

XML stands for eXtensible Markup Language, used for data transportation and storage.

Exhaustive information and guides are available in w3schools.com. Purpose of this page is to offer the absolute minimum of understanding payment message structure and validator results.

XML documents form a tree structure that starts at "the root" and branches to "the leaves".

```
<Dbtr>
  <Nm>Name of the debtor</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>123098498</Id>
        <SchmeNm>
          <Cd>BANK</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
```

In the above example, <Dbtr> is the root element. Dbtr has childs Nm and Id. Element Id has a parent Dbtr, sibling Nm and child of it's own, OrgId.

The terminology related to XML-element:

