SEPA Credit Transfer Instruction Format

1. Message Header

Field Name	Sample Value	Description
Message Identification	MSG20240617-001	Unique ID for this instruction
Creation Date and Time	2024-06-17T10:35:00	When this message was created
Number of Transactions	1	Total count of credit transfer instructions
Initiating Party	ACME Corp	Sender organization name

2. Payment Information

Field Name	Sample Value	Description
Payment Information Identification	PAYINFO20240617-100	Unique ID for payment batch
Payment Method	TRF	Type of payment (always TRF for transfer)
Requested Execution Date	2024-06-18	Date when transfer should occur
Debtor Name	ACME Corp	Sender's account holder name
Debtor IBAN	DE12500105170648489890	Sender's IBAN
Debtor Agent BIC	DEUTDEFFXXX	Sender's bank identifier (BIC/SWIFT)

3. Credit Transfer Transaction Details

Field Name	Sample Value	Description
Instruction Identification	INST20240617-ABC01	Unique transaction ID
End-to-End Identification	INV-202406/3456	Identification for sender and receiver reference
Instructed Amount	5,000.00 EUR	Transfer amount & currency
Creditor Name	XYZ Supplies Ltd	Recipient's name
Creditor IBAN	FR7630006000011234567890189	Recipient's IBAN
Creditor Agent BIC	AGRIFRPPXXX	Recipient's bank identifier
Remittance Information	Invoice 3456 Payment	Description for recipient

Important Notes

- Ensure IBAN and BIC are correct to avoid processing errors.

- SEPA Credit Transfers are processed in EUR within SEPA zone countries.
- All field formats must comply with the ISO 20022 standard (pain.001).
- The remittance information can be used to reconcile payments with invoices.
- Transfers are usually credited within one business day.