



If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/  
CreditorSchemeIdentification is not allowed.

If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then  
CreditorSchemeIdentification is not allowed.

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may  
both be  
absent.

