

In CGI following rules are mandated for 'PmtTpInf':

- 'PmtTpInf' is always required in either 'PmtInf' or 'CdtTrfTxInf' level
- 'SvcLvl' has to be present in 'PmtTpInf'

with following recommendations:

- Recommended level for 'PmtTpInf' is under 'PmtInf'
- 'PmtTpInf' should not be present in both 'PmtInf' or 'CdtTrfTxInf' levels simultaneously
? However, ISO 20022 defines a rule [preventing simultaneous usage](#)

Below is a screenshot of vanilla pain.001.001.03 schema to potentially help to visualize the situation:

