



Element:	pain.001.001.02/PmtInf/ChrgBr
	pain.001.001.02/PmtInf/CdtTrfTxInf/ChrgBr

ChargeBearer must be given at least on other of these elements. If both elements are present CdtTrfTxInf-level element will be used.

Values according to ISO20022:

CRED	All transaction charges are to be borne by the creditor.
DEBT	All transaction charges are to be borne by the debtor.
SHAR	Both parties bear their own charges.
SLEV	Both parties bear their own charges. (recommended on SEPA payments)

Recommended value in SEPA payments is SLEV but SHAR can also be used. If PaymentMethod (pain.001.001.02/PmtInf/PmtMtd) is "CHK" then all other values than CRED in this field will be interpreted as SHAR.