

RECOMMENDATION ON CUSTOMER REPORTING OF SEPA CREDIT TRANSFERS AND SEPA DIRECT DEBITS

0 – Background

With ISO 20022 standards mandatory in the Rulebooks in the interbank space and the subsequent provision of harmonised recommendation for data sets in the C2B Implementation Guidelines, the recommendations on B2C account information represent the third and final link in the chain, as requested by stakeholders.

1 – Introduction

1.1 - Aim of the document

The aim of this document is to present a mapping of the rulebook requirements in terms of reporting to the ‘Transaction Details’ elements of the ISO 20022 reporting messages. Consequently, it takes into consideration:

- At EPC level:
 - o DS-04 of the SCT Rulebook v3.2, The Bank to Customer Credit Transfer Information, i.e. reporting from beneficiary bank to beneficiary
 - o DS-06 of the SDD Rulebooks, Core v3.3 and B2B v1.2, Bank to Customer Direct Debit Information, i.e. reporting from debtor bank to debtor
- At ISO level:
 - o Camt.052.001.02 BankToCustomerAccountReportV02
 - o Camt.053.001.02 BankToCustomerStatementV02
 - o Camt.054.001.02 BankToCustomerDebitCreditNotificationV02

This document does not provide guidance for other reporting situations than those mentioned above.

1.2 - Content of the document

For the SCT scheme on one side and the SDD schemes on the other side, this document proposes:

- a table of the DS attributes and the corresponding elements in the relevant camt messages
- an abstract of the camt messages populated with the DS attributes

Being a mapping exercise, this document does not provide any usage rules. But when the DS makes the distinction between mandatory and optional, this is reflected.

The DS attributes do all fit into the “transaction details” section of the “entry” level in all 3 camt messages. Consequently, only this section is described below and populated with the attributes.

Nevertheless, depending whether they batch entries on the account, or depending on their agreements with their customers, or because some elements may be mandatory at an upper level, banks may use ‘higher’ levels elements of the message in order to reflect the DS Attributes.

Banks may also report on more information than the content of the DSs and as a consequence use additional elements to those described in this document.

2 – SCT

2.1 - DS-04 attributes and the corresponding elements in the “TransactionDetails” section of the relevant camt messages

SCT Rulebook 3.2 DS-04AT		pac.s.008.001.02	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
02	The name of the originator	2.49 - CreditTransferTransactionInformation/ Debtor/ Name	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name
04	The amount of the credit transfer in euro	2.18 - CreditTransferTransactionInformation/ InterbankSettlementAmount	2.156 - Report/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.156 - Statement/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.136 - Notification/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount
05	The remittance information	2.75 - CreditTransferTransactionInformation/ RemittanceInformation	2.234 - Report/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.234 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.214 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation
08	The name of the originator reference party	○ 2.47 - CreditTransferTransactionInformation/ UltimateDebtor/ Name	2.203 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.203 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.183 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name
09	The identification code of the originator reference party	○ 2.47 - CreditTransferTransactionInformation/ UltimateDebtor/ Identification	2.203 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.203 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.183 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification
10	The originator identification code	2.49 - CreditTransferTransactionInformation/ Debtor/ Identification	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification
20	The IBAN of the account of the beneficiary	2.56 - CreditTransferTransactionInformation/ CreditorAccount	2.205 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount	2.205 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount	2.185 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount
21	The name of the beneficiary	2.55 - CreditTransferTransactionInformation/ Creditor/ Name	2.204 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name
24	The beneficiary identification code	2.55 - CreditTransferTransactionInformation/ Creditor/ Identification	2.204 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification

SCT Rulebook 3.2 DS-04AT			pacs.008.001.02	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition		Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
28	The name of the beneficiary reference party	O	2.57 - CreditTransferTransactionInformation/ UltimateCreditor/ Name	2.206 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.206 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.186 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name
29	The identification code of the beneficiary reference party	O	2.57 - CreditTransferTransactionInformation/ UltimateCreditor/ Identification	2.206 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.206 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.186 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification
41	The originator's reference of the credit transfer transaction		2.3 - CreditTransferTransactionInformation/ PaymentIdentification/ EndToEndIdentification	2.148 - Report/ Entry/ EntryDetails/ TransactionDetails/ References/ EndToEndIdentification	2.148 - Statement/ Entry/ EntryDetails/ TransactionDetails/ References/ EndToEndIdentification	2.128 - Notification/ Entry/ EntryDetails/ TransactionDetails/ References/ EndToEndIdentification
42	The settlement date of the credit transfer	O	2.19 - CreditTransferTransactionInformation/ InterbankSettlementDate	2.270 - Report/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.270 - Statement/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.250 - Notification/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate
44	The purpose of the credit transfer	O	2.64 - CreditTransferTransactionInformation/ Purpose	2.224 - Report/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.224 - Statement/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.204 - Notification/ Entry/ EntryDetails/ TransactionDetails/ Purpose

2.2 – “TransactionDetails” section of the ‘camt’ messages populated with the DS-04 attributes

The three considered camt messages are structured as follows:

Camt.052		Camt.053		Camt.054	
Index 1.0	+ GroupHeader	Index 1.0	+ GroupHeader	Index 1.0	+ GroupHeader
Index 2.0	+ Report	Index 2.0	+ Statement	Index 2.0	+ Notification
Index 2.76	++ Entry	Index 2.76	++ Entry	Index 2.56	++ Entry
Index 2.135	+++ EntryDetails	Index 2.135	+++ EntryDetails	Index 2.115	+++ EntryDetails
Index 2.142	++++ TransactionDetails	Index 2.142	++++ TransactionDetails	Index 2.122	++++ TransactionDetails

The description below applies to the TransactionDetails section of the messages. Only the elements immediately below TransactionsDetails (i.e. elements tagged with 5 ‘+’) are all mentioned. Under such elements, only those reflecting DS Attributes are expanded with sub-elements.

Camt.052 “Report” Index	Camt.053 “Statement” Index	Camt.054 “Debit/Credit Notification” Index	Mult	Message Element	DS-04 Bank to Customer Credit Transfer Information Attributes
2.142	2.142	2.122	[0..n]	++++ TransactionDetails	
2.143	2.143	2.123	[0..1]	+++++ References	
2.148	2.148	2.128	[0..1]	+++++ EndToEndIdentification	(AT-41 Originator’s Reference of the Credit Transfer)
2.156	2.156	2.136	[0..1]	+++++ AmountDetails	
2.156	2.156	2.136	[0..1]	+++++ TransactionAmount	(AT-04 Amount of the Credit Transfer in Euro)
2.157	2.157	2.137	[0..1]	+++++ Availability	
2.163	2.163	2.143	[0..1]	+++++ BankTransactionCode	
2.172	2.172	2.152	[0..1]	+++++ Charges	
2.186	2.186	2.166		+++++ Interest	
2.199	2.199	2.179	[0..1]	+++++ RelatedParties	
2.201	2.201	2.181	[0..1]	+++++ Debtor	
2.201	2.201	2.181	[0..1]	+++++ Name	(AT-02 Name of the Originator)
2.201	2.201	2.181	[0..1]	+++++ Identification	(AT-10 Originator Identification Code)
2.203	2.203	2.183	[0..1]	+++++ UltimateDebtor	

Camt.052 "Report" Index	Camt.053 "Statement" Index	Camt.054 "Debit/Credit Notification" Index	Mult	Message Element	DS-04 Bank to Customer Credit Transfer Information Attributes
2.203	2.203	2.183	[0..1]	+++++++ Name	(AT-08 Name of the Originator Reference Party)
2.203	2.203	2.183	[0..1]	+++++++ Identification	(AT-09 Identification Code of the Originator Reference Party)
2.204	2.204	2.184	[0..1]	+++++++ Creditor	
2.204	2.204	2.184	[0..1]	+++++++ Name	(AT-21 Name of the Beneficiary)
2.204	2.204	2.184	[0..1]	+++++++ Identification	(AT-24 Beneficiary Identification Code)
2.206	2.206	2.186	[0..1]	+++++++ UltimateCreditor	
2.206	2.206	2.186	[0..1]	+++++++ Name	(AT-28 Name of the Beneficiary Reference Party)
2.206	2.206	2.186	[0..1]	+++++++ Identification	(AT-29 Identification Code of the Beneficiary Reference Party)
2.211	2.211	2.191	[0..1]	+++++ RelatedAgents	
2.224	2.224	2.204	[0..1]	+++++ Purpose	
2.225	2.225	2.205	[0..1]	+++++ Code	(AT-44 Purpose of the Credit Transfer)
2.227	2.227	2.108	[0..1]	+++++ RelatedRemittanceInformation	
2.234	2.234	2.214	[0..1]	+++++ RemittanceInformation	(AT-05 Remittance Information)
2.266	2.266	2.246	[0..1]	+++++ RelatedDates	
2.270	2.270	2.250	[0..1]	+++++++ InterbankSettlementDate	(AT-42 The Settlement Date of the Credit Transfer)
2.277	2.277	2.277	[0..1]	+++++ RelatedPrice	
2.282	2.282	2.282	[0..1]	+++++ RelatedQuantities	
2.287	2.287	2.287	[0..1]	+++++ FinancialInstrumentIdentification	
2.292	2.292	2.292	[0..1]	+++++ Tax	
2.293	2.293	2.293	[0..1]	+++++ ReturnInformation	
2.308	2.308	2.308	[0..1]	+++++ CorporateAction	
2.312	2.312	2.312	[0..1]	+++++ SafekeepingAccount	
2.313	2.313	2.313	[0..1]	+++++ AdditionalTransactionInformation	

3 – SDD (Core and B2B)

3.1 - DS-06 attributes and the corresponding elements in the “TransactionDetails” section of the relevant camt messages

SDD Rulebooks 3.3/1.2 DS-06 AT		pacs.003.001.02	camt.052.001.02	camt.054.001.02	camt.053.001.02
AT	Definition	Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
20	The identification code of the scheme or a equivalent debit bank specific - SEPA direct debit based - direct debit product identification <i>Note: the banktransaction code for SEPA is at the same level as the banktransaction codes that represent a 'purpose' (such as Salary) this means that a combination of SEPA and, for instance Salary, is not possible.</i>	1.21 - GroupHeader/ PaymentTypeInfo/ ServiceLevel/ Code 1.25 – GroupHeader/ PaymentTypeInfo/ LocalInstrument/ Code or 2.11 - DirectDebitTransactionInformation/ PaymentTypeInfo/ ServiceLevel/ Code 2.14 - DirectDebitTransactionInformation/ PaymentTypeInfo/ ServiceLevel/ Code	2.165, 2.167, 2.168 - Report/ Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode Note: BankTransactionCodes have been established and are as follows: SEPA Core Direct Debit: PMNT/RDDT/ESDD SEPA B2B Direct Debit: PMNT/RDDT/BBDD	2.165, 2.167, 2.168 - Report/ Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode Note: BankTransactionCodes have been established and are as follows: SEPA Core Direct Debit: PMNT/RDDT/ESDD SEPA B2B Direct Debit: PMNT/RDDT/BBDD	2.145, 2.147, 2.148 - Report/ Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode Note: BankTransactionCodes have been established and are as follows: SEPA Core Direct Debit: PMNT/RDDT/ESDD SEPA B2B Direct Debit: PMNT/RDDT/BBDD
03	The name of the creditor	2.51 - DirectDebitTransactionInformation/ Creditor/ Name	2.204 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name
02	The identifier of the creditor	2.40 - DirectDebitTransactionInformation/ DirectDebitTransaction/ CreditorSchemeIdentification/ identification	2.210 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/Proprietary/PartyIdentification/PrivateIdentification/Other/ Identification	2.210 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/Proprietary/PartyIdentification/PrivateIdentification/Other/ Identification	2.190 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/Proprietary/PartyIdentification/Private Identification/Other/ Identification
01	The unique mandate reference	2.22 - DirectDebitTransactionInformation/ DirectDebitTransaction/ MandateRelatedInformation / MandateIdentification	2.150 - Report/ Entry/ EntryDetails/ TransactionDetails/ References/ MandateIdentification	2.150 - Statement/ Entry/ EntryDetails/ TransactionDetails/ References/ MandateIdentification	2.130 - Notification/ Entry/ EntryDetails/ TransactionDetails/ References/ MandateIdentification
06	The amount of the collection in euro	2.13 - DirectDebitTransactionInformation/ InterbankSettlementAmount	2.156 - Report/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.156 - Statement/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.136 - Notification/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount

SDD Rulebooks 3.3/1.2 DS-06 AT		pacs.003.001.02	camt.052.001.02	camt.054.001.02	camt.053.001.02
AT	Definition	Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
22	The remittance information from the creditor to the debtor such as the identification number of the underlying contract, the reference number of the pre-notification etc. (if present in DS-03).	2.81 - DirectDebitTransactionInformation/ RemittanceInformation	2.234 - Report/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.234 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.214 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation

3.2 – “TransactionDetails” section of the camt messages populated with the DS-06 attributes

The three considered camt messages are structured as follows:

Camt.052		Camt.053		Camt.054	
Index 1.0	+ GroupHeader	Index 1.0	+ GroupHeader	Index 1.0	+ GroupHeader
Index 2.0	+ Report	Index 2.0	+ Statement -	Index 2.0	+ Notification
Index 2.76	++ Entry	Index 2.76	++ Entry	Index 2.56	++ Entry
Index 2.135	+++ EntryDetails	Index 2.135	+++ EntryDetails	Index 2.115	+++ EntryDetails
Index 2.142	++++ TransactionDetails	Index 2.142	++++ TransactionDetails	Index 2.122	++++ TransactionDetails

The description below applies to the TransactionDetails section of the messages. Only the elements immediately below TransactionsDetails (i.e. elements tagged with 5 ‘+’) are all mentioned. Under such elements, only those reflecting DS Attributes are expanded with sub-elements.

Camt.052 “Report” Index	Camt.053 “Statement” Index	Camt.054 “Debit/Credit Notification” Index	Mult	Message Element	DS-06 – Bank to Customer Direct Debit Information Attributes
2.142	2.142	2.122	[0..n]	++++ TransactionDetails	
2.143	2.143	2.123	[0..1]	+++++ References	
2.150	2.150	2.130	[0..1]	+++++ MandateIdentification	(AT-01 The unique mandate reference)
2.156	2.156	2.136	[0..1]	+++++ AmountDetails	
2.156	2.156	2.136	[0..1]	+++++ TransactionAmount	(AT-06 The amount of the collection in euro)
2.157	2.157	2.137	[0..1]	+++++ Availability	
2.163	2.163	2.143	[0..1]	+++++ BankTransactionCode	
2.164	2.164	2.144	[0..1]	+++++ Domain	(AT-20 The identification code of the Scheme or a equivalent debit bank specific - SEPA Direct Debit based - direct debit product identification)
2.165	2.165	2.145	[1..1]	+++++ Code	
2.166	2.166	2.146	[1..1]	+++++ Family	
2.167	2.167	2.147	[1..1]	+++++ Code	
2.168	2.168	2.148	[1..1]	+++++ SubFamilyCode	
2.172	2.172	2.152	[0..1]	+++++ Charges	
2.186	2.186	2.166	[0..n]	+++++ Interest	
2.199	2.199	2.179	[0..1]	+++++ RelatedParties	
2.204	2.204	2.184	[0..1]	+++++ Creditor	
2.204	2.204	2.184	[0..1]	+++++ Name	(AT-03 The name of the creditor)

Camt.052 "Report" Index	Camt.053 "Statement" Index	Camt.054 "Debit/Credit Notification" Index	Mult	Message Element	DS-06 – Bank to Customer Direct Debit Information Attributes
2.204	2.204	2.184	[0..1]	+++++++ Identification	
2.208	2.208	2.188	[0..n]	+++++++ Proprietary	
2.209	2.209	2.189	[1..1]	+++++++ Type	'CreditorSchemeIdentification'
2.210	2.210	2.190	[1..1]	+++++++ Party	(AT-02 The Identifier of the Creditor) <ul style="list-style-type: none"> • Private Identification is used to identify either an organisation or a private person. • 'Scheme Name' under 'Other' is used to specify 'SEPA' under 'Code' • Only one occurrence of 'Other' needs to be reported.
2.211	2.211	2.191	[0..1]	+++++ RelatedAgents	
2.224	2.224	2.204	[0..1]	+++++ Purpose	
2.227	2.227	2.108	[0..1]	+++++ RelatedRemittanceInformation	
2.234	2.234	2.214	[0..1]	+++++ RemittanceInformation	(AT-22 The remittance information from the creditor to the debtor such as the identification number of the underlying contract, the reference number of the pre-notification etc. (if present in DS-03))
2.266	2.266	2.246	[0..1]	+++++ RelatedDates	
2.277	2.277	2.277	[0..1]	+++++ RelatedPrice	
2.282	2.282	2.282	[0..1]	+++++ RelatedQuantities	
2.287	2.287	2.287	[0..1]	+++++ FinancialInstrumentIdentification	
2.292	2.292	2.292	[0..1]	+++++ Tax	
2.293	2.293	2.293	[0..1]	+++++ ReturnInformation	
2.308	2.308	2.308	[0..1]	+++++ CorporateAction	
2.312	2.312	2.312	[0..1]	+++++ SafekeepingAccount	
2.313	2.313	2.313	[0..1]	+++++ AdditionalTransactionInformation	