

Notice! This page describes the *nature of the error* using a hypothetical example and not the erroneous data of the input test file. You should however be able to apply this information to your error case.



General description of the error:

The format of the error message: The processing instruction target matching "[xX][mM][lL]" is not allowed.

Error description in schema standard:

Possible causes for this error:

- XML declaration is given in the middle of the file as opposed to only at the beginning of the file (XML declaration looks something like this: `<?xml version="1.0"?>`).
- Data from two or more XML files is inserted into one file in a way that both declaration and root element is given sequentially multiple times

An example

```
...
  </PmtInf>
</CstmrCdtTrfInitn>
</Document>
<!--First file ends here-->
<!--Second file starts from the next line-->
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
...

```

Error message: The processing instruction target matching "[xX][mM][lL]" is not allowed.

How to fix: Remove extra content from the XML file so that file contains only one root element and declaration.

```
...  
  </PmtInf>  
  </CstmrCdtTrfInitn>  
</Document>
```