

Following Rules are applied to XML Header:

Encoding needs to be set to UTF-8. Other encoding (like UTF-16, ISO-8859-1) will not be accepted.

Following Namespaces (“xmlns”) are accepted:

Pipe	Version	Namespace
SEPA Credit Transfer RB 6.0	MBS 6.0	urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 ISO:pain.001.001.03:APC:STUZZA:payments:003
SEPA Credit Transfer RB 3.2	MBS 5.0	urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 APC:STUZZA:payments:ISO:pain:001:001:02:austrian:002
SEPA Direct Debit RB 6.0	MBS 6.0	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 ISO:pain.008.001.02:APC:STUZZA:payments:003
SEPA Direct Debit RB 3.2	MBS 5.0	urn:iso:std:iso:20022:tech:xsd:pain.008.001.01 APC:STUZZA:payments:ISO:pain:008:001:01:austrian:002
BA-CT Universal Schema	5.40	pain.001.001.03:BA001 urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 ISO:pain.001.001.03:APC:STUZZA:payments:001 ISO:pain.001.001.03:APC:STUZZA:payments:002 ISO:pain.001.001.03:APC:STUZZA:payments:002:N ISO:pain.001.001.03:APC:STUZZA:payments:003 ISO:pain.001.001.03:APC:STUZZA:payments:003:N

It is recommended, the Schema Location (“xsi:schemaLocation”) should not be used. If you are using the Schema Location, please ensure the consistency between Schema Location and Namespace.

Sample of correct header:

```
<?xml version="1.0" encoding="UTF-8" standalone="no"?>
```

```
<Document xmlns="ISO:pain.001.001.03:APC:STUZZA:payments:003" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```