



Rules regarding CdtrSchmeId are:

1. It is recommended that all transactions within the same “Payment Information” block have the same “Creditor Scheme Identification”.
2. This data element must be present at either “Payment Information” or “Direct Debit Transaction” level.
3. Identification must be used with an [Identifier of the Creditor \(AT-02\)](#).
4. ‘Scheme Name’ under ‘Other’ must specify “SEPA” under ‘proprietary’.

[Identifier of the Creditor \(AT-02\)](#): Positions [1 , 2] must specify country code, [3, 4] check digits, [5 to 7]: Creditor business code and [8 up to 35]: country specific identifier.

Below is an example of valid CdtrSchmeId usage:

```
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>NL64ZZZ321096320000</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeId>
```