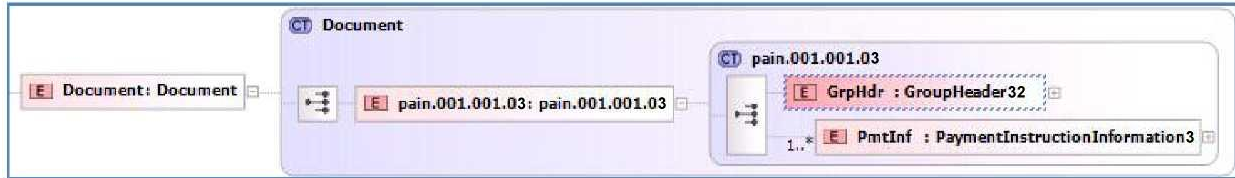
The Credit Transfer Transaction Information <CdtTrfTxInf> describes the individual transactions within a PmtInf block. Theoretically the number of occurrences is unbounded (1:n), but due to some technical issues the receiving institution may limit the number of occurrences per PmtInf block. It is recommended import max 99.999 occurrences.

The important information within the CdtTrfTxInf are:

- Payment Identification <PmtId>, mandatory (1:1):  
Element group that uniquely identifies the individual transaction. May contain a Instruction Identification <InstrId> (0:1) which is a point-to-point reference and must contain a End To End Identification <EndToEndId> (1:1) which is transported without any amendments throughout the whole processing cycle.
- Amount <Amt>, mandatory (1:1):  
Element group that specifies the instructed amount. Must be provided as an amount with currency EUR.
- Creditor Agent <CdtrAgt>, mandatory (1:1):  
Used to specify the beneficiary's account holding institution. Must consist of a BIC.
- Creditor <Cdtr>, mandatory (1:1): Specifies the beneficiary (e.g. Name, address, organisation or private identification etc.).
- Creditor Account <CdtrAcct>, mandatory (1:1):  
Used to specify the creditor's account with the account holding institution. Creditor's account must be filled in in IBAN format.
- Remittance Information <RmtInf>, optional (0:1):  
Group of elements used to describe the payment for the beneficiary more in detail. Please refer to [www.iso20022.org](http://www.iso20022.org) for a detailed description of the various elements within the RmtInf.  
We recommend to use it with unstructured format.

## 10. Implementation of the pain.001.001.03 for MultiCash – SEPA Credit transfer

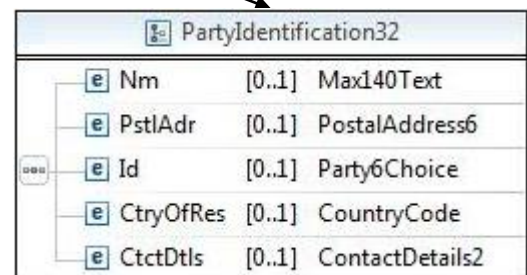
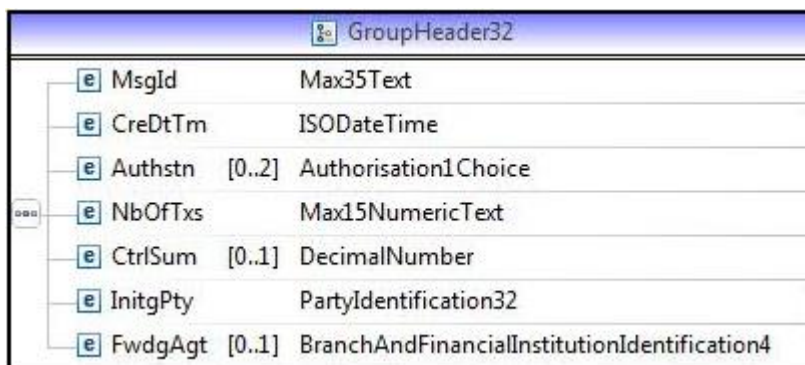
Root:



### Group Header

The Group Header <GrpHdr> consists of the following elements:

Element name	Occurrence	Format	Comments
MsgId	1:1	Max35Text	Unique message identification
CreDtTm	1:1	ISODateTime	Timestamp when the message had been created
Authstn	0:2	Complex element Authorisation1Choice	Not supported
NbOfTx	1:1	Max15NumericText	Number of all individual transactions within this message/file
CtrlSum	0:1	DecimalNumber	Sum of all instructed amounts in this message, irrespective of the currencies (SEPA Credit Transfer support only EUR currency).
InitgPty	1:1	Complex element PartyIdentification32	Party that created the message, at least the name has to be provided. In general we recommend not to use other elements than the name except where necessary due to local practices
FwdgAgt	0:1	Complex element BranchAndFinancialInstitutionIdentification4	Not supported



## Payment Information

The Payment Information <PmtInf> may be repeated unbounded, but has to be present at least once. MultiCash does support the usage of the following elements:

PaymentInstructionInformation3		
e	PmtInfId	Max35Text
e	PmtMtd	PaymentMethod3Code
e	BtchBookg	[0..1] BatchBookingIndicator
e	NbOfTxs	[0..1] Max15NumericText
e	CtrlSum	[0..1] DecimalNumber
e	PmtTpInf	[0..1] PaymentTypeInformation19
e	ReqdExctnDt	ISODate
e	PoolgAdjstmntDt	[0..1] ISODate
e	Dbtr	PartyIdentification32
e	DbtrAcct	CashAccount16
e	DbtrAgt	BranchAndFinancialInstitutionIdentification4
e	DbtrAgtAcct	[0..1] CashAccount16
e	UltmtDbtr	[0..1] PartyIdentification32
e	ChrgBr	[0..1] ChargeBearerType1Code
e	ChrgsAcct	[0..1] CashAccount16
e	ChrgsAcctAgt	[0..1] BranchAndFinancialInstitutionIdentification4
e	CdtTrfTxInf	[1..*] CreditTransferTransactionInformation10

Element name	Occurrence	Format	Comments
PmtInfId	1:1	Max35Text	Used to identify a specific bulk within the file when being processed. Specific processing in MCH – the value is filled by MCH during generation of output file.
PmtMtd	1:1	PaymentMethod3Code	Only usage of 'TRF' is allowed.
PmtTpInf	0:1	Complex element PaymentTypeInformation19	Set of elements used to further specify the type of transaction. Here can be provided Service Level "SEPA" or "URGP (urgent priority of all payment orders in this respective PmtInf block). Also it is possible to define here Instruction Priority in this respective PmtInf block - code "HIGH" or "NORM".
ReqdExctnDt	1:1	ISODate	Booking day when the instructed institution shall debit the customer's account.
Dbtr	1:1	Complex element PartyIdentification32	Party that owes an amount of money to the creditor. There are certain elements to further specify the debtor, e.g. ID fields etc.
DbtrAcct	1:1	Complex element CashAccount16	Account that will be debited with the transactions amount. IBAN requested.
DbtrAgt	1:1	Complex element BranchAndFinancialInstitution Identification4	Debtor's financial institution. BIC requested.
ChrgBr	1:1	ChargeBearerType1 Code	Only SLEV is allowed
CdtTrfTxInf	1:n	Complex element CreditTransferTransaction Information10	Set of elements used to provide information on the individual transaction(s) included in the message.

## Credit Transfer Transaction Information

The CreditTransferTransactionInformation <CdtTrfTxInf> block must be present at least once, and can be repeated unlimited. All single transaction information are specified within this block, that is beneficiary's data, instructed amount and currency and so on.

CreditTransferTransactionInformation10		
e	PmtId	PaymentIdentification1
e	PmtTpInf	[0..1] PaymentTypeInformation19
e	Amt	AmountType3Choice
e	XchgRateInf	[0..1] ExchangeRateInformation1
e	ChrgBr	[0..1] ChargeBearerType1Code
e	ChqInstr	[0..1] Cheque6
e	UltmtDbtr	[0..1] PartyIdentification32
e	IntrmyAgt1	[0..1] BranchAndFinancialInstitutionIdentification4
e	IntrmyAgt1Acct	[0..1] CashAccount16
e	IntrmyAgt2	[0..1] BranchAndFinancialInstitutionIdentification4
e	IntrmyAgt2Acct	[0..1] CashAccount16
e	IntrmyAgt3	[0..1] BranchAndFinancialInstitutionIdentification4
e	IntrmyAgt3Acct	[0..1] CashAccount16
e	CdtrAgt	[0..1] BranchAndFinancialInstitutionIdentification4
e	CdtrAgtAcct	[0..1] CashAccount16
e	Cdtr	[0..1] PartyIdentification32
e	CdtrAcct	[0..1] CashAccount16
e	UltmtCdtr	[0..1] PartyIdentification32
e	InstrForCdtrAgt	[0..*] InstructionForCreditorAgent1
e	InstrForDbtrAgt	[0..1] Max140Text
e	Purp	[0..1] Purpose2Choice
e	RgltryRptg	[0..10] RegulatoryReporting3
e	Tax	[0..1] TaxInformation3
e	RltdRmtInf	[0..10] RemittanceLocation2
e	RmtInf	[0..1] RemittanceInformation5

Element name	Occurrence	Format	Comments
PmtId	1:1	Complex element PaymentIdentification1	Used to uniquely identify the single transaction
PmtTpInf	0:1	Complex element PaymentTypeInformation	To be defined in PmtTpInf level
Amt	1:1	Complex element AmountType3Choice	Instructed amount, only in EUR currency
XchgRateInf	0:1	Complex element ExchangeRateInformation1	Not supported
ChrgBr	0:1	ChargeBearerType1Code	To be defined in PmtTpInf level
ChqInstr	0:1	Complex element Cheque6	Not supported
UltmtDbtr	0:1	Complex element PartyIdentification32	Not supported
IntrmyAgt1	0:1	Complex element BranchAndFinancial InstitutionIdentification4	Not supported
IntrmyAgt1Acct	0:1	Complex element CashAccount16	Not supported

Element name	Occurrence	Format	Comments
IntrymAgt2	0:1	Complex element BranchAndFinancial InstitutionIdentification4	Not supported
IntrmyAgt2Acct	0:1	Complex element CashAccount16	Not supported
IntrymAgt3	0:1	Complex element BranchAndFinancial InstitutionIdentification4	Not supported
IntrmyAgt3Acct	0:1	Complex element CashAccount16	Not supported
CdtrAgt	1:1	Complex element BranchAndFinancial InstitutionIdentification4	BIC requested for SEPA
CdtrAgtAcct	0:1	Complex element CashAccount16	Not supported
Cdtr	1:1	Complex element	Specifies the beneficiary Beneficiary's name must match the reality. Otherwise it will cause delay with payment order processing in UniCredit Bank or rejecting in partners bank.
CdtrAcct	1:1	Complex element CashAccount16	Specifies the beneficiary's account as IBAN identification.
UltmtCdtr	0:1	Complex element PartyIdentification32	Not supported
InstrForCdtrAgt	0:n	Complex element InstructionForCreditor Agent1	Not supported
InstrForDbtrAgt	0:1	Max140Text	Not supported
Purp	0:1	Complex element Purpose2Choice	Not supported
RgltryRptg	0:10	Complex element RegulatoryReporting3	Not supported
Tax	0:1	Complex element TaxInformation3	Not supported
RltRmtInf	0:10	Complex element RemittanceLocation2	Not supported
RmtInf	0:1	Complex element RemittanceInformation5	Remittance information Used to provide the beneficiary with additional information related to the specific instruction. It is recommend to use it with unstructured format.



## 11. MultiCash filling instructions

Element name	Occurrence	Format	Comments
PmtInf	1:1	Complex element PaymentInstructionInformation3	Payment information
PmtInfId	1:1	Max35Text	Used to identify a specific bulk within the file when being processed. Value automatically filled / refilled by MultiCash during generation of output file
PmtMtd	1:1	PaymentMethod3Code	Only usage of 'TRF' is allowed
PmtTpInf	1:1	Complex element PaymentTypeInformation19	Set of elements used to further specify the type of transaction. Here can be provided Service Level "SEPA" or "URGP (urgent priority of all payment orders in this respective PmtInf block). Also it is possible to define here Instruction Priority in this respective PmtInf block - code "HIGH" or "NORM".
+InstrPrty	0:1	Priority2Code	Instruction Priority 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. In case, when code HIGH will be used, SEPA Credit transfer will be processed like an Express Payment (received by the Bank to 13:00 on due date will be processed on the same business day). This means the payment will be credited to the beneficiary bank and then to the beneficiary on the same business day. In case, when code NORM will be used, SEPA Credit transfer will be processed like a Standard Payment.
+SvcLvl	0:1	Complex Element ServiceLevel8Choice	Service Level
++Cd	1:1	ExternalServiceLevel1Code	Allowed is SEPA or URG code. In case, when code URG will be used, SEPA Credit transfer will be processed like an Express Payment (received by the Bank to 13:00 on due date will be processed on the same business day). This means the payment will be credited to the beneficiary bank and then to the beneficiary on the same business day.
ReqdExctnDt	1:1	ISODate	Date Booking day when the instructed institution shall debit the customer's account, up to max. 90 days in the future
Dbtr	1:1	Complex element PartyIdentification32	Account holder details
+Nm	1:1	Max140Text	Debtor name must be provided. It is necessary to fill in at least part of first 35 characters. Only first 70 characters shall be used.
+PstlAdr	0:1	Complex element PostalAddress6	Used to provide address details of account holder
++Ctry	0:1	Country Code	Used to provide country of residence of the account holder
++Adrlne	0:7	Max70Text	Used to provide Street and Town of account holder. MultiCash application will use first 35 characters of first element (Adrlne) like Stret and from second element first 35 characters like Town.
+Id	0:1	Complex element Party6Choice	Debtor ID Unique and unambiguous way of identifying an organisation or an individual person. If Id element is used, than OrgId or PrvtId must be also used.
++OrgId	0:1 or 1:1	Complex element OrganisationIdentification4	Organisation Unique and unambiguous way of identifying an organisation. This message item is composed of the various <b>Organisation Identification</b> elements (for details please see table „Organisation identifications details“). If OrgId element is used, than also one of complex element from table „Organisation identification details“ must be also used.
++PrvtId	0:1 or 1:1	Complex element PersonIdentification5	Private Unique and unambiguous identification of a person, eg, passport. This message item is composed of the various <b>Person Identification</b> elements (for details please see table „Private identifications details“). If PrvtId element is used, than also one of complex element from table „Private identification details“ must be also used.

Element name	Occurrence	Format	Comments
DbtrAcct	1:1	Complex element CashAccount16	Payer account
+Id	1:1	Complex element AccountIdentification4Choice	Specifies the account details
++IBAN	1:1	IBAN2007Identifier	Only usage of IBAN is allowed
DbtrAgt	1:1	Complex element BranchAndFinancialInstitution Identification4	Debtor's agent BIC requested.
+FinInstnId	1:1	Complex element FinancialInstitutionIdentification7	Specifies the agent's details
++BIC	1:1	BICIdentifier	Must be provided, only usage of BIC is allowed (BACXZPP)
CdtTrfTxInf	1:n	Complex element CreditTransferTransactionInformation10	Contains the single payment instructions
+PmtId	1:1	Complex element PaymentIdentification1	Used to uniquely identify the single payment
++InstrId	0:1	Max35Text	Instructing party's reference
++EndToEndId	1:1	Max35Text	End-to-End Ref. Transaction reference which is transported without any amendments throughout the whole processing cycle.
+Amt	1:1	Complex element AmountType3Choice	Contains the instructed amount
++InstAmt	1:1	ActiveOrHistoricCurrencyCode	Currency and Amount Instructed amount, only currency "EUR" is allowed. Amount must be set like 0.01 or higher. Maximal value is 999999999.99. This data type must be used with the following XML Attribute: Currency (CCy) which is typed by ActiveOrHistoricCurrency Code.
+CdtrAgt	1:1	Complex element BranchAndFinancialInstitution Identification4	Used to specify the creditor's account holding bank
++FinInstnId	1:1	Complex element FinancialInstitutionIdentification7	Specifies the creditor bank's details
+++BIC	1:1	BICIdentifier	SWIFT / BIC BIC identifier must be provided
+Cdtr	1:1	Complex element PartyIdentification32	Used to provide beneficiary's details
++Nm	1:1	Max140Text	Payee Creditor name must be provided. It is necessary to fill in at least part of first 35 characters. Only first 70 characters shall be used. Beneficiary's name must match the reality. Otherwise it will cause delay with payment order processing in UniCredit Bank or rejecting in partners bank.
++PstlAdr	0:1	Complex element PostalAddress6	Address Used to provide address details of beneficiary
+++Ctry	0:1	CountryCode	Resident of Used to provide country of residence of the account holder
+++AdrLine	0:7	Max70Text	Used to provide Street and Town of account holder.  - Max. accepted occurrence is 0:2 – more than 2 occurrence will be not transferred into the bank system - MultiCash application will use first 35 characters of first element (Adrline) like Stret and from second element first 35 characters like Town.
++Id	0:1	Complex element Party6Choice	Creditor ID Unique and unambiguous way of identifying an organisation or an individual person. If Id element is used, than OrgId or PrvtId must be also used.
+++OrgId	0:1 or 1:1	Complex element OrganisationIdentification4	Organisation Unique and unambiguous way of identifying an organisation. <i>This message item is composed of the various <b>Organisation Identification</b> elements (for details please see table „Organisation identifications details“).</i> If OrgId element is used, than also one of complex element from table „Organisation identification details“ must be also used.



Element name	Occurrence	Format	Comments
+++PrvtId	0:1 or 1:1	Complex element PersonIdentification5	Private Unique and unambiguous identification of a person, eg, passport. <i>This message item is composed of the various <b>PersonIdentification</b> elements (for details please see table „Private identifications details“).</i> If PrvtId element is used, than also one of complex element from table „Private identification details“ must be also used.
+CdtrAcct	1:1	Complex element CashAccount16	Used to specify the creditor's account
++Id	1:1	Complex element AccountIdentification4Choice	Detailed account information, provided as IBAN account identification
++IBAN	1:1	IBAN2007Identifier	For SEPA Credit Transfer is providing of IBAN mandatory
+RmtInf	0:1	Complex element RemittanceInformation5	Remittance Information Either Ustrd or Strd may be used, but not both of them. We propose to use Ustrd
++Ustrd	0:1	Max140Text	Used to provide further information useful for the recipient.
++Strd	0:1	Complex element StructuredRemittanceInformation7	Not to be used

## Organisation Identification elements

Element name	Occurrence	Format	Comments
BICorBEI	0:1	Complex element AnyBICIdentifier (8 or 11 characters)	<b>BIC</b> (Bank Identifier Code) Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Customer No.</b> Number assigned by an issuer to identify a customer. Number assigned by a party to identify a creditor or debtor relationship.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	Value 'CUST' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text (GS1GLN Identifier (13 characters))	<b>EANGLN/GS1GLN</b> (Global Location Number) Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to GS1 numbering scheme rules. The number is used to retrieve detailed information that is linked to it.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	Value 'GS1G' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Employer Identification No.</b> Number assigned by a registration authority to an employer.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	Value 'EMPL' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text (DUNS Identifier (9 characters))	<b>DUNS</b> (Data Universal Numbering System) Data Universal Numbering System. A unique identification number provided by Dun & Bradstreet to identify an organization.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	Value 'DUNS' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Bank party identification</b> Unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	Value 'BANK' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Tax Identification</b> Number assigned by a tax authority to an entity.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	Value 'TXID' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	<b>Proprietary Identification</b> Unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Identification Unique and unambiguous identifier for an organisation that is allocated by an institution.
+Issr	0:1	Max35Text	Issuer - Entity that assigns the identification.

## Person Identification elements

Element name	Occurrence	Format	Comments
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Drivers licence No.</b> Number assigned by a license authority to a driver's license.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	Value 'DRLC' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Customer No.</b> Number assigned by an agent to identify its customer.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	Value 'CUST' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Social Security No.</b> Number assigned by a social security agency.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	Value 'SOSE' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Alien Security No.</b> Number assigned by a government agency to identify foreign nationals.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	Value 'ARNU' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Passport No.</b> Number assigned by a passport authority to a passport.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	Value 'CCPT' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Tax Identification No.</b> Number assigned by a tax authority to an entity.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	Value 'TXID' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Identity Card No.</b> Number assigned by a national authority to an identity card.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	Value 'NIDN' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	<b>Employer Identification No.</b> Number assigned to an employer by a registration authority.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	Value 'EMPL' must be filled in.
DtAndPlcOfBirth	0:1	Complex element DateAndPlaceOfBirth	<b>Date and Place of Birth</b> Date and place of birth of a person.
+BirthDt	1:1	ISO Date (YYYY-MM-DD)	Birth Date Date on which a person is born.
+PrvcOfBirth	0:1	Max35Text	Province of birth Province where a person was born.
+CityOfBirth	1:1	Max35Text	City of birth City where a person was born.
+CtryOfBirth	1:1	Country code (2 characters)	Country of birth Country where a person was born.

Element name	Occurrence	Format	Comments
Othr	0:1	Complex element GenericPersonIdentification1	<b>Other Identification</b> Identifier issued to a person for which no specific identifier has been defined.
+Id	1:1	Max35Text	Identification Identifier issued to a person for which no specific identifier has been defined.
+Issr	1:1	Max35Text	Issuer Entity that assigns the identification.

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