SEPA B2B DIRECT DEBIT SCHEME
ADVANCE MANDATE INFORMATION SERVICE
IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing the Advance Mandate Information service included in Version 3.0 of the SEPA Business-to-Business Direct Debit Scheme Rulebook and based on Version 2009 of the payment mandate ISO 20022 XML message standards.

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0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC222-07	SEPA Business-to-Business Direct Debit Scheme Rulebook Version 3.0.	EPC
[2]	-	ISO 20022 Payments Mandate, Message Definition Report – August 2009	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

0.2 Change History

Issue number	Dated	Reason for revision
V2.0	20101001	EPC September 2010 Plenary approval for publication

0.3 Purpose of Document

The aim of these Guidelines is to define the rules to be applied to the ISO 20022 XML message standards for the implementation of the SEPA Business-to-Business (B2B) Direct Debits Advance Mandate Information (AMI) Service.

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

1 INTRODUCTION

This document sets out the SEPA rules for implementing the ISO 20022 XML Payments Mandate message standards to cater for the SEPA Advance Mandate Information (AMI) Service. The SEPA B2B Direct Debit Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard of which the following are covered:

SEPA Direct Debit Scheme Rulebook	ISO 20022 XML Message Standards
DS-14 *Creditor to Creditor Bank Advance Mandate Information – Initial Mandate*	Mandate Initiation Request (pain.009.001.01)
DS-15 *Inter-Bank Advance Mandate Information* – Initial Mandate	Mandate Initiation Request (pain.009.001.01)
DS-14 *Creditor to Creditor Bank Advance Mandate Information* – Amended Mandate	Mandate Amendment Request (pain.010.001.01)
DS-15 *Inter-Bank Advance Mandate Information* – Amended Mandate	Mandate Amendment Request (pain.010.001.01)
DS-16 *Inter-Bank Message for the Response on the Advance Mandate Information Request* – Initial or Amended Mandate	Mandate Acceptance Report (pain.012.001.01)
DS-16 *Customer to Bank Message for the Response on the Advance Mandate Information Request* – Initial or Amended Mandate	Mandate Acceptance Report (pain.012.001.01)

Within the optional SEPA AMI Service, the use of these ISO 20022 XML standards is mandatory between Creditor and Creditor Bank and between Creditor Bank and the Debtor Bank.

1.1 Coverage of the SEPA B2B e-Mandate Implementation Guidelines

The purpose of the SEPA B2B AMI Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the ISO 20022 XML Payments Mandate message standards as defined in the SEPA scheme rulebooks and supplemented by processing requirements for providing advance mandate information.

The Guidelines are fully aligned to the SEPA core requirements as defined in the Rulebook and identify message elements needed for providing the SEPA Advance Mandate Information 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 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 AMI 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 AMI service</td></tr>
<tr><td colspan="3">SEPA B2B AMI</td><td></td></tr>
</table>

Figure 1

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

- required in the AMI Service as business requirements
- needed for processing by banks, clearing and settlement mechanisms and bank customers

Elements needed for specific national regulatory requirements are not considered in these guidelines. They have to be dealt with at national level without being regarded as an AOS.

These message elements define the **SEPA B2B AMI 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 B2B Direct Debit 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 AMI Service, 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 AMI subset is hereafter known as the SEPA B2B AMI Service.

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

- SEPA B2B AMI Service is executed using messages only containing message elements defined as part of the SEPA core AMI Subset (shaded yellow in Figure 2).
- SEPA AMI Service that include message elements that are defined and documented by AOS communities are considered as SEPA, but not as SEPA B2B AMI Service (shaded white in Figure 2).
- It is the responsibility of the instructing customer and instructed 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 message elements, but which is not a member of this 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.

1.3 Notation Conventions

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

Index	Mult	Message Element	SEPA B2B AMI Requirements
1	[1..1]	+ Transaction Information	
2	[1..1]	++ Payment Information Identification	
….			
n		++ Message Element that is not part of the SEPA B2B Direct Debit AMI Service but is available for use in a SEPA AOS	
n+1	[0..1]	++ Message Element that is a mandatory part of the SEPA B2B Direct Debit AMI Service	Mandatory
n+2	[0..1]	++ Message Element that is not to be used in SEPA B2B Direct Debit AMI Service	

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 B2B AMI Service 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.

[3] Instructing and instructed parties include CSMs.

- 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 requirements for the provision of the SEPA B2B AMI Service 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 processing requirements, it is shaded yellow.
  - Where the message element specified in the ISO 20022 XML standard is used for the SEPA AMI Service without change (regarding its mandatory or optional status, number of repetitions, the definition and any usage rules), no specific SEPA core AMI 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 AMI requirements, this is specified as 'Mandatory' and is shaded yellow.
  - Where the message element is not available for use in the SEPA AMI service, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.

1.4 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 and their customers must be allowed to use the character set currently in use at national level,
- Banks and their customers 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 and their customers 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.

1.5 General Message Element Specifications

1.5.1 BIC

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

1.5.2 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

1.5.3 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.

1.6 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.

1.7 Change-Over Date

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

2 ADVANCE MANDATE INFORMATION MESSAGES

These Guidelines prescribe, where relevant and dictated by the Rulebooks, usage rules for the recommended use of the ISO 20022 XML Payments Mandate messages to cater for the SEPA Advance Mandate Information service. The message elements identified with yellow shading must be provided when mandatory. However, message elements known by the receiver may be filled in by the receiver in order to populate the subsequent inter-bank message.

The elements shaded yellow specify the SEPA Core Requirements and are defined in the Rulebook, are required for inter-bank and customer-to-bank processing or are mandatory in the ISO message standards.

The approach is based on

- pain.009.001.01 being used for both the customer-to-bank and the inter-bank request on the initial mandate
- pain.010.001.01 being used for both the customer-to-bank and the inter-bank request on the amended mandate
- pain.012.001.01 being used for both the customer-to-bank and the inter-bank response on both the initial and amended mandate

2.1 Creditor to Creditor Bank Advance Mandate Information (DS-14) – AMI request on the initial mandate

2.1.1 Use of Mandate Initiation Request (pain.009.001.01)

The message is used to transport the AMI request on the initial mandate from the Creditor to the Creditor Bank.

The message caters for a single request.

Message Root

Index	Mult	Message Element	SEPA B2B AMI 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 B2B AMI 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]	++ Initiating Party	

Index	Mult	Message Element	SEPA B2B AMI Requirements
1.6	[0..1]	+++ Name	*Usage Rule*: 'Name' is limited to 70 characters in length.
1.6	[0..1]	+++ Postal Address	
1.6	[0..1]	+++ Identification	
1.6	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
1.6	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
1.6	[0..1]	+++ Country of Residence	
1.6	[0..1]	+++ Contact Details	
1.7	[0..1]	++ Instructing Agent	
1.8	[0..1]	++ Instructed Agent	

2.1.3 Mandate

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.0	[1..1]	+ Mandate	
2.1	[0..1]	++ Mandate Identification	Mandatory (AT-01 Unique Mandate Reference) See also section 1.5.3.
2.2	[1..1]	++ Mandate Request Identification	(AT-61 Creditor's reference of the message) *Usage Rule:* 'Mandate Request Identification' may be a copy of 'Mandate Identification'.
2.3	[0..1]	++ Type	
2.4	[0..1]	+++ Service Level	Mandatory
2.5	{Or	++++ Code	(AT-20 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.6	Or}	++++ Proprietary	
2.7	[0..1]	+++ Local Instrument	Mandatory
2.8	{Or	++++ Code	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.9	Or}	++++ Proprietary	(AT-20 Identification code of the Scheme) (AT-17 Type of Mandate (the value 'paper' always applies)) *Usage Rule:* Only 'B2BAMIPM' is allowed to indicate a Core direct debit AMI that is based on a paper Mandate.
2.10	[0..1]	++ Occurrences	Mandatory
2.11	[1..1]	+++ Sequence Type	(AT-21 Transaction Type (only the values 'one-off' and 'recurrent' are allowed)) *Usage Rule*: Only 'OOFF' and 'RCUR' are allowed.
2.12	[0..1]	+++ Frequency	
2.13	[0..1]	+++ Duration	
2.14	[0..1]	+++ First Collection Date	
2.15	[0..1]	+++ Final Collection Date	
2.16	[0..1]	++ Collection Amount	
2.17	[0..1]	++ Maximum Amount	
2.18	[0..1]	++ Creditor Scheme Identification	Mandatory
2.18	[0..1]	+++ Name	
2.18	[0..1]	+++ Postal Address	
2.18	[0..1]	+++ Identification	Mandatory
2.18	{Or	++++ Organisation Identification	
2.18	Or}	++++ Private Identification	(AT-02 Identifier of the Creditor) *Usage Rule:* 'Private Identification' is mandatory to identify either an organisation or a private person. *Usage Rule*: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Code'. *Usage Rule*: 'Identification' under 'Other' is allowed using an identifier described in General Message Element Specifications, Chapter 1.5.2. *Usage Rule*: Only one occurrence of 'Other' is allowed.
2.18	[0..1]	+++ Country of Residence	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.18	[0..1]	+++ Contact Details	
2.19	[1..1]	++ Creditor	
2.19	[0..1]	+++ Name	Mandatory (AT-03 Name of the Creditor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.19	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.19	[0..1]	++++ Address Type	
2.19	[0..1]	++++ Department	
2.19	[0..1]	++++ Sub-Department	
2.19	[0..1]	++++ Street Name	
2.19	[0..1]	++++ Building Number	
2.19	[0..1]	++++ Postal Code	
2.19	[0..1]	++++ Town Name	
2.19	[0..1]	++++ Country Sub-Division	
2.19	[0..1]	++++ Country	
2.19	[0..7]	++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.19	[0..1]	+++ Identification	
2.19	[0..1]	+++ Country of Residence	
2.19	[0..1]	+++ Contact Details	
2.20	[0..1]	++ Creditor Account	
2.21	[0..1]	++ Creditor Agent	Mandatory (AT-12 BIC code of the Creditor Bank) *Usage Rule*: Only BIC is allowed.
2.22	[0..1]	++ Ultimate Creditor	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.22	[0..1]	+++ Name	(AT-38 Name of the Creditor Reference Party) *Usage Rule*: 'Name' is limited to 70 characters in length. *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.22	[0..1]	+++ Postal Address	
2.22	[0..1]	+++ Identification	(AT-39 Identification code of the Creditor Reference Party) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.22	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.22	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.22	[0..1]	+++ Country of Residence	
2.22	[0..1]	+++ Contact Details	
2.23	[1..1]	++ Debtor	
2.23	[0..1]	+++ Name	Mandatory (AT-14 Name of the Debtor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.23	[0..1]	+++ Postal Address	(AT-09 Address of the Debtor) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.23	[0..1]	++++ Address Type	
2.23	[0..1]	++++ Department	
2.23	[0..1]	++++ Sub Department	
2.23	[0..1]	++++ Street Name	
2.23	[0..1]	++++ Building Numb	
2.23	[0..1]	++++ Post Code	
2.23	[0..1]	++++ Town Name	
2.23	[0..1]	++++ Country Subdivision	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.23	[0..1]	++++ Country	
2.23	[0..7]	++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.23	[0..1]	+++ Identification	(AT-27 Debtor identification code) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.23	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.23	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.23	[0..1]	+++ Country of Residence	
2.23	[0..1]	+++ Contact Details	
2.24	[0..1]	++ Debtor Account	Mandatory (AT-07 Account number (IBAN) of the account of the Debtor to be debited) *Usage Rule:* Only IBAN is allowed.
2.25	[1..1]	++ Debtor Agent	(AT-13 BIC of the Debtor Bank) *Usage Rule:* Only BIC is allowed.
2.26	[0..1]	++ Ultimate Debtor	*Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.26	[0..1]	+++ Name	(AT-15 Name of the Debtor Reference Party) *Usage Rule*: 'Name' is limited to 70 characters in length. *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.26	[0..1]	+++ Postal Address	
2.26	[0..1]	+++ Identification	(AT-37 Identification code of the Debtor Reference Party) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.26	{Or	++++ Organisation Identification	*Usage Rule:* Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.26	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.26	[0..1]	+++ Country of Residence	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.26	[0..1]	+++ Contact Details	
2.27	[0..1]	++ Referred Document	
2.28	[0..1]	+++ Type	
2.33	[0..1]	+++ Number	(AT-08 Identifier of the underlying Contract) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02)..
2.34	[0..1]	+++ Related Date	Mandatory (AT-25 Date of signing of the Mandate)

2.2 Inter-bank Advance Mandate Information (DS-15) – AMI request on the initial mandate

2.2.1 Use of the Mandate Initiation Request (pain.009.001.01)

The message is used to transport the AMI request on the initial mandate sent from the Creditor bank to the Debtor bank.

The message caters for a single request.

Message Root

Index	Mult	Message Element	SEPA B2B AMI 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 B2B AMI Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	(AT-60 Creditor Bank's reference of the AMI message)
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[0..1]	++ Initiating Party	
1.7	[0..1]	++ Instructing Agent	*Usage Rule:* Only BIC is allowed.
1.8	[0..1]	++ Instructed Agent	*Usage Rule:* Only BIC is allowed.

2.2.3 Mandate

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.0	[1..1]	+ Mandate	
2.1	[0..1]	++ Mandate Identification	Mandatory (AT-01 Unique Mandate Reference)
2.2	[1..1]	++ Mandate Request Identification	(AT-61 Creditor's reference of the message) *Usage Rule:* 'Mandate Request Identification' may be a copy of 'Mandate Identification'.
2.3	[0..1]	++ Type	Mandatory

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.4	[0..1]	+++ Service Level	Mandatory
2.5	{Or	++++ Code	(AT-20 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.6	Or}	++++ Proprietary	
2.7	[0..1]	+++ Local Instrument	Mandatory
2.8	{Or	++++ Code	
2.9	Or}	++++ Proprietary	(AT-20 The identification code of the Scheme) (AT-17 The type of Mandate (the value 'paper' always applies)) *Usage Rule:* Only 'B2BAMIPM' is allowed to indicate a Core direct debit AMI that is based on a paper Mandate.
2.10	[0..1]	++ Occurrences	Mandatory
2.11	[1..1]	+++ Sequence Type	(AT-21 Transaction Type (only the values 'one-off' and 'recurrent' are allowed)) *Usage Rule*: Only 'OOFF' or 'RCUR' is allowed.
2.12	[0..1]	+++ Frequency	
2.13	[0..1]	+++ Duration	
2.14	[0..1]	+++ First Collection Date	
2.15	[0..1]	+++ Final Collection Date	
2.16	[0..1]	++ Collection Amount	
2.17	[0..1]	++ Maximum Amount	
2.18	[0..1]	++ Creditor Scheme Identification	Mandatory
2.18	[0..1]	+++ Name	
2.18	[0..1]	+++ Postal Address	
2.18	[0..1]	+++ Identification	Mandatory
2.18	{Or	++++ Organisation Identification	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.18	Or}	++++ Private Identification	(AT-02 Identifier of the Creditor) *Usage Rule:* 'Private Identification' is mandatory to identify either an organisation or a private person. *Usage Rule*: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Code'. *Usage Rule*: 'Identification' under 'Other' is allowed using an identifier described in General Message Element Specifications, Chapter 1.5.2. *Usage Rule*: Only one occurrence of 'Other' is allowed.
2.18	[0..1]	+++ Country of Residence	
2.18	[0..1]	+++ Contact Details	
2.19	[1..1]	++ Creditor	
2.19	[0..1]	+++ Name	Mandatory (AT-03 Name of the Creditor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.19	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor) *Usage Rule*: Mandatory, if provided by the Creditor in the Mandate (DS-14).
2.19	[0..1]	++++ Address Type	
2.19	[0..1]	++++ Department	
2.19	[0..1]	++++ Sub-Department	
2.19	[0..1]	++++ Street Name	
2.19	[0..1]	++++ Building Number	
2.19	[0..1]	++++ Postal Code	
2.19	[0..1]	++++ Town Name	
2.19	[0..1]	++++ Country Sub-Division	
2.19	[0..1]	++++ Country	
2.19	[0..7]	++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.19	[0..1]	+++ Identification	
2.19	[0..1]	+++ Country of Residence	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.19	[0..1]	+++ Contact Details	
2.20	[0..1]	++ Creditor Account	
2.21	[0..1]	++ Creditor Agent	Mandatory (AT-12 The BIC code of the Creditor Bank) *Usage Rule*: Only BIC is allowed.
2.22	[0..1]	++ Ultimate Creditor	
2.22	[0..1]	+++ Name	(AT-38 Name of the Creditor Reference Party) *Usage Rule*: Mandatory, if provided by the Creditor in the Mandate (DS-14). *Usage Rule*: 'Name' is limited to 70 characters in length.
2.22	[0..1]	+++ Postal Address	
2.22	[0..1]	+++ Identification	(AT-39 Identification code of the Creditor Reference Party) *Usage Rule*: Mandatory, if provided by the Creditor in the Mandate (DS-14).
2.22	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.22	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.22	[0..1]	+++ Country of Residence	
2.22	[0..1]	+++ Contact Details	
2.23	[1..1]	++ Debtor	
2.23	[0..1]	+++ Name	Mandatory (AT-14 Name of the Debtor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.23	[0..1]	+++ Postal Address	(AT-09 Address of the Debtor) *Usage Rule*: Mandatory, if provided by the Creditor in the Mandate (DS-14).
2.23	[0..1]	++++ Address Type	
2.23	[0..1]	++++ Department	
2.23	[0..1]	++++ Sub Department	
2.23	[0..1]	++++ Street Name	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.23	[0..1]	++++ Building Numb	
2.23	[0..1]	++++ Post Code	
2.23	[0..1]	++++ Town Name	
2.23	[0..1]	++++ Country Subdivision	
2.23	[0..1]	++++ Country	
2.23	[0..7]	++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.23	[0..1]	+++ Identification	(AT-27 Debtor identification code) *Usage Rule*: Mandatory, if provided by the Creditor in the Mandate (DS-14).
2.23	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.23	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.23	[0..1]	+++ Country of Residence	
2.23	[0..1]	+++ Contact Details	
2.24	[0..1]	++ Debtor Account	Mandatory (AT-07 The account number (IBAN) of the account of the Debtor to be debited) *Usage Rule:* Only IBAN is allowed.
2.25	[1..1]	++ Debtor Agent	Mandatory (AT-13 BIC of the Debtor Bank) *Usage Rule:* Only BIC is allowed.
2.26	[0..1]	++ Ultimate Debtor	
2.26	[0..1]	+++ Name	(AT-15 Name of the Debtor Reference Party) *Usage Rule*: Mandatory, if provided by the Creditor in the Mandate (DS-14). *Usage Rule*: 'Name' is limited to 70 characters in length.
2.26	[0..1]	+++ Postal Address	
2.26	[0..1]	+++ Identification	(AT-37 Identification code of the Debtor Reference Party) *Usage Rule*: Mandatory, if provided by the Creditor in the Mandate (DS-14).

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.26	{Or	++++ Organisation Identification	*Usage Rule:* Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.26	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.26	[0..1]	+++ Country of Residence	
2.26	[0..1]	+++ Contact Details	
2.27	[0..1]	++ Referred Document	
2.28	[0..1]	+++ Type	
2.33	[0..1]	+++ Number	(AT-08 Identifier of the underlying Contract) *Usage Rule*: Mandatory, if provided by the Creditor in the Mandate (DS-14).
2.34	[0..1]	+++ Related Date	Mandatory (AT-25 Date of signing of the Mandate)

2.3 Creditor to Creditor Bank Advance Mandate Information (Based on DS-14) – AMI request on the amended mandate

2.3.1 Use of the Mandate Amendment Request (pain.010.001.01)

The message elements identified with yellow shading must be provided. However, message elements known by the receiver may be filled in by the receiver for populating the subsequent inter-bank message. This is a matter between the bank and its customers.

The message is used to transport the AMI request on an amended mandate from the Creditor to the Creditor bank.

The message caters for a single cancellation request.

Message Root

Index	Mult	Message Element	SEPA B2B AMI 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 B2B AMI 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]	++ Initiating Party	
1.6	[0..1]	+++ Name	*Usage Rule*: 'Name' is limited to 70 characters in length.
1.6	[0..1]	+++ Postal Address	
1.6	[0..1]	+++ Identification	
1.6	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
1.6	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
1.6	[0..1]	+++ Country of Residence	
1.6	[0..1]	+++ Contact Details	
1.7	[0..1]	++ Instructing Agent	

Index	Mult	Message Element	SEPA B2B AMI Requirements
1.8	[0..1]	++ Instructed Agent	

2.3.3 Underlying Amendment Details

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.0	[1..1]	+ Underlying Amendment Details	
2.1	[0..1]	++ Original Message Information	
2.2	[1..1]	++ Amendment Reason	
2.3	[0..1]	+++ Originator	
2.4	[1..1]	+++ Reason	
2.5	{Or	++++ Code	(AT-24 Reason for amendment of the mandate) See Message Element Specifications below.
2.6	Or}	++++ Proprietary	
2.7	[0..n]	+++ Additional Information	
2.8	[1..1]	++ Mandate	
2.9	[1..1]	+++ Mandate Identification	(AT-01 Unique Mandate Reference)
2.10	[0..1]	+++ Mandate Request Identification	(AT-61 Creditor's reference of the message) *Usage Rule*: 'Mandate Request Identification' may be a copy of 'Mandate Identification'.
2.11	[0..1]	+++ Type	Mandatory
2.12	[0..1]	++++ Service Level	Mandatory
2.13	{Or	+++++ Code	(AT-20 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.14	Or}	+++++ Proprietary	
2.15	[0..1]	++++ Local Instrument	Mandatory
2.16	{Or	+++++ Code	
2.17	Or}	+++++ Proprietary	(AT-20 The identification code of the Scheme) (AT-17 The type of Mandate (for the Core scheme, the value 'paper' always applies)) *Usage Rule:* Only 'B2BAMIPM' is allowed to indicate a Core direct debit AMI that is based on a paper Mandate

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.18	[0..1]	+++ Occurrences	Mandatory
2.19	[1..1]	++++ Sequence Type	(AT-21 Transaction type(only the values 'one-off' and 'recurrent' are allowed)) *Usage rule*: Only 'OOFF' or 'RCUR' is allowed.
2.20	[0..1]	++++ Frequency	
2.21	[0..1]	++++ Duration	
2.22	[0..1]	++++ First Collection Date	
2.23	[0..1]	++++ Final Collection Date	
2.24	[0..1]	+++ Collection Amount	
2.25	[0..1]	+++ Maximum Amount	
2.26	[0..1]	+++ Creditor Scheme Identification	Mandatory
2.26	[0..1]	++++ Name	
2.26	[0..1]	++++ Postal Address	
2.26	[0..1]	++++ Identification	Mandatory
2.26	{Or	+++++ Organisation Identification	
2.26	Or}	+++++ Private Identification	(AT-02 Identifier of the Creditor) *Usage Rule:* Private Identification is used to identify either an organisation or a private person. *Usage Rule*: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Code'. *Usage Rule*: 'Identification' under 'Other' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. *Usage Rule*: Only one occurrence of 'Other' is allowed.
2.26	[0..1]	++++ Country of Residence	
2.26	[0..1]	++++ Contact Details	
2.27	[0..1]	+++ Creditor	Mandatory
2.27	[0..1]	++++ Name	Mandatory (AT-03 Name of the Creditor) *Usage Rule*: 'Name' is limited to 70 characters in length.

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.27	[0..1]	++++ Postal Address	(AT-05 Address of the Creditor) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.27	[0..1]	+++++ Address Type	
2.27	[0..1]	+++++ Department	
2.27	[0..1]	+++++ Sub Department	
2.27	[0..1]	+++++ Street Name	
2.27	[0..1]	+++++ Building Number	
2.27	[0..1]	+++++ Post Code	
2.27	[0..1]	+++++ Town Name	
2.27	[0..1]	+++++ Country Subdivision	
2.27	[0..1]	+++++ Country	
2.27	[0..1]	+++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.27	[0..1]	++++ Identification	
2.27	[0..1]	++++ Country of Residence	
2.27	[0..1]	++++ Contact Details	
2.28	[0..1]	+++ Creditor Account	
2.29	[0..1]	+++ Creditor Agent	Mandatory (AT-12 The BIC code of the Creditor Bank) *Usage Rule*: Only BIC is allowed.
2.30	[0..1]	+++ Ultimate Creditor	
2.30	[0..1]	++++ Name	(AT-38 Name of the Creditor Reference Party) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02). *Usage Rule*: 'Name' is limited to 70 characters in length.
2.30	[0..1]	++++ Postal Address	
2.30	[0..1]	++++ Identification	(AT-39 Identification code of the Creditor Reference Party) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.30	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.30	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.30	[0..1]	++++ Country of Residence	
2.30	[0..1]	++++ Contact Details	
2.31	[0..1]	+++ Debtor	Mandatory
2.31	[0..1]	++++ Name	Mandatory (AT-14 Name of the Debtor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.31	[0..1]	++++ Postal Address	(AT-09 Address of the Debtor) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.31	[0..1]	+++++ Address Type	
2.31	[0..1]	+++++ Department	
2.31	[0..1]	+++++ Sub Department	
2.31	[0..1]	+++++ Street Name	
2.31	[0..1]	+++++ Building Number	
2.31	[0..1]	+++++ Post Code	
2.31	[0..1]	+++++ Town Name	
2.31	[0..1]	+++++ Country Subdivision	
2.31	[0..1]	+++++ Country	
2.31	[0..7]	+++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.31	[0..1]	++++ Identification	(AT-27 Debtor identification code) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.31	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.31	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.31	[0..1]	++++ Country of Residence	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.31	[0..1]	++++ Contact Details	
2.32	[0..1]	+++ Debtor Account	Mandatory (AT-07 The account number (IBAN) of the account of the Debtor to be debited) *Usage Rule:* Only IBAN is allowed.
2.33	[0..1]	+++ Debtor Agent	Mandatory (AT-13 BIC of the Debtor Bank) *Usage Rule:* Only BIC is allowed.
2.34	[0..1]	+++ Ultimate Debtor	*Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.34	[0..1]	++++ Name	(AT-15 Name of the Debtor Reference Party) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02). *Usage Rule*: 'Name' is limited to 70 characters in length.
2.34	[0..1]	++++ Postal Address	
2.34	[0..1]	++++ Identification	(AT-37 Identification code of the Debtor Reference Party) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.34	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.34	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.34	[0..1]	++++ Country of Residence	
2.34	[0..1]	++++ Contact Details	
2.35	[0..1]	+++ Referred Document	
2.36	[0..1]	+++ Type	
2.41	[0..1]	+++ Number	(AT-08 Identifier of the underlying Contract) *Usage Rule*: Mandatory if provided by the Debtor in the Mandate (DS-02).
2.42	[0..1]	+++ Related Date	Mandatory (AT-25 Date of the signing of the Mandate)

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.43	[1..1]	++ Original Mandate	(AT-24 Reason for amendment of the Mandate) *Usage Rule*: Only specify those elements that have been amended. The exception is that Mandate Identification is always mandatory.
2.44	{Or	+++ Original Mandate Identification	
2.45	Or}	+++ Original Mandate	
2.45	[1..1]	++++ Mandate Identification	(AT-19 The unique Mandate reference as given by the Creditor) *Usage Rule:* This is to specify the original Mandate identification and must be identical to data element 2.9 unless Mandate Identification is changed by this amendment.. See also section 1.5.3.
2.45	[0..1]	++++ Mandate Request Identification	
2.45	[0..1]	++++ Type	
2.45	[0..1]	++++ Occurrences	
2.45	[0..1]	++++ Collection Amount	
2.45	[0..1]	++++ Maximum Amount	
2.45	[0..1]	++++ Creditor Scheme Identification	(AT-18 The identifier of the original Creditor who issued the mandate) *Usage rule*: Mandatory if changes occur in 'Creditor Scheme ID', otherwise not to be used
2.45	[0..1]	+++++ Name	
2.45	[0..1]	+++++ Postal Address	
2.45	[0..1]	+++++ Identification	(AT-18 The identifier of the original Creditor who issued the mandate)
2.45	{{Or	++++++ Organisation Identification	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.45	Or}}	++++++ Private Identification	*Usage Rule*: Private Identification is used to identify either an organisation or a private person. *Usage Rule*: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Code'. *Usage Rule*: 'Identification' under 'Other' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. *Usage Rule*: Only one occurrence of 'Other' is allowed.
2.45	[0..1]	+++++ Country of Residence	
2.45	[0..1]	+++++ Contact Details	
2.45	[1..1]	++++ Creditor	
2.45	[0..1]	+++++ Name	(AT-03 Name of the Creditor) *Usage Rule*: 'Name' is limited to 70 characters in length. *Usage Rule*: If no changes to Creditor Name occur, this element should be equal to 'Name' in element 2.27. If there are changes, this element specifies the old Creditor Name.
2.45	[0..1]	+++++ Postal Address	
2. 45	[0..1]	+++++ Identification	
2. 45	[0..1]	+++++ Country of Residence	
2. 45	[0..1]	+++++ Contact Details	
2. 45	[0..1]	++++ Creditor Account	
2.45	[0..1]	++++ Creditor Agent	
2.45	[0..1]	++++ Ultimate Creditor	
2.45	[1..1]	++++ Debtor	
2.45	[0..1]	+++++ Name	(AT-14 Name of the Debtor) *Usage Rule*: 'Name' is limited to 70 characters in length. *Usage rule*: Must be equal to 'Name' under element 2.31.
2.45	[0..1]	+++++ Postal Address	(AT-09 Address of the Debtor) *Usage rule*: Must be equal to 'Postal Address' under element 2.31.

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.45	[0..1]	++++++ Address Type	
2.45	[0..1]	++++++ Department	
2.45	[0..1]	++++++ Sub Department	
2.45	[0..1]	++++++ Street Name	
2.45	[0..1]	++++++ Building Number	
2.45	[0..1]	++++++ Post Code	
2.45	[0..1]	++++++ Town Name	
2.45	[0..1]	+++++ Country Subdivision	
2.45	[0..1]	+++++ Country	
2.45	[0..7]	+++++ Address Line	*Usage Rule:* Only two occurrences are allowed.
2.45	[0..1]	+++++ Identification	(AT-27 Debtor identification code) *Usage rule*: Must be equal to 'Identification' under element 2.31.
2.45	{Or	++++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.45	Or}	++++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.45	[0..1]	+++++ Country of Residence	
2.45	[0..1]	+++++ Contact Details	
2.45	[0..1]	++++ Debtor Account	*Usage Rule*: Only IBAN is 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 to specify the original debtor account.
2.45	[1..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank) *Usage Rule:* Only BIC is allowed. Usage rule: If no changes to Debtor Agent occur, this element should be equal to element 2.33. If there are changes, then must use Identification under 'Other' under 'FI Identification' with code 'SMNDA' to indicate the same Mandate with new Debtor Agent.
2.45	[0..1]	++++ Ultimate Debtor	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.45	[0..1]	+++ Referred Document	

2.3.4 Message Element Specifications

The following amendment reason codes have been defined for use in the AMI service message.

ISO Code	ISO Name	Definition
MD16	RequestedByCustomer	Amendment by the Debtor
MD17	RequestedByOriginator	Amendment by the Creditor
MD18	RequestedByOriginatorAndCustomer	Amendment by the Creditor and the Debtor

2.4 Inter-bank Advance Mandate Information (DS-15) – AMI request on the amended mandate

2.4.1 Use of the Mandate Amendment Request (pain.010.001.01)

The message is used to transport the AMI request on an amended mandate from the Creditor bank to the Debtor bank.

The message caters for a single request.

Message Root

Index	Mult	Message Element	SEPA B2B AMI 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 B2B AMI Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	(AT-60 The Creditor Bank's reference of the AMI message)
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[0..1]	++ Initiating Party	
1.7	[0..1]	++ Instructing Agent	*Usage Rule*: Only BIC is allowed
1.8	[0..1]	++ Instructed Agent	*Usage Rule*: Only BIC is allowed

2.4.3 Underlying Amendment Details

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.0	[1..1]	+ Underlying Amendment Details	
2.1	[0..1]	++ Original Message Information	
2.2	[1..1]	++ Amendment Reason	
2.3	[0..1]	+++ Originator	
2.4	[1..1]	+++ Reason	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.5	{Or	++++ Code	(AT-24 The reason for amendment of the mandate) *Usage Rule*: Mandatory if provided by the Creditor (DS-14). See Message Element Specifications below.
2.6	Or}	++++ Proprietary	
2.7	[0..n]	+++ Additional Information	
2.8	[1..1]	++ Mandate	
2.9	[1..1]	+++ Mandate Identification	(AT-01 Unique Mandate Reference)
2.10	[0..1]	+++ Mandate Request Identification	(AT-61 The Creditor's reference of the message) *Usage Rule*: 'Mandate Request Identification' may be a copy of 'Mandate Identification'.
2.11	[0..1]	+++ Type	Mandatory
2.12	[0..1]	++++ Service Level	Mandatory
2.13	{Or	+++++ Code	(AT-20 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.14	Or}	+++++ Proprietary	
2.15	[0..1]	++++ Local Instrument	Mandatory
2.16	{Or	+++++ Code	
2.17	Or}	+++++ Proprietary	(AT-20 The identification code of the Scheme) (AT-17 The type of Mandate (the value 'paper' always applies)) *Usage Rule:* Only 'B2BAMIPM' is allowed to indicate a Core direct debit AMI that is based on a paper Mandate.
2.18	[0..1]	+++ Occurrences	Mandatory
2.19	[1..1]	++++ Sequence Type	(AT-21 Transaction type (only the values 'one-off' and 'recurrent' are allowed)) *Usage Rule*: Only 'OOFF' or 'RCUR' is allowed.
2.20	[0..1]	++++ Frequency	
2.21	[0..1]	++++ Duration	
2.22	[0..1]	++++ First Collection Date	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.23	[0..1]	++++ Final Collection Date	
2.24	[0..1]	+++ Collection Amount	
2.25	[0..1]	+++ Maximum Amount	
2.26	[0..1]	+++ Creditor Scheme Identification	Mandatory
2.26	[0..1]	++++ Name	
2.26	[0..1]	++++ Postal Address	
2.26	[0..1]	++++ Identification	Mandatory (AT-02 Identifier of the Creditor)
2.26	{Or	+++++ Organisation Identification	
2.26	Or}	+++++ Private Identification	*Usage Rule:* Private Identification is used to identify either an organisation or a private person. *Usage Rule*: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Code'. *Usage Rule*: 'Identification' under 'Other' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. *Usage Rule*: Only one occurrence of 'Other' is allowed.
2.26	[0..1]	++++ Country of Residence	
2.26	[0..1]	++++ Contact Details	
2.27	[0..1]	+++ Creditor	Mandatory
2.27	[0..1]	++++ Name	Mandatory (AT-03 Name of the Creditor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.27	[0..1]	++++ Postal Address	(AT-05 Address of the Creditor) *Usage Rule*: Mandatory if provided by the Creditor (DS-14).
2.27	[0..1]	+++++ Address Type	
2.27	[0..1]	+++++ Department	
2.27	[0..1]	+++++ Sub Department	
2.27	[0..1]	+++++ Street Name	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.27	[0..1]	+++++ Building Number	
2.27	[0..1]	+++++ Post Code	
2.27	[0..1]	+++++ Town Name	
2.27	[0..1]	+++++ Country Subdivision	
2.27	[0..1]	+++++ Country	
2.27	[0..1]	+++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.27	[0..1]	++++ Identification	
2.27	[0..1]	++++ Country of Residence	
2.27	[0..1]	++++ Contact Details	
2.28	[0..1]	+++ Creditor Account	
2.29	[0..1]	+++ Creditor Agent	Mandatory (AT-12 The BIC code of the Creditor Bank) *Usage Rule*: Only BIC is allowed.
2.30	[0..1]	+++ Ultimate Creditor	
2.30	[0..1]	++++ Name	(AT-38 Name of the Creditor Reference Party) *Usage Rule*: Mandatory if provided by the Creditor (DS-14). *Usage Rule*: 'Name' is limited to 70 characters in length.
2.30	[0..1]	++++ Postal Address	
2.30	[0..1]	++++ Identification	(AT-39 Identification code of the Creditor Reference Party) *Usage Rule*: Mandatory if provided by the Creditor (DS-14).
2.30	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.30	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.30	[0..1]	++++ Country of Residence	
2.30	[0..1]	++++ Contact Details	
2.31	[0..1]	+++ Debtor	Mandatory

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.31	[0..1]	++++ Name	Mandatory (AT-14 Name of the Debtor) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.31	[0..1]	++++ Postal Address	(AT-09 Address of the Debtor) *Usage Rule*: Mandatory if provided by the Creditor (DS-14).
2.31	[0..1]	+++++ Address Type	
2.31	[0..1]	+++++ Department	
2.31	[0..1]	+++++ Sub Department	
2.31	[0..1]	+++++ Street Name	
2.31	[0..1]	+++++ Building Number	
2.31	[0..1]	+++++ Post Code	
2.31	[0..1]	+++++ Town Name	
2.31	[0..1]	+++++ Country Subdivision	
2.31	[0..1]	+++++ Country	
2.31	[0..7]	+++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.31	[0..1]	++++ Identification	(AT-27 Debtor identification code) *Usage Rule*: Mandatory if provided by the Creditor (DS-14).
2.31	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.31	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.31	[0..1]	++++ Country of Residence	
2.31	[0..1]	++++ Contact Details	
2.32	[0..1]	+++ Debtor Account	Mandatory (AT-07 The account number (IBAN) of the account of the Debtor to be debited) *Usage Rule:* Only IBAN is allowed.
2.33	[0..1]	+++ Debtor Agent	Mandatory (AT-13 BIC of the Debtor Bank) *Usage Rule:* Only BIC is allowed.

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.34	[0..1]	+++ Ultimate Debtor	
2.34	[0..1]	++++ Name	(AT-15 Name of the Debtor Reference Party) *Usage Rule*: Mandatory if provided by the Creditor (DS-14). *Usage Rule*: 'Name' is limited to 70 characters in length.
2.34	[0..1]	++++ Postal Address	
2.34	[0..1]	++++ Identification	(AT-37 Identification code of the Debtor Reference Party) *Usage Rule*: Mandatory if provided by the Creditor (DS-14).
2.34	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.34	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.34	[0..1]	++++ Country of Residence	
2.34	[0..1]	++++ Contact Details	
2.35	[0..1]	+++ Referred Document	
2.36	[0..1]	+++ Type	
2.41	[0..1]	+++ Number	(AT-08 Identifier of the underlying Contract) *Usage Rule*: Mandatory if provided by the Creditor (DS-14).
2.42	[0..1]	+++ Related Date	Mandatory (AT-25 Date of the signing of the Mandate)
2.43	[1..1]	++ Original Mandate	(AT-24 Reason for amendment of the Mandate) *Usage Rule*: Only specify those elements that have been amended. The exception is that Mandate Identification is always mandatory.
2.44	{Or	+++ Original Mandate Identification	
2.45	Or}	+++ Original Mandate	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.45	[1..1]	++++ Mandate Identification	(AT-19 The unique Mandate reference as given by the original Creditor who issued the mandate) *Usage Rule:* This is to specify the original Mandate identification and must be identical to data element 2.9 unless Mandate Identification is changed by this amendment.. See also section 1.5.3.
2.45	[0..1]	++++ Mandate Request Identification	
2.45	[0..1]	++++ Type	
2.45	[0..1]	++++ Occurrences	
2.45	[0..1]	++++ Collection Amount	
2.45	[0..1]	++++ Maximum Amount	
2.45	[0..1]	++++ Creditor Scheme Identification	(AT-18 The identifier of the original Creditor who issued the mandate) *Usage rule*: Mandatory if changes occur in 'Creditor Scheme ID', otherwise not to be used
2.45	[0..1]	+++++ Name	
2.45	[0..1]	+++++ Postal Address	
2.45	[0..1]	+++++ Identification	(AT-18 The identifier of the original Creditor who issued the mandate)
2.45	{{Or	++++++ Organisation Identification	
2.45	Or}}	++++++ Private Identification	*Usage Rule:* Private Identification is used to identify either an organisation or a private person. *Usage Rule*: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Code'. *Usage Rule*: 'Identification' under 'Other' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. *Usage Rule*: Only one occurrence of 'Other' is allowed.
2.45	[0..1]	+++++ Country of Residence	
2.45	[0..1]	+++++ Contact Details	
2.45	[1..1]	++++ Creditor	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.45	[0..1]	+++++ Name	(AT-03 Name of the Creditor) *Usage Rule*: 'Name' is limited to 70 characters in length. *Usage Rule*: If no changes to Creditor Name occur, this element should be equal to 'Name' in element 2.27. If there are changes, this element specifies the old Creditor Name.
2.45	[0..1]	+++++ Postal Address	
2.45	[0..1]	+++++ Identification	
2.45	[0..1]	+++++ Country of Residence	
2.45	[0..1]	+++++ Contact Details	
2.45	[0..1]	++++ Creditor Account	
2.45	[0..1]	++++ Creditor Agent	
2.45	[0..1]	++++ Ultimate Creditor	
2.45	[1..1]	++++ Debtor	
2.45	[0..1]	+++++ Name	(AT-14 Name of the Debtor) *Usage Rule*: 'Name' is limited to 70 characters in length. *Usage rule*: Must be equal to 'Name' under element 2.31.
2.45	[0..1]	+++++ Postal Address	(AT-09 Address of the Debtor) *Usage rule*: Must be equal to 'Postal Address' under element 2.31.
2.45	[0..1]	++++++ Address Type	
2.45	[0..1]	++++++ Department	
2.45	[0..1]	++++++ Sub Department	
2.45	[0..1]	++++++ Street Name	
2.45	[0..1]	++++++ Building Number	
2.45	[0..1]	++++++ Post Code	
2.45	[0..1]	++++++ Town Name	
2.45	[0..1]	+++++ Country Subdivision	
2.45	[0..1]	+++++ Country	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.45	[0..7]	+++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.45	[0..1]	+++++ Identification	(AT-27 Debtor identification code) *Usage rule*: Must be equal to 'Identification' under element 2.31.
2.45	{Or	++++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.45	Or}	++++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.45	[0..1]	+++++ Country of Residence	
2.45	[0..1]	+++++ Contact Details	
2.45	[0..1]	++++ Debtor Account	*Usage Rule*: Only IBAN is 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 to specify the original debtor account.
2.45	[1..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank) *Usage Rule:* Only BIC is allowed. Usage rule: If no changes to Debtor Agent occur, this element should be equal to element 2.33. If there are changes, then must use Identification under 'Other' under 'FI Identification' with code 'SMNDA' to indicate the same Mandate with new Debtor Agent.
2.45	[0..1]	++++ Ultimate Debtor	
2.45	[0..1]	+++ Referred Document	

2.4.4 Message Element Specifications

The following reason codes have been defined for use in the AMI service messages.

ISO Code	ISO Name	Definition
MD16	RequestedByCustomer	Amendment by the Debtor
MD17	RequestedByOriginator	Amendment by the Creditor
MD18	RequestedByOriginatorAndCustomer	Amendment by the Creditor and the Debtor

2.5 Inter-bank Message for the response on the Advance Mandate Information Request (DS-16) – AMI response to an AMI request

2.5.1 Use of the Mandate Acceptance Report (pain.012.001.01)

The message is used to transport the positive or negative response to an AMI request (initiation or amendment). This response is sent by the Debtor Bank to the Creditor Bank. The message caters for a single response to an AMI request.

Message Root

Index	Mult	Message Element	SEPA B2B AMI Requirements
	[1..1]	+ *Message root*	

2.5.2 Group Header

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

Index	Mult	Message Element	SEPA B2B AMI 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	
1.4	{Or	+++ Code	
1.5	Or}	+++ Proprietary	(AT-R5 Specific Reference of the Debtor Bank initiating the answer to the AMI Request)
1.6	[0..1]	++ Initiating Party	
1.7	[0..1]	++ Instructing Agent	*Usage Rule:* Only BIC is allowed.
1.8	[0..1]	++ Instructed Agent	*Usage Rule:* Only BIC is allowed.

2.5.3 Underlying Acceptance Details

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.0	[1..1]	+ Underlying Acceptance Details	
2.1	[0..1]	++ Original Message Information	Mandatory
2.1	[1..1]	+++ Message Identification	
2.1	[1..1]	+++ Message Name Identification	
2.1	[0..1]	+++ Creation Date Time	

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.2	[1..1]	++ Acceptance Result	
2.3	[1..1]	+++ Accepted	(AT-R9 Reason code for the AMI answer)
2.4	[0..1]	+++ Reject Reason	
2.5	{Or	++++ Code	(AT-R9 Reason code for the AMI answer) *Usage Rule*: Only to be used in the case of a negative response. See Message Element Specifications below.
2.6	Or}	++++ Proprietary	
2.7	[0..n]	+++ Additional Reject Reason Information	
2.8	[1..1]	++ Original Mandate	*Usage Rule*: This element contains a copy of the elements under the 'Mandate' element of the AMI request. In case of a response to an AMI amendment request do not copy the elements under the 'Original Mandate' element.
2.9	{Or	+++ Original Mandate Identification	
2.10	Or}	+++ Original Mandate	
2.10	[1..1]	++++ Mandate Identification	(AT-01 Unique Mandate Reference)
2.10	[0..1]	++++ Mandate Request Identification	
2.10	[0..1]	++++ Type	(AT-20 Identification code of the Scheme) (AT-17 The type of Mandate (the value 'paper' always applies))
2.10	[0..1]	++++ Occurrences	(AT-21 Transaction type (only the values 'one-off' and 'recurrent' are allowed))
2.10	[0..1]	++++ Collection Amount	
2.10	[0..1]	++++ Maximum Amount	
2.10	[0..1]	++++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
2.10	[1..1]	++++ Creditor	(AT-03 Name of the Creditor) AT-05 Address of the Creditor)
2. 10	[0..1]	++++ Creditor Account	
2.10	[0..1]	++++ Creditor Agent	(AT-12 The BIC code of the Creditor Bank)
2.10	[0..1]	++++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

Index	Mult	Message Element	SEPA B2B AMI Requirements
2.10	[1..1]	++++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
2.10	[1..1]	++++ Debtor Account	(AT-07 Account Number of the Debtor)
2.10	[1..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
2.10	[0..1]	++++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)
2.10	[0..1]	++++ Referred Document	(AT-08 Identifier of the underlying Contract) (AT-25 Date of the signing of the Mandate)

2.5.4 Message Element Specifications

The reasons for a negative response present in the Rulebook are mapped gto ISO codes as follows:

ISO Code	ISO Name	AMI reason for a negative response
AC04	ClosedAccountNumber	Account closed
AC01	IncorrectAccountNumber	Account identifier incorrect (ie, invalid IBAN)
AC06	BlockedAccount	Account blocked
AG01	TransactionForbidden	Direct debit forbidden on this account
MD01	No Mandate	No Mandate
MD02	MissingMandatoryInformationInMandate	Mandate data is missing or incorrect
RC01	BankIdentifierIncorrect	Bank identifier code is incorrect (ie, invalid BIC)
RR04	Regulatory Reason	Regulatory Reason
SL01	SpecificServiceOfferedByDebtorBank	Specific service offered by Debtor Bank
MD09	NoMandateServiceOnCustomer	Account blocked for direct debit by the Debtor
MD16	RequestedByCustomer	Refusal by the Debtor
FF01	InvalidFileFormat	Operation/transaction/code incorrect, invalid File format
AG02	InvalidBankOperationCode	Operation/transaction/code incorrect, invalid File format

2.6 Bank to Customer Message for the response on the Advance Mandate Information Request (DS-16) – AMI response to an AMI request

2.6.1 Use of the Mandate Acceptance Report (pain.012.001.01)

The message is used to transport the positive or negative response to an AMI request (initiation or amendment). This response is sent by the Creditor Bank to the Creditor. The message caters for a single response to an AMI request.

Message Root

Index	Mult	Message Element	SEPA B2B AMI Requirements
	[1..1]	+ *Message root*	

2.6.2 Group Header

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

Index	Mult	Message Element	SEPA B2B AMI 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	
1.4	{Or	+++ Code	
1.5	Or}	+++ Proprietary	(AT-R5 Specific Reference of the Debtor Bank initiating the answer to the AMI Request)
1.6	[0..1]	++ Initiating Party	
1.7	[0..1]	++ Instructing Agent	*Usage Rule:* Only BIC is allowed.
1.8	[0..1]	++ Instructed Agent	

2.6.3 Underlying Acceptance Details

Index	Mult	Message Element	SEPA Core AMI Requirements
2.0	[1..1]	+ Underlying Acceptance Details	
2.1	[0..1]	++ Original Message Information	Mandatory
2.1	[1..1]	+++ Message Identification	
2.1	[1..1]	+++ Message Name Identification	
2.1	[0..1]	+++ Creation Date Time	

Index	Mult	Message Element	SEPA Core AMI Requirements
2.2	[1..1]	++ Acceptance Result	
2.3	[1..1]	+++ Accepted	(AT-R9 Reason code for the AMI answer)
2.4	[0..1]	+++ Reject Reason	
2.5	{Or	++++ Code	(AT-R9 Reason code for the AMI answer) *Usage Rule*: Only to be used in the case of a negative response. See Message Element Specifications below.
2.6	Or}	++++ Proprietary	
2.7	[0..n]	+++ Additional Reject Reason Information	
2.8	[1..1]	++ Original Mandate	*Usage Rule*: This element contains a copy of the elements under the 'Mandate' element of the AMI request. In case of a response to an AMI amendment request do not copy the elements under the 'Original Mandate' element.
2.9	{Or	+++ Original Mandate Identification	
2.10	Or}	+++ Original Mandate	
2.10	[1..1]	++++ Mandate Identification	(AT-01 Unique Mandate Reference)
2.10	[0..1]	++++ Mandate Request Identification	
2.10	[0..1]	++++ Type	(AT-20 Identification code of the Scheme) (AT-17 The type of Mandate (the value 'paper' always applies))
2.10	[0..1]	++++ Occurrences	(AT-21 Transaction type (only the values 'one-off' and 'recurrent' are allowed))
2.10	[0..1]	++++ Collection Amount	
2.10	[0..1]	++++ Maximum Amount	
2.10	[0..1]	++++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
2.10	[1..1]	++++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
2.10	[0..1]	++++ Creditor Agent	(AT-12 The BIC code of the Creditor Bank)
2.10	[0..1]	++++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

Index	Mult	Message Element	SEPA Core AMI Requirements
2.10	[1..1]	++++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
2.10	[1..1]	++++ Debtor Account	(AT-07 Account Number of the Debtor)
2.10	[1..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
2.10	[0..1]	++++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)
2.10	[0..1]	++++ Referred Document	(AT-08 Identifier of the underlying Contract) (AT-25 Date of the signing of the Mandate)

2.6.4 Message Element Specifications

The reasons for a negative response present in the Rulebook are mapped to ISO codes as follows:

ISO Code	ISO Name	AMI reason for a negative response
AC04	ClosedAccountNumber	Account closed
AC01	IncorrectAccountNumber	Account identifier incorrect (ie, invalid IBAN)
AC06	BlockedAccount	Account blocked
AG01	TransactionForbidden	Direct debit forbidden on this account
MD01	No Mandate	No Mandate
MD02	MissingMandatoryInformationInMandate	Mandate data is missing or incorrect
RC01	BankIdentifierIncorrect	Bank identifier code is incorrect (ie, invalid BIC)
RR04	Regulatory Reason	Regulatory Reason
SL01	SpecificServiceOfferedByDebtorBank	Specific service offered by Debtor Bank
MD09	NoMandateServiceOnCustomer	Account blocked for direct debit by the Debtor
MD16	RequestedByCustomer	Refusal by the Debtor
FF01	InvalidFileFormat	Operation/transaction/code incorrect, invalid File format
AG02	InvalidBankOperationCode	Operation/transaction/code incorrect, invalid File format