

## Credit Transfer

CGI describes the usage of SvcLvl in a stricter way than EPC. According to CGI:

- 'PmtTpInf' is always required in either 'PmtInf' or 'CdtTrfTxInf' level
- 'SvcLvl' has to be present in 'PmtTpInf'
- In SEPA payments, 'SvcLvl/Cd' is mandatory with value "SEPA"

For comparison, EPC only recommends the usage 'SvcLvl/Cd' value "SEPA".

Below is a screenshot of an untouched pain.001.001.03 schema to potentially help visualize the usage.

