



Either field '< InitgPty>< Id/OrgId>< Othr>< Id>' (InitiatingParty / Id / OrganisationIdentification / Other / Identification) or '< InitgPty>< Id/OrgId>< BICOrBEI>' (InitiatingParty / Id / OrganisationIdentification / BICOrBEI) is mandatory for clients using Access Direct. Content in one of these fields is the so called SenderId.