

Usage Guideline

HSBC_pain.001.001.03_SEPA_Instant_CreditTransfer

HSBC_ConnectDigital_pain.001.001.03_SEPA_Classic_and_Instant_CreditTransfer

This document describes a usage guideline restricting the base message pain.001.001.03. You can also consult this [information online](#).

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Message Functionality

Collection Description

HSBC_ConnectDigital_pain.001.001.03_SEPA_Classic_and_Instant_CreditTransfer ([link](#))

Usage Guideline Description

HSBC_pain.001.001.03_SEPA_Instant_CreditTransfer ([link](#))

SEPA Credit Transfers are supported for payments within and between the following countries (for non-Euro countries please verify take-up of SEPA payments with your Implementation Manager):

Euro area countries (19)

Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain,

EU Member States with currencies other than the euro (9)

Bulgaria, Croatia, Czech Republic, Denmark, Hungary, Poland, Romania, Sweden, United Kingdom

Non-EU countries & principalities (8)

Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland, Vatican City, Albania, Montenegro, North Macedonia, Moldova, and Serbia

Please follow the link below for additional information -

<https://www.europeanpaymentscouncil.eu/document-library/other/epc-list-sepa-scheme-countries>

Please note that you can only initiate payments in HSBC Connect or HSBCnet File Upload debiting HSBC accounts in the following countries:

· United Kingdom, Belgium, Ireland, Netherlands, France, Germany, Spain, Italy, Malta, Greece, Czech Republic, Poland, Luxembourg and Switzerland

The SEPA Credit Transfer (SCT) payment instrument is exclusively used for transfers of monies in Euro (EUR). All accounts are identified via an International Bank Account Number (IBAN). Charges are always shared between ordering party and beneficiary; in the payment message this should not be specified.

SCT's are classified as ACH payments and will be processed as a batch of payments (i.e. one debit / multiple credits).

Each file will be validated to ensure it is syntactically correct against ISO 20022 XML

standards. Structural validation for the file will be carried out using a pre-defined XML 'schema' (in the form of an 'XSD' file) Any failure of syntax will result in the whole file being rejected. Examples of syntax validation failures are:

- Mandatory Tags missing
- OR conditions are not met
- Tags being provided in the incorrect order
- Data in a field exceeding the maximum length
- Data provided in a field in a format that do not conform to the data type (e.g. date formats)

Characters must be encoded using UTF-8. ISO 20022 has decided to restrict to only UTF-8 based on the fact that it is the most efficient (length-wise) way to transport characters.

SEPA payments allow the following characters, please do not provide characters outside this list.

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' +
Space

In accordance with EPC guidelines (see EPC132-08 published by the European Payments Council), references, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set
- Content must not start or end with a '/'
- Content must not contain '/'s

Outline

The HSBC_pain.001.001.03_SEPA_Instant_CreditTransfer message is composed of 2 building blocks

a - Group Header

Set of characteristics shared by all individual transactions included in the message.

b - Payment Information

Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

About this document

Legend

Abbreviation	Term	Description
X	Excluded	An optional field or element must not be populated.
I	Ignored	A field or element could be populated but is ignored by the receiver.
[x..y]	Multiplicity	A field or element multiplicity has changed.
FV	Fixed Value	A field or element must contain a given value.
T/C	Type / Code Change	A user-defined datatype replaces an existing simple datatype.
A	Element Added	A field or element has been added.

Header	Description
Index	Element reference
LvL	Element nesting in tree hierarchy
Name	Element name
XML Tag	Element XML tag
Mult	Element multiplicity
Type / Code	Element formatting
Rest	Restriction type
Additional details	Other restriction specifics

Type/Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	maximum (L) length, minimum length is 0	test{10}
m <= decimal <= M	minimum (m) and maximum (M) values	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) number of digits	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	0	Customer Credit Transfer Initiation V03 (pain.001.001.03)	<CstmrCdtTrfInin>				
1.0	1	Group Header	<GrpHdr>	[1..1]			
1.1	2	Message Identification	<MsgId>	[1..1]	text{1,35}		Comment: An unique value should be provided for a minimum period of 3 months. This is configurable on Connect Digital Profile.
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		Rules: R1 ----- Comment: The Creation Date must not be more than 5 days prior to the submission date.
1.3	2	Authorisation	<Authstn>	[0..2]	Choice	[0..1]	Comment: If no authorisation code is provided then HSBC will default the authorisation type to Pre-Authorised.
1.4	3	Code	<Cd>	[1..1]	text		
	4	Pre Authorised File			AUTH		
	4	File Level Authorisation Details			FDET		
	4	File Level Authorisation Summary			FSUM		
	4	Instruction Level Authorisation			ILEV		
1.6	2	Number Of Transactions	<NbOfTxes>	[1..1]	text [0-9]{1,15}		Rules: R2 ----- Comment: Total of all individual amounts included in the message, irrespective of currencies.
1.7	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		Rules: R3

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
1.8	2	Initiating Party	<InitgPty>	[1..1]			Comment: Please note that as per XML standards the Initiating Party is mandatory and some information must be provided to ensure that the schema validation is successful. You have the option to provide any of the fields below. Initiating Party Name - This is the name of the party initiating the payment. Other Identification - This is the ABC/PIC/SIRT ID under /InitgPty/Id/OrgId/Othr/Id/ or BIC - This is the BIC of the organisation initiating the payment /InitgPty/Id/OrgId/BICorBEI/ or Please contact your integration manager to on the values to be populated in the Customer ID.
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}		Comment: Provide the initiating party's name in this field.
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			
9.1.2	4	Address Type	<AdrTp>	[0..1]	text		
	5	Postal			ADDR		
	5	PO Box			PBOX		
	5	Residential			HOME		
	5	Business			BIZZ		
	5	Mail To			MLTO		
	5	Delivery To			DLVY		
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}		
9.1.4	4	Sub Department	<SubDept>	[0..1]	text{1,70}		
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}		
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}		
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}		
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}		
9.1.12	3	Identification	<Id>	[0..1]	Choice		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Comment: Provide the initiating party's BIC in this field.
9.1.15	5	Other	<Othr>	[0..*]		[0..1]	Comment: Provide the initiating party's ABC or PIC or SIRT ID in this field. Please contact your client integration manager for these values.
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}		Comment: This field can be populated with the PIC ID or ABC ID or SIRT ID Connect Digital customers can provide the PIC ID in this field. Connect Legacy customers can provide their ABC ID or SIRT ID in this field. Please consult your Client Integration contact for values to be populated in this field.
9.1.17	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.21	4	Private Identification	<PrvtId>	[1..1]			
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.34	3	Contact Details	<CtctDtls>	[0..1]			
1.9	2	Forwarding Agent	<FwdgAgt>	[0..1]			
2.0	1	Payment Information	<PmtInf>	[1..*]			Rules: R4, R5
2.1	2	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}		Comment: This is the batch reference of the payment which will be displayed on the bank Statements and Acknowledgement.
2.2	2	Payment Method	<PmtMtd>	[1..1]	text		Comment: Only "TRF" is allowed.
	3	Credit Transfer			TRF		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.3	2	Batch Booking	<BtchBookg>	[0..1]	boolean		Comment: Please note that this field will currently be ignored for SEPA Instant and all payments in a batch will be bulk debited by the system. Users must be able to see batch reference to reconcile their bulk debits.
2.4	2	Number Of Transactions	<NbOfTx>	[0..1]	text [0-9]{1,15}		Rules: R6 ----- Comment: Number of transactions will be validated and must match the total number of transactions in the batch.
2.5	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		Comment: This is the hash total of all payment amounts regardless of currency in Instructed Amount and Equivalent amount. If included amount must have 2 decimal places.
2.6	2	Payment Type Information	<PmtTplnf>	[0..1]			Comment: Provide Service Level only at PaymentInformation.
2.7	3	Instruction Priority	<InstrPrty>	[0..1]	text	I	
2.8	3	Service Level	<SvcLvl>	[0..1]	Choice	[1..1]	Comment: Please provide this section and include SEPA in the Code field.
2.9	4	Code	<Cd>	[1..1]	text{1,4}	FV T/C	Rules: R4, R5 ----- Comment: Only value SEPA is allowed in this field. ----- FixedValue: SEPA ----- Type Changed: One of the following code values must be used: SEPA (Single Euro Payments Area)
	5	Single Euro Payments Area			SEPA		
2.11	3	Local Instrument	<LclInstrm>	[0..1]	Choice		Comment: It is important to provide this section for SEPA instant. Please provide INST in the Code field in this section to make SEPA instant payments.
2.12	4	Code	<Cd>	[1..1]	text{1,35}		Rules: R4 ----- Comment: In order for the payment to be made as SEPA Instant it is mandatory to provide a value INST in this field.

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.13	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.14	3	Category Purpose	<CtgyPurp>	[0..1]	Choice		
2.15	4	Code	<Cd>	[1..1]	text{1,4}		Rules: R5
2.16	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.17	2	Requested Execution Date	<ReqdExctnDt>	[1..1]	date		Comment: Date at which the initiating party requests the clearing agent to process the payment.
2.18	2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	l	
2.19	2	Debtor	<Dbtr>	[1..1]			Comment: The Name and Address information must be as complete as possible and must always include Country.
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}		Comment: Upto 70 character of debtor name can be provided as per SEPA rules.
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			Comment: STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible. HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. Up to two occurrence of 'Address line' is allowed. Structured elements cannot be repeated in the address lines. UNSTRUCTURED ADDRESS: Up to two lines of 'Address line' is allowed, the use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is located in a non-EEA SEPA country or territory.
9.1.2	4	Address Type	<AdrTp>	[0..1]	text		
	5	Postal			ADDR		
	5	PO Box			PBOX		
	5	Residential			HOME		
	5	Business			BIZZ		
	5	Mail To			MLTO		
	5	Delivery To			DLVY		
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}		
9.1.4	4	Sub Department	<SubDept>	[0..1]	text{1,70}		
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}		
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	Comment: If structured or hybrid address is used then Town Name must be provided.
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		Comment: Please provide Country Code of the Debtor in this field.
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..2]	Comment: In case of Unstructured address - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' must not be used. A combination of 'Address Line' and 'Country' is allowed.
9.1.12	3	Identification	<Id>	[0..1]	Choice		Comment: If provided then either Organisation ID or Private Identification must be used.
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			Comment: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.15	5	Other	<Othr>	[0..*]			
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}		
9.1.17	6	Scheme Name	<SchmeNm>	[0..1]	Choice	l	
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}	l	
9.1.21	4	Private Identification	<PrvtId>	[1..1]			Comment: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
9.1.22	5	Date And Place Of Birth	<DtAndPlcOfBirt h>	[0..1]		l	
9.1.27	5	Other	<Othr>	[0..*]			
9.1.28	6	Identification	<Id>	[1..1]	text{1,35}		
9.1.29	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.30	7	Code	<Cd>	[1..1]	text{1,4}		
9.1.31	7	Proprietary	<Prtry>	[1..1]	text{1,35}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.32	6	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	l	
9.1.34	3	Contact Details	<CtctDtls>	[0..1]		l	
2.20	2	Debtor Account	<DbtrAcct>	[1..1]			Comment: Debtor Account can be provided is either IBAN or Domestic Format (for Germany). It is highly recommended that the IBAN is always used as the Debtor Account.
1.1.0	3	Identification	<Id>	[1..1]	Choice		Comment: Debtor Account can be provided is either IBAN or Domestic Format. It is highly recommended that the IBAN is always used as the Debtor Account.
1.1.1	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Comment: The IBAN account number can be provided here. We strongly urge you to use IBAN accounts.
1.1.2	4	Other	<Othr>	[1..1]			Comment: Please use this section if needed for Germany where you have the option to provide domestic account number.
1.1.3	5	Identification	<Id>	[1..1]	text{1,34}		Comment: For Germany, you have the option to provide debit account number in the local format in this field.
1.1.4	5	Scheme Name	<SchmeNm>	[0..1]	Choice	l	
1.1.7	5	Issuer	<Issr>	[0..1]	text{1,35}	l	
1.1.8	3	Type	<Tp>	[0..1]		l	
1.1.11	3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
1.1.12	3	Name	<Nm>	[0..1]	text{1,70}		
2.21	2	Debtor Agent	<DbtrAgt>	[1..1]			
6.1.0	3	Financial Institution Identification	<FinInstnId>	[1..1]			
6.1.1	4	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Comment: HSBC's BIC code where the account is held can be provided in this field.
6.1.2	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
6.1.3	5	Clearing System Identification	<ClrSysId>	[0..1]	Choice		
6.1.6	5	Member Identification	<MmbId>	[1..1]	text{1,35}		
6.1.7	4	Name	<Nm>	[0..1]	text{1,140}		
6.1.8	4	Postal Address	<PstlAdr>	[0..1]		[1..1]	
6.1.9	5	Address Type	<AdrTp>	[0..1]	text		
6.1.10	5	Department	<Dept>	[0..1]	text{1,70}		
6.1.11	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.12	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.13	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.14	5	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.15	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.16	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.17	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	Comment: Please ensure Debtor Agent Country Code is provided as this a mandaory field.
6.1.18	5	Address Line	<AdrLine>	[0..7]	text{1,70}	 [0..2]	
6.1.19	4	Other	<Othr>	[0..1]			
6.1.25	3	Branch Identification	<BrnchId>	[0..1]			
6.1.27	4	Name	<Nm>	[0..1]	text{1,140}		
6.1.28	4	Postal Address	<PstlAdr>	[0..1]			
2.22	2	Debtor Agent Account	<DbtrAgtAcct>	[0..1]			
2.23	2	Ultimate Debtor	<UltmtDbtr>	[0..1]			Rules: R7 ----- Comment: It is mandatory to provide the name and identification of the ultimate debtor if a SEPA payment is being made on behalf of someone apart from the account holder and should supplied in the Ultimate Debtor block.
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}		Comment: 'Name' is limited to 70 characters in length.
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.12	3	Identification	<Id>	[0..1]	Choice	[1..1]	Comment: If provided then either Organisation Identification or Private Identification must be used. If Ultimate Debtor is being provided, then both Name and Identification are mandatory
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			Comment: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.15	5	Other	<Othr>	[0..*]			
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
9.1.17	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.18	7	Code	<Cd>	[1..1]	text{1,4}		
9.1.19	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.21	4	Private Identification	<PrvtId>	[1..1]			Comment: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
9.1.22	5	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]			
9.1.23	6	Birth Date	<BirthDt>	[1..1]	date		
9.1.24	6	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		
9.1.25	6	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		
9.1.26	6	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		
9.1.27	5	Other	<Othr>	[0..*]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.28	6	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
9.1.29	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.30	7	Code	<Cd>	[1..1]	text{1,4}		
9.1.31	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
9.1.32	6	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.34	3	Contact Details	<CtctDtls>	[0..1]		I	
2.24	2	Charge Bearer	<ChrgBr>	[0..1]	text		Comment: Please note that only SLEV is allowed for SEPA payment.
	3	Following Service Level			SLEV		Comment: Only SLEV is allowed for charges in a SEPA payment.
2.25	2	Charges Account	<ChrgsAcct>	[0..1]		I	
2.26	2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]		I	
2.27	2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]			Rules: R8, R9, R10
2.28	3	Payment Identification	<PmtId>	[1..1]			
2.29	4	Instruction Identification	<InstrId>	[0..1]	text{1,35}		
2.30	4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}		Comment: EndToEnd ID is a mandatory field and must be provided.
2.31	3	Payment Type Information	<PmtTplnf>	[0..1]			Comment: Provide Service Level only at either Payment-Information or Transaction level. Use at PaymentInformation level is recommended.
2.32	4	Instruction Priority	<InstrPrty>	[0..1]	text	I	
2.33	4	Service Level	<SvcLvl>	[0..1]	Choice	[1..1]	Comment: Please provide this section at batch level and not at transaction level.

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.34	5	Code	<Cd>	[1..1]	text{1,4}	T/C	Rules: R8, R9, R10 ----- Type Changed: One of the following code values must be used: SEPA (Single Euro Payments Area)
	6	Single Euro Payments Area			SEPA		
2.36	4	Local Instrument	<LclInstrm>	[0..1]	Choice		Comment: Please provide this section at batch level and not at transaction level.
2.37	5	Code	<Cd>	[1..1]	text{1,35}		Rules: R8
2.38	5	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.39	4	Category Purpose	<CtgyPurp>	[0..1]	Choice		Comment: Please provide this section at batch level and not at transaction level.
2.40	5	Code	<Cd>	[1..1]	text{1,4}		Rules: R9
2.41	5	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.42	3	Amount	<Amt>	[1..1]	Choice		
2.43	4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		Rules: R11
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}	FV	FixedValue: EUR
2.44	4	Equivalent Amount	<EqvtAmt>	[1..1]		I	
2.47	3	Exchange Rate Information	<XchgRateInf>	[0..1]			
2.48	4	Exchange Rate	<XchgRate>	[0..1]	decimal td = 11 fd = 10		
2.49	4	Rate Type	<RateTp>	[0..1]	text		
	5	Spot			SPOT		
	5	Sale			SALE		
	5	Agreed			AGRD		
2.50	4	Contract Identification	<CtrctId>	[0..1]	text{1,35}		
2.51	3	Charge Bearer	<ChrgBr>	[0..1]	text		Comment: It is recommended that this element be specified at 'Payment Information' level. Please do not provided this field at both batch and transaction level. Please only provide SLEV else your payment will be rejected.

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	4	Following Service Level			SLEV	I	Comment: Only SLEV is allowed for charges in a SEPA payment.
2.52	3	Cheque Instruction	<ChqInstr>	[0..1]		I	
2.70	3	Ultimate Debtor	<UltmtDbtr>	[0..1]			Rules: R7 ----- Comment: It is mandatory to provide the name and identification of the ultimate debtor if a SEPA payment is being made on behalf of someone apart from the account holder and should be supplied in the Ultimate Debtor block. Please provide this section at either batch level or transaction level and not at both else your transactions will be rejected.
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}		Comment: SEPA clearing allows a maximum of 70 characters for Ultimate Debtor Name.
9.1.1	4	Postal Address	<PstlAdr>	[0..1]		I	
9.1.12	4	Identification	<Id>	[0..1]	Choice	[1..1]	Comment: If provided then either Organisation Identification or Private Identification must be used. If Ultimate Debtor is being provided, then both Name and Identification are mandatory
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			Comment: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.15	6	Other	<Othr>	[0..*]			
9.1.16	7	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
9.1.17	7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.20	7	Issuer	<Issr>	[0..1]	text{1,35}	I	

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.21	5	Private Identification	<PrvtId>	[1..1]			Comment: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
9.1.22	6	Date And Place Of Birth	<DtAndPlcOfBirt h>	[0..1]			
9.1.27	6	Other	<Othr>	[0..*]			
9.1.28	7	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
9.1.29	7	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.32	7	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.34	4	Contact Details	<CtctDtls>	[0..1]			
2.71	3	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			
2.72	3	Intermediary Agent 1 Account	<IntrmyAgt1Acct >	[0..1]			
2.73	3	Intermediary Agent 2	<IntrmyAgt2>	[0..1]			
2.74	3	Intermediary Agent 2 Account	<IntrmyAgt2Acct >	[0..1]			
2.75	3	Intermediary Agent 3	<IntrmyAgt3>	[0..1]			
2.76	3	Intermediary Agent 3 Account	<IntrmyAgt3Acct >	[0..1]			
2.77	3	Creditor Agent	<CdtrAgt>	[0..1]			
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			
6.1.1	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2- 9][A-NP-Z0- 9]([A-Z0- 9]{3,3}){0,1}		Comment: Please provide the BIC of beneficiary bank.
6.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
6.1.3	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice		
6.1.7	5	Name	<Nm>	[0..1]	text{1,140}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
6.1.8	5	Postal Address	<PstlAdr>	[0..1]			
6.1.9	6	Address Type	<AdrTp>	[0..1]	text		
6.1.10	6	Department	<Dept>	[0..1]	text{1,70}		
6.1.11	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.12	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.13	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.14	6	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.15	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.18	6	Address Line	<AdrLine>	[0..7]	text{1,70}		
6.1.19	5	Other	<Othr>	[0..1]			
6.1.21	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
6.1.24	6	Issuer	<Issr>	[0..1]	text{1,35}		
6.1.25	4	Branch Identification	<BrnchId>	[0..1]			
2.78	3	Creditor Agent Account	<CdtrAgtAcct>	[0..1]			
2.79	3	Creditor	<Cdtr>	[0..1]		[1..1]	Comment: The Name and Address information must be as complete as possible and must always include Country.
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1]	Comment: SEPA clearing allows a maximum of 70 characters for Creditor Name.
9.1.1	4	Postal Address	<PstlAdr>	[0..1]			Comment: STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible. HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. Up to two occurrence of 'Address line' is allowed. Structured elements cannot be repeated in the address lines. UNSTRUCTURED ADDRESS: Up to two lines of 'Address line' is allowed. 'Postal Address' sub elements other than 'Address Line' and 'Country' are forbidden.
9.1.2	5	Address Type	<AdrTp>	[0..1]	text		
	6	Postal			ADDR		
	6	PO Box			PBOX		
	6	Residential			HOME		
	6	Business			BIZZ		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	Mail To			MLTO		
	6	Delivery To			DLVY		
9.1.3	5	Department	<Dept>	[0..1]	text{1,70}		
9.1.4	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}		
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	Comment: If structured or hybrid address is used then Town Name must be provided.
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		Comment: Please provide Country Code of the Creditor in this field.
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..2]	Comment: In case of Unstructured address - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' must not be used. A combination of 'Address Line' and 'Country' is allowed.
9.1.12	4	Identification	<Id>	[0..1]	Choice		
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			
9.1.14	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.15	6	Other	<Othr>	[0..*]			
9.1.16	7	Identification	<Id>	[1..1]	text{1,35}		
9.1.17	7	Scheme Name	<SchmeNm>	[0..1]	Choice	l	
9.1.20	7	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.21	5	Private Identification	<PrvtId>	[1..1]			
9.1.22	6	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]			
9.1.23	7	Birth Date	<BirthDt>	[1..1]	date		
9.1.24	7	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		
9.1.25	7	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.26	7	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		
9.1.27	6	Other	<Othr>	[0..*]			
9.1.28	7	Identification	<Id>	[1..1]	text{1,35}		
9.1.29	7	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.30	8	Code	<Cd>	[1..1]	text{1,4}		
9.1.31	8	Proprietary	<Prtry>	[1..1]	text{1,35}		
9.1.32	7	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.34	4	Contact Details	<CtctDtls>	[0..1]			
2.80	3	Creditor Account	<CdtrAcct>	[0..1]		[1..1]	Comment: For SEPA Payments only IBAN account must be provided.
1.1.0	4	Identification	<Id>	[1..1]	Choice		Comment: Please provide IBAN in this section.
1.1.1	5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Comment: For SEPA Payments only IBAN account is allowed.
1.1.2	5	Other	<Othr>	[1..1]			
1.1.8	4	Type	<Tp>	[0..1]			
1.1.11	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
1.1.12	4	Name	<Nm>	[0..1]	text{1,70}		
2.81	3	Ultimate Creditor	<UltmtCdtr>	[0..1]			Comment: Please provide the Ultimate Recipient's name in this section. It is mandatory to provide the name and identification of the ultimate creditor if a SEPA payment is being sent to someone who is not the ultimate recipient.
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}		Comment: SEPA clearing allows a maximum of 70 characters for Ultimate Creditor Name.
9.1.1	4	Postal Address	<PstlAdr>	[0..1]			
9.1.3	5	Department	<Dept>	[0..1]	text{1,70}		
9.1.4	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}		
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}		
9.1.12	4	Identification	<Id>	[0..1]	Choice	[1..1]	Comment: If provided then either Organisation Identification or Private Identification must be used. If Ultimate Creditor is being provided, then both Name and Identification are mandatory
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			Comment: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.15	6	Other	<Othr>	[0..*]			
9.1.16	7	Identification	<Id>	[1..1]	text{1,35}		
9.1.17	7	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.20	7	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.21	5	Private Identification	<PrvtId>	[1..1]			Comment: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
9.1.22	6	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]			
9.1.27	6	Other	<Othr>	[0..*]			
9.1.28	7	Identification	<Id>	[1..1]	text{1,35}		
9.1.29	7	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.32	7	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.34	4	Contact Details	<CtctDtls>	[0..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.82	3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]		I	
2.85	3	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}	I	
2.86	3	Purpose	<Purp>	[0..1]	Choice		Comment: Please note that this field is not used by HSBC.
2.87	4	Code	<Cd>	[1..1]	text{1,4}		Rules: R10
2.88	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.89	3	Regulatory Reporting	<RgltryRptg>	[0..1 0]		I	
11.1.0	4	Debit Credit Reporting Indicator	<DbtCdtRptgInd>	[0..1]	text	I	
11.1.1	4	Authority	<Authrty>	[0..1]		I	
2.90	3	Tax	<Tax>	[0..1]		I	
2.91	3	Related Remittance Information	<RltdRmtInf>	[0..1 0]			Comment: This section can be used to generate an email which is sent to the email address mentioned in the section below. This email will contain details of the payments and can be used to make the recepient of the email aware about the payment which has been initiated.
2.92	4	Remittance Identification	<RmtId>	[0..1]	text{1,35}		
2.93	4	Remittance Location Method	<RmtLctnMtd>	[0..1]	text	FV	Comment: Please provide this field to indicate Email is required. ----- FixedValue: EMAL
	5	E Mail			EMAL		
2.94	4	Remittance Location Electronic Address	<RmtLctnElctrnc Adr>	[0..1]	text{1,2048}		Comment: Please provide the email address in this field to which emails needs to be sent. This email will contain the details of the payment.
2.95	4	Remittance Location Postal Address	<RmtLctnPstlAdr>	[0..1]			
2.96	5	Name	<Nm>	[1..1]	text{1,140}		
2.97	5	Address	<Adr>	[1..1]			
10.1.0	6	Address Type	<AdrTp>	[0..1]	text		
	7	Postal			ADDR		
	7	PO Box			PBOX		
	7	Residential			HOME		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Business			BIZZ		
	7	Mail To			MLTO		
	7	Delivery To			DLVY		
10.1.1	6	Department	<Dept>	[0..1]	text{1,70}		
10.1.2	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
10.1.3	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
10.1.4	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
10.1.5	6	Post Code	<PstCd>	[0..1]	text{1,16}		
10.1.6	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
10.1.7	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
10.1.8	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
10.1.9	6	Address Line	<AdrLine>	[0..7]	text{1,70}		
2.98	3	Remittance Information	<RmtInf>	[0..1]			Comment: Please provide either Unstructured or Structured information. The number of fields available in Structured information are limited.
2.99	4	Unstructured	<Ustrd>	[0..*]	text{1,140}		Rules: R12 ----- Comment: As per SEPA Guidelines upto 140 characters of Remittance Information can be supported.
2.100	4	Structured	<Strd>	[0..*]			Comment: In Structured Creditor Reference Information section can be provided.
2.120	5	Creditor Reference Information	<CdtrRefInf>	[0..1]			Comment: In Structured Creditor Reference Information section can be provided.
2.121	6	Type	<Tp>	[0..1]			
2.122	7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
2.123	8	Code	<Cd>	[1..1]	text		Comment: If Code is used only SCOR is allowed.
	9	Structured Communication Reference			SCOR		
2.125	7	Issuer	<Issr>	[0..1]	text{1,35}		
2.126	6	Reference	<Ref>	[0..1]	text{1,35}		Comment: Please provide the structured reference in this field.

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.127	5	Invoicer	<Invcr>	[0..1]		I	
2.128	5	Invoicee	<Invcee>	[0..1]		I	
2.129	5	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}	I	

Rule Definitions

Index	Name	Description	Formal Rule Definition
R1	Conditional Rule "HSBC_CreationDate"	The Creation Date must not be more than 5 days prior to the submission date If the date that the file is submitted to HSBC is more than 5 calendar days after the Creation Date in the file Then the file will be rejected Else the file will be accepted for further processing	
R2	Conditional Rule "HSBC Number of Transactions"	Number of Transactions will be validated If Number of Transactions does not equal the total number of transactions in the file Then the file will be rejected Else the file will be processed further	
R3	Rule "HSBC Control Sum"	If the control sum is included, value will be checked. The sum is the hash total of values in Instructed Amount or Equivalent Amount.	
R4	Rule "HSBC_Extended_Remittance_Information"	The SEPA Rulebook 2019 introduced the facility to provide extended remittance information with an SCT. HSBC does not support this facility therefore if a batch is received with the intention of providing extending remittance information (Local Instrument Code = PERI) then the batch will be rejected.	For each [CustomerCreditTransferInitiationV03/PaymentInformation], if every occurrence of [PaymentInformation/PaymentTypeInformation/ServiceLevel/Code] has value included in the following list 'SEPA' and at least one occurrence of the following element(s) [PaymentInformation/PaymentTypeInformation/LocalInstrument/Code] is (are) present , then every occurrence of [PaymentInformation/PaymentTypeInformation/LocalInstrument/Code] must have value not included in the following list 'PERI'

R5	Rule "HSBC_SCT_Reimbursement"	Salary payments can be made using code word SALA in this field. Based on the SALA code word the consolidated bulk debit will be booked on your account statements so that individual entries of beneficiary names are not visible on the statements. In case of any rejection the name and IBAN account number of the beneficiary will be masked in pain.002, Camt.054, account statements and other reporting formats. Please note that this functionality of providing SALA code is not available for SEPA transactions initiated from United Kingdom, Germany, Poland, Czech Republic, Malta and Switzerland. If you are using HSBCNet File Upload or Authorisation then the beneficiary accounts will be visible in which case you may have to open separate account for Salary and provide entitlements to the required users. The SEPA Rulebook 2019 introduced an optional facility to instruct a transfer back against an SCT. HSBC does not support this facility therefore if the customer provides a batch that indicates a reimbursement is being instructed (Category Purpose Code = RRCT) then the batch will be rejected.	For each [CustomerCreditTransferInitiationV03/PaymentInformation], if every occurrence of [PaymentInformation/PaymentTypeInformation/ServiceLevel/Code] has value included in the following list 'SEPA' and at least one occurrence of the following element(s) [PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code] is (are) present , then every occurrence of [PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code] must have value not included in the following list 'RRCT'
R6	Conditional Rule "HSBC Number of Transactions"	Number of Transactions will be validated If Number of Transactions does not equal the total number of transactions in the batch Then the batch will be rejected Else the batch will be processed further	
R7	Conditional Rule "Ultimate Debtor"	Ultimate Debtor can be provided at either the batch level or transaction level not in both levels. UltimateDebtor may both be absent. If If UltimateDebtor is present at batch level Then CreditTransferTransactionInformation/UltimateDebtor is not allowed. Else file will be rejected.	

R8	Rule "HSBC_Extended_Re mittance_Information"	The SEPA Rulebook 2019 introduced the optional facility to provide extended remittance information with an SCT. HSBC does not support this facility therefore if a transaction is received with the intention of providing extending remittance information (Local Instrument Code = PERI) then the transaction will be rejected.	For each [CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation], if every occurrence of [CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code] has value included in the following list 'SEPA' and at least one occurrence of the following element(s) [CreditTransferTransactionInformation/PaymentTypeInformation/LocalInstrument/Code] is (are) present , then every occurrence of [CreditTransferTransactionInformation/PaymentTypeInformation/LocalInstrument/Code] must have value not included in the following list 'PERI'
R9	Rule "HSBC_SCT_Reimbursement_Category_Purpose"	The SEPA Rulebook 2019 introduced an optional facility to instruct a transfer back against an SCT. HSBC does not support this facility therefore if the customer provides a transaction that indicates a reimbursement is being instructed (Category Purpose Code = RRCT) then the transaction will be rejected.	For each [CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation], if every occurrence of [CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code] has value included in the following list 'SEPA' and at least one occurrence of the following element(s) [CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Code] is (are) present , then every occurrence of [CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Code] must have value not included in the following list 'RRCT'

R10	Rule "HSBC_SCT_Reimbursement_Purpose"	The SEPA Rulebook 2019 introduced an optional facility to instruct a transfer back against an SCT. HSBC does not support this facility therefore if the customer provides a transaction that indicates a reimbursement is being instructed (Purpose Code = RRCT) then the transaction will be rejected.	For each [CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation], if every occurrence of [CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Code] has value included in the following list 'SEPA' and at least one occurrence of the following element(s) [CreditTransferTransactionInformation/Purpose/Code] is (are) present, then every occurrence of [CreditTransferTransactionInformation/Purpose/Code] must have value not included in the following list 'RRCT'
R11	Rule "HSBC_SEPA_Instructed_Amount"	Please note that you can only provide Instructed Amount and not Equivalent Amount. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.	
R12	Rule "HSBC_Rule"	Only one line of up to 140 characters supported.	

Connect Digital (HSBC Direct Channels) Notices

Second Version of the Core MIG collection is available in Draft. This currently contains and updated Pain001v3 High Value MIG and the first version of the Pain001v3 Low Value MIG (currently both are under review) - planned release date is 16 October.

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