

RBS defines the following rules regarding CdtrSchmeId

1. CdtrSchmeId must be present in batch level (PmtInf/CdtrSchmeId)
2. SchmeNm/Cd must specify "SEPA"
3. Only one occurrence of Othr is allowed
4. DtAndPlcOfBirth is not allowed

In addition it is worth noting is that CdtrSchmeId in transaction level (DrctDbtTxInf/DrctDbtTx/CdtrSchmeId) is ignored completely and having CdtrSchmeId present in both batch and transaction level is not allowed.

