SEPA CORE DIRECT DEBIT SCHEME
INTER-BANK
IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing Version 5.0 of the SEPA Core Direct Debit Scheme Rulebook based on Version 2009 of the inter-bank direct debit ISO 20022 XML message standards.

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Document Information

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC016-06	SEPA Core Direct Debit Scheme Rulebook Version 4.0	EPC
[2]	-	ISO 20022 XML Direct Debits and Related messages, September 2009: • Initiation • Clearing and Settlement	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International Bank Account Number	ISO[1]
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	ISO
[8]	ISO 11649	Structured creditor reference to remittance information	ISO
[9]	EPC002-09	SEPA Core Direct Debit Scheme E-Mandate Service Implementation Guidelines	EPC

0.2 Change History

Issue number	Dated	Reason for revision
V1.0	20060824	Approved under the authority of the EPC Plenary March 2006
V2.3	20070619	EPC Plenary approval 19 June 2007
V3.1	20080624	EPC Plenary approval 24 June 2008
V3.2	20090122	EPC Plenary approval 17 December 2008
V3.3	20090402	EPC Plenary approval 31 March 2009
V3.4	20091101	EPC Plenary approval October 2009
V4.0	20091101	EPC Plenary approval October 2009

[1] See also www.swift.com/index.cfm?item_id=61731

V5.0	20101101	EPC Plenary approval Septemer 2010

0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the inter-bank ISO 20022 XML message standards for the implementation of the SEPA Direct Debits as defined in the SEPA Core Direct Debit Scheme Rulebook.

1 INTRODUCTION

This document sets out the SEPA rules for implementing the inter-bank direct debit ISO 20022 XML message standards. The SEPA Core Direct Debit Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard as follows.

SEPA Direct Debit Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 *The Mandate*	Not applicable as this refers to the paper mandate
DS-02 *The dematerialised Mandate*	For electronic Mandate see the e-Mandate Service Implementation Guidelines
DS-04 *The inter-bank Collection*	FI to FI Customer Direct Debit (pacs.003.001.02)
DS-05 *Direct Debit Rejection, Return or Refund of a Collection or a Reversal*	Return or Refund – Payment Return (pacs.004.001.02) Reject – Payment Status Report (pacs.002.001.03)
DS-06 *Bank to customer Direct Debit Information*	Statements/advice ISO 20022 XML standards are covered separately.
DS-07 *The inter-bank Reversal for a Collection by the Creditor*	Reversal –Payment Reversal (pacs.007.001.02)
DS-08 *The request and response message for a claim for the Refund of an unauthorised transaction*	Not applicable as there is no specific XML message available
DS-09 *The request and response template for a claim for the Refund of an unauthorised transaction*	Not applicable as this refers to a paper based exchange
DS-10 *The request message for obtaining a copy of a Mandate*	Not applicable as there is no specific XML message available yet
DS-11 *The template for the request and the response for obtaining a copy of a Mandate*	Not applicable as this refers to a paper based exchange

The Guidelines for the inter-bank direct debit message standards are mandatory.

1.1 Coverage of the SEPA Implementation Guidelines

The purpose of the SEPA inter-bank Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the Global ISO 20022 XML standards in making SEPA Core payments as defined in the SEPA scheme rulebooks and supplemented by processing requirements.

The Guidelines are fully aligned to the SEPA Core requirments as defind in the Rulebook and identify message elements needed for inter-bank processing while recognising message elements that may be available for use in Additional Optional Services (AOS), as shown below.

<table>
<tr><th colspan="4">Global ISO 20022 XML Message Standards</th></tr>
<tr><th>Message elements from the ISO messages corresponding to Rulebook requirements</th><th>Message elements that are mandatory in the ISO messages or needed for Inter-bank Processing</th><th>Message elements from the ISO messages available for use by AOS within an EPC Governance framework</th><th>Message elements from ISO messages not applicable to SEPA</th></tr>
<tr><td colspan="2">EPC Implementation Guidelines for SEPA Core Mandatory subset, identifying elements
- to be used as defined in ISO
- to be used with SEPA usage rules (from or completing the Rulebook)</td><td>To be developed and documented by AOS Communities</td><td>Not available for use in SEPA payments</td></tr>
<tr><td colspan="3">SEPA Core Payments</td><td></td></tr>
</table>

Figure 1

These Guidelines define the SEPA Core Mandatory Subset[2] of the Global ISO 20022 XML standard that consists of message elements:

- required in the Rulebook as business requirements
- needed for processing by banks and clearing and settlement mechanisms

These message elements define the **SEPA Core service** and are denoted by yellow shading in the message structures given in the following chapters. Only these elements are further detailed with relevant SEPA Core requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

These Guidelines also recognise message elements and the usage rules in the ISO 20022 XML standard that may be available for use in an AOS, subject to a governance framework to be defined by the EPC. The definition and documentation of these message elements are a matter for the AOS communities involved. These message elements are denoted by white shading.

Where there are message elements that do not apply to SEPA payments, these are denoted with red shading in the right-most column of the message structures. To date, few such message elements have been identified.

[2] The SEPA Core Mandatory subset is hereafter known as the SEPA Core service.

1.2 Bank-to-bank and Customer-to-bank messages

The goal of these Guidelines is to enable the implementation of bank-to-bank messages and compliance with them is mandatory.

In addition, these Guidelines provide recommendations on the use of the customer-to bank and bank-to-customer ISO 20022 XML message standards. Consequently in this area, these Guidelines are not sufficient to fully implement the messages and must be supplemented by additional information provided under bilateral agreement between the bank and its customer.

The customer-to-bank Guidelines define what is needed for mapping data elements from the customer-to-bank to the inter-bank ISO 20022 XML messages, aimed at efficient inter-bank processing. These Guidelines do not prevent any differing agreement between the customer and its bank.

In the customer-to-bank messages, the data elements shaded yellow are those defined in the Rulebook, or required for inter-bank processing or mandatory in ISO. Consequently it is recognized that other elements shaded white could be needed for the customer-to-bank processing.

1.3 Use of these Guidelines by the instructing and instructed parties[3]

- SEPA Core payments are executed using messages only containing message elements defined as part of the SEPA Core Mandatory Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities are considered as SEPA payments, but not as SEPA Core payments (shaded white in Figure 2).
- It is the responsibility of the instructing bank of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The instructed bank receiving a message containing AOS-related message elements, but which is not a member of the AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

1.4 Notation Conventions

The Guidelines are presented in the format of the ISO 20022 XML standard.

Index	Mult	Message Element	SEPA Core Requirements
1	[1..1]	+ Transaction Information	
2	[1..1]	++ Payment Information Identification	

[3] Instructing and instructed parties include CSMs.

Index	Mult	Message Element	SEPA Core Requirements
….			
n		++ Message Element that is not part of the Core Service but is available for use in a SEPA AOS	
n+1	[0..1]	++ Message Element that is part of the SEPA Core Service	Mandatory
n+2	[0..1]	++ Message Element that is not to be used in SEPA Payments	

Figure 2

Where:

- Column 1 indicates the message element Index number in the ISO 20022 XML standard, ISO Core Documentation, PDF version.

  Components and sub-components of message elements that are not allowed in SEPA Core payments or where no specific SEPA requirements are defined, in which case ISO rules apply, are not represented in full and therefore the Index numbers will have gaps.

- Column 2 indicates the mandatory or optional status and the number of repetitions allowed in the ISO 20022 XML standard. When the first digit has the value '1', the message element is mandatory; when the value is '0' the message element is optional. The second digit indicates the number of repetitions allowed, where 'n' is used to indicate no specified limit.

  Column 2 may also indicate conditional relationships between components of a message element, for example, either component 1 or component 2 must be present, but not both (indicated in the column 2 as '{Or' and 'Or}').

- Column 3 gives the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.

- Column 4 specifies the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standards, as appropriate.
  - Where defined in the Rulebook, the attribute is indicated between parentheses by the attribute name and where applicable, the number, ie, (AT-nn) and such message elements are shaded yellow.
  - Where the message element relates to inter-bank processing requirements, it is shaded yellow.
  - Where the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding its mandatory or optional status, number of repetitions, the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.
  - In addition, for message elements with multiple occurrences in the ISO 20022 XML standard and shaded yellow in these Guidelines, and where a SEPA usage rule limits the number of occurrences, the remaining occurrences are available for use in an AOS.

- Where the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core requirements, this is specified as 'Mandatory' and is shaded yellow.
- Where the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.

1.5 Character Set

The character set issue centres on the use of the full set of characters in the message elements. Two considerations are:

- While banks must be allowed to use the character set currently in use at national level,
- banks throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8)
- Banks must be able to support the Latin character set commonly used in international communication, as follows:

  a b c d e f g h i j k l m n o p q r s t u v w x y z

  A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

  0 1 2 3 4 5 6 7 8 9

  / - ? : ( ) . , ' +

  Space

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set referred to above.

1.6 General Message Element Specifications

1.6.1 BIC

The BIC used to identify financial institutions (Agents in the ISO 20022 XML standards) may be either BIC 11 or BIC 8.

1.6.2 Identifier of the Creditor (AT-02)

The Creditor is identified in the scheme by an identifier as defined below. In these Guidelines, this identifier is indicated in the ISO 20022 data element 'Creditor Scheme Identification'. The creditor can be a legal entity, or an association that is not a legal entity, or a person.

This identifier must be stable over time, to enable the Debtor and the Debtor Bank to come back to the Creditor for Refunds and complaints, and to check the existence of a valid Mandate at the presentation of Collections by the Creditor.

The Creditor identifier has the attributes defined in the Rulebook under AT 02.

Format Rule:

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
- Positions 8 up to 35 contain the country-specific identifier
- Note: the calculation of the check digit requires the following preliminary steps:
    - Disregard positions 5 to 7
    - Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
    - Add the ISO country code and '00' to the right-hand end
    - Convert letters to digits in accordance with conversion table 1
    - Apply the check character system MOD 97-10 (see ISO 7064)

A = 10	G = 16	M = 22	S = 28	Y = 34
B = 11	H = 17	N = 23	T = 29	Z = 35
C = 12	I = 18	O = 24	U = 30	
D = 13	J = 19	P = 25	V = 31	
E = 14	K = 20	Q = 26	W = 32	
F = 15	L = 21	R = 27	X = 33	

Table 1

1.6.3 Mandate Identification (AT-01 Unique Mandate Reference)

This data element is case insensitive. For example: Mandate Identification 123AAa45678, 123aaA45678, 123aaa45678 and 123AAA45678 shall be considered identical.

1.7 Implementation of ISO 20022 XML rules

This document should be read in conjunction with the ISO 20022 XML message standards. ISO rules on the usage of the elements have not been repeated in these Implementation Guidelines.

1.8 Change-Over Date

As from the change-over date, receiving banks may only receive messages, including the r-messages, in the new version.

2 MANDATORY BANK-TO-BANK MESSAGES

2.1 Inter-bank Collection (DS-04)

2.1.1 Use of the FI to FI Customer Direct Debit (pacs.003.001.02)

This message is used to transport the Direct Debit Collection instruction from the Creditor Bank to the Debtor Bank, directly or through intermediaries.

The message caters for bulk and single direct debit instructions.

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ *Message root*	

2.1.2 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[0..1]	++ Batch Booking	
1.7	[1..1]	++ Number Of Transactions	
1.8	[0..1]	++ Control Sum	
1.9	[0..1]	++ Total Interbank Settlement Amount	Mandatory *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
1.10	[0..1]	++ Interbank Settlement Date	Mandatory (AT-26 Settlement Date of the Collection)
1.11	[1..1]	++ Settlement Information	
1.12	[1..1]	+++ Settlement Method	
1.13	[0..1]	+++ Settlement Account	*Usage Rule:* Only 'Identification' is allowed.
1.14	[0..1]	+++ Clearing System	

Index	Mult	Message Element	SEPA Core Requirements
1.17	[0..1]	++ Payment Type Information	*Usage Rule*: 'Payment Type Information' must be present at either in 'Group Header' level or in 'Direct Debit Transaction Information'.
1.18	[0..1]	+++ Instruction Priority	
1.19	[0..1]	+++ Clearing Channel	
1.20	[0..1]	+++ Service Level	Mandatory
1.21	{Or	++++ Code	(AT-20 The identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
1.22	Or}	++++ Proprietary	
1.23	[0..1]	+++ Local Instrument	Mandatory
1.24	{Or	++++ Code	(AT-20 The identification code of the Scheme) *Usage Rule:* Only 'CORE' is allowed. *Usage Rule*: The mixing of Core Direct Debits and other Direct Debits is not allowed in the same message.
1.25	Or}	++++ Proprietary	
1.26	[0..1]	+++ Sequence Type	Mandatory (AT-21 Transaction Type) *Usage Rule*: If 'Amendment Indicator' is 'true', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'.
1.27	[0..1]	+++ Category Purpose	(AT-59 Category purpose of the Collection) *Usage Rule*: Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.
1.30	[0..1]	++ Instructing Agent	*Usage Rule:* Only BIC is allowed.
1.31	[0..1]	++ Instructed Agent	*Usage Rule:* Only BIC is allowed.

2.1.3 Direct Debit Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..n]	+ Direct Debit Transaction Information	
2.1	[1..1]	++ Payment Identification	

Index	Mult	Message Element	SEPA Core Requirements
2.2	[0..1]	+++ Instruction Identification	
2.3	[1..1]	+++ End To End Identification	(AT-10 Creditor's reference of the Direct Debit Transaction) *Usage Rule*: A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.
2.4	[1..1]	+++ Transaction Identification	(AT-43 Creditor bank's reference of the collection) *Usage Rule*: Must contain a reference that is meaningful to the Creditor Bank and is unique over time.
2.5	[0..1]	+++ Clearing System Reference	
2.6	[0..1]	++ Payment Type Information	*Usage Rule*: 'Payment Type Information' must be present in either 'Group Header' or in 'Direct Debit Transaction Information'.
2.7	[0..1]	+++ Instruction Priority	
2.8	[0..1]	+++ Clearing Channel	
2.9	[0..1]	+++ Service Level	Mandatory
2.10	{Or	++++ Code	(AT-20 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.11	Or}	++++ Proprietary	
2.12	[0..1]	+++ Local Instrument	Mandatory
2.13	{Or	++++ Code	(AT-20 The identification code of the Scheme) *Usage Rule*: Only 'CORE' is allowed. The mixing of Core Direct Debits and other Direct Debits is not allowed in the same message.
2.14	Or}	++++ Proprietary	
2.15	[0..1]	+++ Sequence Type	Mandatory (AT-21 Transaction Type) *Usage Rule*: If 'Amendment Indicator' is 'true', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'.
2.16	[0..1]	+++ Category Purpose	(AT-59 Category purpose of the Collection) *Usage Rule*: Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.

Index	Mult	Message Element	SEPA Core Requirements
2.19	[1..1]	++ Interbank Settlement Amount	(AT-06 Amount of the Collection in Euro) *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
2.20	[0..1]	++ Interbank Settlement Date	
2.21	[0..1]	++ Instructed Amount	
2.22	[0..1]	++ Exchange Rate	
2.23	[1..1]	++ Charge Bearer	*Usage Rule*: Only 'SLEV' is allowed.
2.24	[0..n]	++ Charges Information	
2.27	[0..1]	++ Requested Collection Date	Mandatory (AT-11 Due Date of the Collection)
2.28	[0..1]	++ Direct Debit Transaction	Mandatory
2.29	[0..1]	+++ Mandate Related Information	Mandatory
2.30	[0..1]	++++ Mandate Identification	Mandatory (AT-01 Unique Mandate reference)
2.31	[0..1]	++++ Date Of Signature	Mandatory (AT-25 Date of Signing of the Mandate)
2.32	[0..1]	++++ Amendment Indicator	
2.33	[0..1]	++++ Amendment Information Details	(AT-24 Reason for Amendment of the Mandate) *Usage Rule*: Mandatory if 'Amendment Indicator' is 'true'. The reason code from the Rulebook is indicated using one of the following message sub-elements:
2.34	[0..1]	+++++ Original Mandate Identification	(AT-19 Unique Mandate reference as given by the original Creditor who issued the Mandate) *Usage Rule*: Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.
2.35	[0..1]	+++++ Original Creditor Scheme Identification	(AT-18 Identifier of the Original Creditor who issues the Mandate) *Usage Rule*: Mandatory if changes occur in 'Creditor Scheme Identification', otherwise not to be used.

Index	Mult	Message Element	SEPA Core Requirements
2.35	[0..1]	++++++ Name	(Original AT-03 Name of the Creditor) *Usage Rule*: If present, the new name must be specified under 'Creditor'. *Usage Rule*: 'Name' is limited to 70 characters in length
2.35	[0..1]	++++++ Postal Address	
2.35	[0..1]	++++++ Identification	(AT-18 Identifier of the Original Creditor who issued the Mandate)
2.35	{Or	+++++++ Organisation Identification	
2.35	Or}	+++++++ Private Identification	*Usage Rule:* Private Identification is used to identify either an organisation or a private person.
2.35	[0..1]	++++++++ Date and Place of Birth	
2.35	[0..n]	++++++++ Other	*Usage Rule*: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. *Usage Rule*: 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.6.2. *Usage Rule*: 'Proprietary' under 'Scheme Name' must specify 'SEPA'.
2.35	[0..1]	++++++ Country of Residence	
2.35	[0..1]	++++++ Contact Details	
2.36	[0..1]	+++++ Original Creditor Agent	
2.37	[0..1]	+++++ Original Creditor Agent Account	
2.38	[0..1]	+++++ Original Debtor	
2.39	[0..1]	+++++ Original Debtor Account	*Usage Rule*: Only IBAN allowed. *Usage Rule*: Mandatory if changes occur in 'Debtor Account', otherwise not to be used. *Usage Rule*: Only for changes of accounts within the same bank.
2.40	[0..1]	+++++ Original Debtor Agent	*Usage Rule*: Use 'Identification' under 'Other' under 'Financial Institution Identification' with code 'SMNDA' to indicate same mandate with new 'Debtor Agent'. *Usage Rule*: To be used with the 'FRST' indicator in the 'Sequence Type'.
2.41	[0..1]	+++++ Original Debtor Agent Account	

Index	Mult	Message Element	SEPA Core Requirements
2.42	[0..1]	+++++ Original Final Collection Date	
2.43	[0..1]	+++++ Original Frequency	
2.44	[0..1]	++++ Electronic Signature	(AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or e-mandate)) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) *Usage Rule*: If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report made by the Debtor Bank. *Usage Rule*: This data element is not to be used if the mandate is a paper mandate.
2.45	[0..1]	++++ First Collection Date	
2.46	[0..1]	++++ Final Collection Date	
2.47	[0..1]	++++ Frequency	
2.48	[0..1]	+++ Creditor Scheme Identification	Mandatory (AT-02 Identifier of the Creditor)
2.48	[0..1]	++++ Name	
2.48	[0..1]	++++ Postal Address	
2.48	[0..1]	++++ Identification	Mandatory (AT-02 Identifier of the Creditor)
2.48	{Or	+++++ Organisation Identification	
2.48	Or}	+++++ Private Identification	*Usage Rule:* Private Identification is used to identify either an organisation or a private person.
2.48	[0..1]	++++++ Date and Place of Birth	
2.48	[0..n]	++++++ Other	*Usage Rule*: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. *Usage Rule*: Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.6.2. *Usage Rule*: 'Proprietary' under 'Scheme Name' must specify 'SEPA'.
2.48	[0..1]	++++ Country of Residence	
2.48	[0..1]	++++ Contact Details	

Index	Mult	Message Element	SEPA Core Requirements
2.49	[0..1]	+++ Pre Notification Identification[4]	
2.50	[0..1]	+++ Pre Notification Date	
2.51	[1..1]	++ Creditor	
2.51	[0..1]	+++ Name	Mandatory (AT-03 Name of the Creditor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.51	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor) *Usage Rule*: 'Postal Address' is optional but is mandatory if provided by the Creditor.
2.51	[0..1]	++++ Address Type	
2.51	[0..1]	++++ Department	
2.51	[0..1]	++++ Sub-Department	
2.51	[0..1]	++++ Street Name	
2.51	[0..1]	++++ Building Number	
2.51	[0..1]	++++ Postal Code	
2.51	[0..1]	++++ Town Name	
2.51	[0..1]	++++ Country Sub-Division	
2.51	[0..1]	++++ Country	
2.51	[0..7]	++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.51	[0..1]	+++ Identification	
2.51	[0..1]	+++ Country of Residence	
2.51	[0..1]	+++ Contact Details	
2.52	[0..1]	++ Creditor Account	Mandatory (AT-04 Account Number of the Creditor) *Usage Rule*: Only IBAN is allowed.
2.53	[1..1]	++ Creditor Agent	(AT-12 BIC of the Creditor bank) *Usage Rule*: Only BIC is allowed.
2.54	[0..1]	++ Creditor Agent Account	

[4] According to the Rulebook, the information may be provided in Remittance Information.

Index	Mult	Message Element	SEPA Core Requirements
2.55	[0..1]	++ Ultimate Creditor	*Usage Rule*: Mandatory if given by the Creditor in 'pain.008.001.02' and must be forwarded through the payment chain up to the Debtor.
2.55	[0..1]	+++ Name	(AT-38 Name of the Creditor Reference Party) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.55	[0..1]	+++ Postal Address	
2.55	[0..1]	+++ Identification	(AT-39 Identification code of the Creditor Reference Party)
2.55	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.55	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.55	[0..1]	+++ Country of Residence	
2.55	[0..1]	+++ Contact Details	
2.56	[0..1]	++ Initiating Party	
2.57	[0..1]	++ Instructing Agent	*Usage Rule*: Only BIC is allowed.
2.58	[0..1]	++ Instructed Agent	*Usage Rule*: Only BIC is allowed.
2.59	[0..1]	++ Intermediary Agent 1	
2.60	[0..1]	++ Intermediary Agent 1 Account	
2.61	[0..1]	++ Intermediary Agent 2	
2.62	[0..1]	++ Intermediary Agent 2 Account	
2.63	[0..1]	++ Intermediary Agent 3	
2.64	[0..1]	++ Intermediary Agent 3 Account	
2.65	[1..1]	++ Debtor	
2.65	[0..1]	+++ Name	Mandatory (AT-14 Name of the Debtor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.65	[0..1]	+++ Postal Address	(AT-09 Address of the Debtor) *Usage Rule*: 'Postal Address' is optional but mandatory if given by the Creditor in 'pain.008.001.02'.

Index	Mult	Message Element	SEPA Core Requirements
2.65	[0..1]	++++ Address Type	
2.65	[0..1]	++++ Department	
2.65	[0..1]	++++ Sub-Department	
2.65	[0..1]	++++ Street Name	
2.65	[0..1]	++++ Building Number	
2.65	[0..1]	++++ Postal Code	
2.65	[0..1]	++++ Town Name	
2.65	[0..1]	++++ Country Sub-Division	
2.65	[0..1]	++++ Country	
2.65	[0..7]	++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.65	[0..1]	+++ Identification	(AT-27 Debtor identification code)
2.65	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.65	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.65	[0..1]	+++ Country of Residence	
2.65	[0..1]	+++ Contact Details	
2.66	[1..1]	++ Debtor Account	(AT -07 Account number of the Debtor) *Usage Rule*: Only IBAN is allowed.
2.67	[1..1]	++ Debtor Agent	(AT-13 BIC of Debtor's Bank) *Usage Rule*: Only BIC is allowed.
2.68	[0..1]	++ Debtor Agent Account	
2.69	[0..1]	++ Ultimate Debtor	*Usage Rule*: Mandatory if given by the Creditor in 'pain.008.001.02' and must be forwarded through the payment chain up to the Debtor.
2.69	[0..1]	+++ Name	(AT-15 Name of the Debtor Reference Party) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.69	[0..1]	+++ Postal Address	
2.69	[0..1]	+++ Identification	(AT-37 Identification code of the Debtor Reference Party)

Index	Mult	Message Element	SEPA Core Requirements
2.69	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.69	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.69	[0..1]	+++ Country of Residence	
2.69	[0..1]	+++ Contact Details	
2.70	[0..1]	++ Purpose	(AT-58 Purpose of the Collection)
2.71	{Or	++++ Code	
2.72	Or}	++++ Proprietary	
2.73	[0..10]	++ Regulatory Reporting	
2.74	[0..10]	++ Related Remittance Information	
2.81	[0..1]	++ Remittance Information	(AT-22 Remittance information from the Creditor) *Usage Rule*: Either 'Structured' or 'Unstructured', may be present.
2.82	[0..n]	+++ Unstructured	*Usage Rule*: 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. *Format Rule*: Only one occurrence of 'Unstructured' is allowed.
2.83	[0..n]	+++ Structured	*Format Rule*: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. *Format Rule*: Only one occurrence of 'Structured' is allowed.
2.84	[0..n]	++++ Referred Document Information	
2.92	[0..1]	++++ Referred Document Amount	
2.103	[0..1]	++++ Creditor Reference Information	*Usage Rule*: When present, the Debtor Bank is not obliged to validate the reference information. *Usage Rule*: When used both 'Type' and 'Reference' must be present.
2.103	[0..1]	+++++ Type	
2.103	[1..1]	++++++ Code or Proprietary	
2.103	{Or	+++++++ Code	*Usage Rule*: Only 'SCOR' is allowed.

Index	Mult	Message Element	SEPA Core Requirements
2.103	Or}	+++++++ Proprietary	
2.103	[0..1]	++++++ Issuer	
2.103	[0..1]	+++++ Reference	*Usage Rule*: If 'Reference' contains a check digit, the receiving bank is not required to validate this. *Usage Rule*: If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain *Usage Rule*: RF Creditor Reference may be used (ISO 11649)
2.110	[0..1]	++++ Invoicer	
2.111	[0..1]	++++ Invoicee	
2.112	[0..3]	++++ Additional Remittance Information	

2.2 Inter-bank Direct Debit Return/Refund of a Collection (DS-05)

2.2.1 Use of the Payment Return (pacs.004.001.02)

The Payment Return is the message used to transport the direct debit return/refund instruction from the Debtor Bank to the Creditor Bank, directly or through intermediaries. If the 'Return Originator' contains a 'Name', this means that the message is being used as a Refund. If the 'Return Originator' contains a BIC, this means that the message is being used as a Return.

This message caters for bulk and single direct debit return/refund instructions.

This message caters for balancing payments in the return of a collection when bilaterally agreed.

Note: Attribute AT-R1 is implied by the Message Name, 'pacs.004.001.02' the 'Original Message Name Identification', 'pacs.003.001.02'.

Note: Message elements under the 'Original Transaction Reference' sequence are based on DS-04 attributes.

Note: It is not allowed to return a mix of 'B2B' and 'Core' Direct Debit Collections in the same message.

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ *Message root*	

2.2.2 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[0..1]	++ Batch Booking	
1.7	[1..1]	++ Number Of Transactions	
1.8	[0..1]	++ Control Sum	
1.9	[0..1]	++ Group Return	

Index	Mult	Message Element	SEPA Core Requirements
1.10	[0..1]	++ Total Returned Interbank Settlement Amount	Mandatory Usage Rule: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
1.11	[0..1]	++ Interbank Settlement Date	Mandatory (AT-R4 Settlement Date for Return)
1.12	[1..1]	++ Settlement Information	
1.13	[1..1]	+++ Settlement Method	*Usage Rule*: Only CLRG, INGA and INDA are allowed.
1.14	[0..1]	+++ Settlement Account	*Usage Rule*: Only 'Identification' is allowed.
1.15	[0..1]	+++ Clearing System	
1.18	[0..1]	+++ Instructing Reimbursement Agent	
1.19	[0..1]	+++ Instructing Reimbursement Agent Account	
1.20	[0..1]	+++ Instructed Reimbursement Agent	
1.21	[0..1]	+++ Instructed Reimbursement Agent Account	
1.22	[0..1]	+++ Third Reimbursement Agent	
1.23	[0..1]	+++ Third Reimbursement Agent Account	
1.24	[0..1]	++ Instructing Agent	*Usage Rule*: Only BIC is allowed.
1.25	[0..1]	++ Instructed Agent	*Usage Rule*: Only BIC is allowed.

2.2.3 Original Group Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[0..1]	+ Original Group Information	*Usage Rule*: Element 'Original Group Information' must be present either in 2.2.3 'Original Group Information' or in 2.2.4 'Transaction Information'.
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	

Index	Mult	Message Element	SEPA Core Requirements
2.4	[0..n]	++ Return Reason Information	
~~2.5~~	~~[0..1]~~	~~+++ Originator~~	
~~2.6~~	~~[0..1]~~	~~+++ Reason~~	
~~2.9~~	~~[0..n]~~	~~+++ Additional Information~~	

2.2.4 Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information	Mandatory
3.1	[0..1]	++ Return Identification	Mandatory (AT-R5 Specific Reference of the Bank Initiating the return/refund)
3.2	[0..1]	++ Original Group Information	*Usage Rule*: Element 'Original Group Information' must be present either in 2.2.3 'Original Group Information' or in 2.2.4 'Transaction Information'.
3.3	[1..1]	+++ Original Message Identification	
3.4	[1..1]	+++ Original Message Name Identification	
3.5	[0..1]	+++ Original Creation Date Time	
3.6	[0..1]	++ Original Instruction Identification	*Usage Rule*: Mandatory if provided in the original instruction.
3.7	[0..1]	++ Original End To End Identification	Mandatory (AT-10 Creditor's reference to the Collection)
3.8	[0..1]	++ Original Transaction Identification	Mandatory (AT 43 Creditor bank's reference of the Collection) *Usage Rule*: Must contain a reference that is meaningful to the Creditor Bank and is unique over time.
3.9	[0..1]	++ Original Clearing System Reference	
3.10	[0..1]	++ Original Interbank Settlement Amount	Mandatory (AT-06 Amount of the Collection in euro) *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.

Index	Mult	Message Element	SEPA Core Requirements
3.11	[1..1]	++ Returned Interbank Settlement Amount	*Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits. *Usage Rule*: Element is equal to the sum of 'Original Interbank Settlement Amount', 'Compensation Amount' and 'Amount' in 'Charges Information'.
3.12	[0..1]	++ Interbank Settlement Date	
3.13	[0..1]	++ Returned Instructed Amount	*Usage Rule*: Only allowed in the case a bilateral balancing payment is made, ie, 'Amount' under 'Charges Information' is used. *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
3.14	[0..1]	++ Exchange Rate	
3.15	[0..1]	++ Compensation Amount	(AT-R6 Refund compensation recovered by the Debtor bank from the Creditor bank) *Usage Rule*: 'Compensation Amount' only applies to refunds, which is indicated by the presence of 'Name' in 'Return Originator'. *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
3.16	[0..1]	++ Charge Bearer	*Usage Rule*: Only 'SLEV' is allowed.
3.17	[0..n]	++ Charges Information	*Usage Rule*: Only one occurrence is allowed.
3.18	[1..1]	+++ Amount	(AT-R8 Amount of the Balancing payment agreed between the Debtor Bank and the Creditor Bank) *Usage Rule*: Only allowed if bilaterally agreed between the Debtor Bank and the Creditor Bank. *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.

Index	Mult	Message Element	SEPA Core Requirements
3.19	[1..1]	+++ Party	
3.19	[1..1]	++++ Financial Institution Identification	(AT-13 BIC of the Debtor Bank)
3.19	[0..1]	++++ Branch Identification	
3.20	[0..1]	++ Instructing Agent	*Usage Rule*: Only BIC is allowed.
3.21	[0..1]	++ Instructed Agent	*Usage Rule*: Only BIC is allowed.
3.22	[0..n]	++ Return Reason Information	Mandatory *Usage Rule*: Only one occurrence of is allowed.
3.23	[0..1]	+++ Originator	Mandatory (AT-R2 Identification of the type of party initiating the r-message) *Usage Rule*: Limited to BIC to identify the bank originating the return or to 'Name' to identify the Debtor in the case of refunds.
3.24	[0..1]	+++ Reason	Mandatory (AT-R3 Reason Code for Non-Acceptance)
3.25	{Or	++++ Code	See Message Element Specifications below.
3.26	Or}	++++ Proprietary	
3.27	[0..n]	+++ Additional Information	
3.28	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-04 which is being returned) *Usage Rule*: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.29	[0..1]	+++ Interbank Settlement Amount	
3.30	[0..1]	+++ Amount	
3.35	[0..1]	+++ Interbank Settlement Date	(AT-26 Settlement date of the Collection)
3.36	[0..1]	+++ Requested Collection Date	(AT-11 Due date of the Collection)
3.37	[0..1]	+++ Requested Execution Date	
3.38	[0..1]	+++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
3.39	[0..1]	+++ Settlement Information	

Index	Mult	Message Element	SEPA Core Requirements
3.51	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type) (AT-59 Category purpose of the Collection)
3.64	[0..1]	+++ Payment Method	
3.65	[0..1]	+++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or e-mandate). (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))
3.84	[0..1]	+++ Remittance Information	(AT-22 Remittance information)
3.116	[0..1]	+++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)
3.117	[0..1]	+++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification)
3.118	[0..1]	+++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.119	[0..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.120	[0..1]	+++ Debtor Agent Account	
3.121	[0..1]	+++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.122	[0..1]	+++ Creditor Agent Account	
3;123	[0..1]	+++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.124	[0..1]	+++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.125	[0..1]	+++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

2.2.5 Message Element Specifications

The reasons for an inter-bank **Return** specified in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for direct debit by the Debtor
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format *Usage Rule*: To be used to indicate an incorrect 'operation/transaction' code
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE04	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
MD01	NoMandate	No valid Mandate
MD07	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	Missing MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingCreditorNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	DueToSpecificServiceOfferedByDebtor Agent	Specific Service offered by the Debtor Bank.

The reasons for an inter-bank Refund specified in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
MD01	NoMandate	Unauthorised transaction
MD06	RefundRequestByEndCustomer	Disputed authorised transaction

2.3 Inter-bank Direct Debit Reject Dataset (DS-05)

2.3.1 Use of the FI to FI Payment Status Report (pacs.002.001.03)

When the code 'RJCT' is used in 'Status Reason' the message transports the Direct Debit Rejection instruction between banks, directly or through intermediaries.

The message caters for bulk and single reject instructions.

Note: Attribute AT-R1 in DS-05 is implied by the 'Message Name', 'pacs.002.001.03', the 'Original Message Name Identification', 'pacs.003.001.02' and 'Status' set to 'RJCT'.

Note: Attribute AT-R4 'Settlement Date for the Reject, Return or Refund' is not applicable.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-04 attributes.

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ *Message root*	

2.3.2 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	(AT-R5 Specific reference of the bank which initiated the Rejection)
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Instructing Agent	*Usage Rule:* Only BIC is allowed.
1.4	[0..1]	++ Instructed Agent	*Usage Rule:* Only BIC is allowed.

2.3.3 Original Group Information and Status

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information And Status	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..1]	++ Original Number of Transactions	
2.5	[0..1]	++ Original Control Sum	

Index	Mult	Message Element	SEPA Core Requirements
2.6	[0..1]	++ Group Status	(AT-R1 Type of R Message) *Usage Rule*: Only 'RJCT' and 'PART' are allowed.
2.7	[0..n]	++ Status Reason Information	*Usage Rule*: Only one occurrence of 'Status Reason Information' is allowed. *Usage Rule*: 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
2.8	[0..1]	+++ Originator	Mandatory (AT-R2 Identification of the Type of Party that initiated the reject) *Usage Rule*: Limited to BIC to identify the Bank or CSM originating the status or to 'Name' to indicate the CSM when it has no BIC.
2.9	[0..1]	+++ Reason	Mandatory (AT-R3 Reason Code for Non-Acceptance)
2.10	{Or	++++ Code	See Message Element Specifications below.
2.11	Or}	++++ Proprietary	
2.12	[0..n]	+++ Additional Information	
2.13	[0..n]	++ Number of Transactions Per Status	

2.3.4 Transaction Information and Status

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information And Status	
3.1	[0..1]	++ Status Identification	Mandatory (AT-R5 Specific reference of the bank that initiated the reject)
3.2	[0..1]	++ Original Instruction Identification	*Usage Rule*: Mandatory if provided in the original instruction.
3.3	[0..1]	++ Original End To End Identification	Mandatory (AT-10 Creditor's reference of the Collection)
3.4	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Creditor Bank's reference of the Collection) *Usage Rule*: Must contain a reference that is unique over time.

Index	Mult	Message Element	SEPA Core Requirements
3.5	[0..1]	++ Transaction Status	(AT-R1 Type of R message) *Usage Rule*: Only 'RJCT' is allowed.
3.6	[0..n]	++ Status Reason Information	*Usage Rule*: Only one occurrence is allowed. *Usage Rule*: 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
3.7	[0..1]	+++ Originator	Mandatory (AT-R2 Identification of the type of party that initiated the reject) *Usage Rule*: Limited to BIC to identify the bank or, CSM originating the status or to 'Name' to indicate the Debtor or CSM when it has no BIC.
3.8	[0..1]	+++ Reason	Mandatory (AT-R3 Reason Code for Non-Acceptance)
3.9	{Or	++++ Code	See Message Element Specifications below.
3.10	Or}	++++ Proprietary	
3.11	[0..n]	+++ Additional Information	
3.12	[0..n]	++ Charges Information	*Usage Rule*: Only one occurrence is allowed.
3.13	[1..1]	+++ Amount	(AT-R8 Amount of the Balancing payment agreed between the Debtor Bank and the Creditor Bank) *Usage Rule*: Only allowed if bilaterally agreed between the Debtor Bank and the Creditor Bank. *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
3.14	[1..1]	+++ Party	
3.14	[1..1]	++++ Financial Institution Identification	(AT-13 BIC of the Debtor Bank) *Usage Rule*: Only BIC is allowed
3.14	[0..1]	++++ Branch Identification	
3.15	[0..1]	++ Acceptance Date Time	
3.16	[0..1]	++ Account Servicer Reference	
3.17	[0..1]	++ Clearing System Reference	

Index	Mult	Message Element	SEPA Core Requirements
3.18	[0..1]	++ Instructing Agent	*Usage Rule:* Only BIC is allowed.
3.19	[0..1]	++ Instructed Agent	*Usage Rule:* Only BIC is allowed.
3.20	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-04 which is being rejected) *Usage Rule*: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.21	[0..1]	+++ Interbank Settlement Amount	(AT-06 Amount of the Collection in euro)
3.22	[0..1]	+++ Amount	
3.27	[0..1]	+++ Interbank Settlement Date	(AT-26 Settlement date of the Collection)
3.28	[0..1]	+++ Requested Collection Date	(AT-11 Due date of the Collection)
3.29	[0..1]	+++ Requested Execution Date	
3.30	[0..1]	+++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
3.31	[0..1]	+++ Settlement Information	
3.43	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type) (AT-59 Category purpose of the Collection)
3.56	[0..1]	+++ Payment Method	
.3.57	[0..1]	+++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or e-Mandate) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))
3.76	[0..1]	+++ Remittance Information	(AT-22 Remittance information)
3.108	[0..1]	+++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)

Index	Mult	Message Element	SEPA Core Requirements
3.109	[0..1]	+++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
3.110	[0..1]	+++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.111	[0..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.112	[0..1]	+++ Debtor Agent Account	
3.113	[0..1]	+++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.114	[0..1]	+++ Creditor Agent Account	
3.115	[0..1]	+++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.116	[0..1]	+++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.117	[0..1]	+++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

2.3.5 Message Element Specifications

The reasons for an inter-bank **reject** specified in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for direct debit by the Debtor
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format *Usage Rule*: To be used to indicate an incorrect 'operation/transaction' code.
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE04	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format *Usage Rule*: To be used to indicate an invalid file format.

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
MD01	NoMandate	No valid Mandate
MD02	MissingMandatoryInfomationInMandate	Mandate data missing or incorrect
MD07	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingCreditorNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	DueToSpecificServiceOfferedByDebtor Agent	Specific Service offered by the Debtor Bank.

2.4 Inter-bank Reversal Instruction for a Collection (DS-07)

2.4.1 Use of the Payment Reversal (pacs.007.001.02)

The message is used to transport the Inter-bank Reversal Instruction for a Collection sent by the Creditor bank to the Debtor bank, directly or through intermediaries.

The message caters for bulk and single reversal instructions.

Note: Attribute AT-R1 in DS-07 is indicated by the 'Message Name', 'pacs.007.001.02' and the 'Original Message Name Identification, 'pacs.003.001.02'.

Note: Attribute AT-R2 is indicated by the combination of the Reversal 'Originator' with the Reversal 'Reason'.

Note: 'Original' message elements are based on DS-04 attributes.

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ *Message root*	

2.4.2 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[0..1]	++ Batch Booking	
1.7	[1..1]	++ Number Of Transactions	
1.8	[0..1]	++ Control Sum	
1.9	[0..1]	++ Group Reversal	Mandatory *Usage Rule:* Only 'false' is allowed.
1.10	[0..1]	++ Total Reversed Interbank Settlement Amount	Mandatory (AT-44 Amount of the reversal in euro) *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.

Index	Mult	Message Element	SEPA Core Requirements
1.11	[0..1]	++ Interbank Settlement Date	Mandatory (AT-R4- Settlement Date for the reversal instruction)
1.12	[1..1]	++ Settlement Information	
1.13	[1..1]	+++ Settlement Method	*Usage Rule*: Only CLRG, INGA and INDA are allowed.
1.14	[0..1]	+++ Settlement Account	*Usage Rule:* Only 'Identification' is allowed.
1.15	[0..1]	+++ Clearing System	
1.18	[0..1]	+++ Instructing Reimbursement Agent	
1.19	[0..1]	+++ Instructing Reimbursement Agent Account	
1.20	[0..1]	+++ Instructed Reimbursement Agent	
1.21	[0..1]	+++ Instructed Reimbursement Agent Account	
1.22	[0..1]	+++ Third Reimbursement Agent	
1.23	[0..1]	+++ Third Reimbursement Agent Account	
1.24	[0..1]	++ Instructing Agent	*Usage Rule*: Only BIC allowed.
1.25	[0..1]	++ Instructed Agent	*Usage Rule*: Only BIC allowed.

2.4.3 Original Group Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..n]	++ Reversal Reason Information	*Usage Rule*: 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. *Usage Rule*: 'Reversal Reason Information' is to be used to indicate a reversal reason of one or more individual transactions. *Usage Rule*: Only one occurrence of 'Reversal Reason Information' is allowed.

Index	Mult	Message Element	SEPA Core Requirements
2.5	[0..1]	+++ Originator	(AT-R2 Identification of the type of party that initiated the reversal) *Usage Rule*: 'Originator' must be present either in 'Original Group Information' or 'Transaction Information'.
2.6	[0..1]	+++ Reason	(AT-31 Reason Code for Reversal) *Usage Rule*: 'Reason' must be present either in 'Original Group Information' or 'Transaction Information'.
2.7	{Or	++++ Code	See Message Element Specifications Below
2.8	Or}	++++ Proprietary	
2.9	[0..n]	+++ Additional Information	

2.4.4 Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information	Mandatory
3.1	[0..1]	++ Reversal Identification	Mandatory (AT-R7 Specific reference of the Creditor Bank for the reversal) *Usage Rule*: Must contain a reference that is meaningful to the Creditor Bank.
3.2	[0..1]	++ Original Instruction Identification	*Usage Rule*: Mandatory if provided in the original instruction.
3.3	[0..1]	++ Original End To End Identification	Mandatory (AT-10 Creditor's reference to the direct debit Collection)
3.4	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Creditor Bank Reference of the collection) *Usage Rule*: Must contain a reference that is meaningful to the Creditor Bank and is unique over time.
3.5	[0..1]	++ Original Clearing System Reference	
3.6	[0..1]	++ Original Interbank Settlement Amount	(AT-06 Amount of the Collection in euro) *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.

Index	Mult	Message Element	SEPA Core Requirements
3.7	[1..1]	++ Reversed Interbank Settlement Amount	(AT-44 Amount of the reversal in euro) *Usage Rule*: 'Reversed Interbank Settlement Amount must be the same as the Amount of the Collection (AT-06) plus any Charges. *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
3.8	[0..1]	++ Interbank Settlement Date	
3.9	[0..1]	++ Reversed Instructed Amount	*Usage Rule*: Only allowed in the case a bilateral balancing payment is made, ie, 'Amount' under 'Charges Information' is used. *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
3.10	[0..1]	++ Exchange Rate	
3.11	[0..1]	++ Compensation Amount	
3.12	[0..1]	++ Charge Bearer	*Usage Rule:* Only 'SLEV' is allowed.
3.13	[0..n]	++ Charges Information	*Usage Rule*: Only one occurrence is allowed.
3.14	[1..1]	+++ Amount	(AT-R8 Amount of the Balancing payment agreed between the Debtor Bank and the Creditor Bank) *Usage Rule*: Only allowed if bilaterally agreed between the Debtor Bank and the Creditor Bank. *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.
3.15	[1..1]	+++ Party	
3.15	[1..1]	++++ Financial Institution Identification	(AT-13 BIC of the Debtor Bank *Usage Rule*: Only BIC is allowed
3.15	[0..1]	++++ Branch Identification	
3.16	[0..1]	++ Instructing Agent	*Usage Rule*: Only BIC is allowed.

Index	Mult	Message Element	SEPA Core Requirements
3.17	[0..1]	++ Instructed Agent	*Usage Rule*: Only BIC is allowed.
3.18	[0..n]	++ Reversal Reason Information	*Usage Rule*: 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. *Usage Rule*: 'Reversal Reason Information' is to be used to indicate a reversal reason of the individual transaction. *Usage Rule*: Only one occurrence of 'Reversal Reason Information' is allowed.
3.19	[0..1]	+++ Originator	(AT-R2 Identification of the type of party that initiated the reversal) *Usage Rule*: 'Originator' must be present either in 'Original Group Information' or 'Transaction Information'.
3.20	[0..1]	+++ Reason	*Usage Rule*: 'Reason' must be present either in 'Original Group Information' or 'Transaction Information'.
3.21	{Or	++++ Code	(AT-31 Reason Code for Reversal) See Message Element Specifications below.
3.22	Or}	++++ Proprietary	
3.23	[0..n]	+++ Additional Information	
3.24	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-04 being reversed) *Usage Rule*: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.25	[0..1]	+++ Interbank Settlement Amount	
3.26	[0..1]	+++ Amount	
3.31	[0..1]	+++ Interbank Settlement Date	(AT-26 Settlement date of the Collection)
3.32	[0..1]	+++ Requested Collection Date	(AT-11 Due date of the Collection)
3.33	[0..1]	+++ Requested Execution Date	
3.34	[0..1]	+++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
3.35	[0..1]	+++ Settlement Information	

Index	Mult	Message Element	SEPA Core Requirements
3.47	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type) (AT-59 Category purpose of the Collection)
3.60	[0..1]	+++ Payment Method	
3.61	[0..1]	+++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or e-Mandate). (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))
3.80	[0..1]	+++ Remittance Information	(AT-22 Remittance information)
3.112	[0..1]	+++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)
3.113	[0..1]	+++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
3.114	[0..1]	+++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.115	[0..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.116	[0..1]	+++ Debtor Agent Account	
3.117	[0..1]	+++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.118	[0..1]	+++ Creditor Agent Account	
3.119	[0..1]	+++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.120	[0..1]	+++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.121	[0..1]	+++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

2.4.5 Message Element Specifications

Reasons for an inter-bank reversal present in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AM05	Duplication	Duplicate entry
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified

List of changes in Interbank Core Direct Debit Implementation Guidelines
Relative to v4.0

(This list is for information – the changes in the body of the document are the changes in effect)

SYMBOLS USED

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant sections of the Direct Debit Guidelines
3. Column three contains a description of the change
4. Column four contains a status code:
   - REJ: Rejected by the SPS WG
   - PEN: Issue pending in the SPS WG
   - ACC: Accepted in Guidelines
5. Column five contains the type of change:
   - TYPO: Typing and layout errors
   - CLAR: Clarification of the text
   - CHAN: Change or further alignment with Rulebook content
   -

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type

- From the Errata of June 2010

10/001	2.1.3, index 2.103	Shade 'Issuer' yellow under 'Creditor Reference Information' in line with the C2B Guidelines	ACC	CLAR
10/002	2.2.4, index, 3.13 Returned Instructed Amount	Shade yellow 'Returned Instructed Amount' as this must be present if 'Charges Information' is present', in line with ISO rules and add *Usage Rule*: Only allowed in the case a bilateral balancing payment is made, ie, 'Amount' under 'Charges Information' is used. Add amount usage rules *Usage Rule*: Only allowed in the case a bilateral balancing payment is made, ie, 'Amount' under 'Charges Information' is used. *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. *Format Rule*: The fractional part has a maximum of two digits.	ACC	CHAN
10/003	2.2.4, index 3.19 Party under Charges Information	Delete first occurrence of 'Financial Institution Identification' and of 'Branch Identification'	ACC	CLAR

10/004	2.2.5, Return reason codes	Section 2.2.5 contains two lists of reasons. In the Return reason codes: Delete MD06 from the list of Return codes Delete FF01 as it does not exist in ISO as a Return code	ACC	CHAN
10/005	2.2.5, Refund reason codes	Section 2.2.5 contains two lists of reasons. In the Refund reason codes: Re-introduce the two reason codes MD01 for 'Unauthorized transaction' and MD06 for 'Disputed authorized transaction'	ACC	CHAN
10/006	2.1.3, index 2.40 Original Debtor Agent	Change *Usage Rule*: Use 'Identification' under 'Other' under 'Financial Institution Identification' with code 'SMNDA' to indicate same mandate with new 'Debtor Agent'.	ACC	CLAR
10/007	2.4.4, index, 3.9 Reversed Instructed Amount	To shade yellow 'Reversed Instructed Amount' as this must be present if 'Charges Information is present', in line with ISO rules and add "*Usage Rule*: Only allowed in the case a bilateral balancing payment is made, ie, 'Amount' under 'Charges Information' is used.	ACC	CHAN
10/008	2.3.4, index 3.14 Financial Institution Identification	Column 'Mult' should be [1..1] instead of {Or	ACC	TYPO
10/009	2.3.4, index 3.14 Branch Identification	Column 'Mult' should be [0..1] instead of Or}	ACC	TYPO
10/010	2.4.4, index 3.15 Financial Institution Identification	Column 'Mult' should be [1..1] instead of {Or	ACC	TYPO
10/011	2.4.4, index 3.15 Branch Identification	Column 'Mult' should be [0..1] instead of Or}	ACC	TYPO
10/012	2.4.4; index 3.1 Reversal Identification	Add that the data element is mandatory in SEPA	ACC	CHAN
10/013	2.4.4; index 3.3 Original End to end Identification	Add that the data element is mandatory in SEPA	ACC	CLAR
10/014	2.4.4; index 3.4 Original Transaction Identification	Add that the data element is mandatory in SEPA	ACC	CLAR
10/015	2.1.3, index 2.35 Original Creditor Scheme Identification Index 2.48 Creditor Scheme Identification	Under Identification → Private Identification → Other revised Usage Rule: 'Proprietary' under 'Scheme Name' must specify 'SEPA'.	ACC	CLAR
10/016	2.2.4, index 3.15 Compensation Amount Index 3.18 Amount under Charges Information 2.3.4, index 3.13 Amount under Charges Information 2.4.4, index 3.9 Reversed Instructed Amount, index 3.14 Amount under Charges Information	Add three usage rules relating to amount data element Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	ACC	CLAR

Changes since the Final Version 4.0

10/017	2.2.5 and 2.3.5 Return reason codes	Add BE04 code	ACC	CHAN
10/018	1.6.3	Clarification on Mandate Information	ACC	CLAR