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## SEPA CREDIT TRANSFER SCHEME INTERBANK IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing Version 1.0 of the 2017 SEPA Credit Transfer Scheme Rulebook based on Version 2009 of the interbank credit transfer ISO 20022 XML message standards.
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Note	<p>Changed in line with the approved changes to the Rulebook effective 2017.</p> <p>Pre-note of new processes that will become effective in November 2018 and which will be included in an updated version of the IGs that will be published in 2017:</p> <ul style="list-style-type: none"><li>• SCT Inquiries (Claim of Non-Receipt; Claim for Value Date Correction; Request for Status Update).</li><li>• Request for Recall by the Originator.</li><li>• Response to SCT Inquiries and to a Request for Recall by the Originator.</li></ul>



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## 0 DOCUMENT INFORMATION

### 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC125-05	SEPA Credit Transfer Scheme Rulebook 2017 Version 1.0	<a href="#">EPC</a>
[2]	-	ISO 20022 XML Credit Transfers and Related Messages, September 2009: <ul style="list-style-type: none"><li>• Initiation</li><li>• Clearing and Settlement</li></ul>	<a href="#">ISO 20022</a>
[3]	ISO 3166	Country Codes	<a href="#">ISO</a>
[4]	ISO 4217	Currency Code List	<a href="#">ISO</a>
[5]	ISO 9362	Business Identifier Codes (BIC)	<a href="#">ISO</a>
[6]	ISO 13616	IBAN: International Bank Account Number	<a href="#">ISO</a> <sup>1</sup>
[7]	ISO 11649	Structured creditor reference to remittance information	<a href="#">ISO</a>
[8]	EPC217-08	SEPA Requirements for an Extended Character Set	<a href="#">EPC</a>
[9]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<a href="#">EPC</a>

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<sup>1</sup> See also [http://www.swift.com/products/bic\\_registration/iban\\_format\\_registration](http://www.swift.com/products/bic_registration/iban_format_registration)



## 0.2 Change History

Issue number	Dated	Reason for revision
V1.0	20060824	Approved under the authority of the EPC Plenary March 2006
V2.1	20060929	EPC Plenary approval 27 September 2006
V2.2	20061213	EPC Plenary approval 13 December 2006
V2.21	20070316	OITS WB4 TF1 review of the customer-to-bank initiation messages, 1 March 2007 and the specifications of the Originator and Beneficiary Reference Parties
V2.3	20070619	Approved by the EPC June Plenary 2007
V3.2	20080624	EPC Plenary approval 24 June 2008
V3.3	20091101	EPC Plenary approval October 2009
V4.0	20091101	EPC Plenary approval October 2009
V5.0	20101001	EPC Plenary approval September 2010
V6.0	20111117	EPC Plenary approval September 2011
V7.0	20121130	EPC Plenary approval September 2012
V8.0	20141125	EPC Plenary approval October 2014
2017 V1.0	20161103	Approval by the November 2016 Scheme Management Board

## 0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the interbank ISO 20022 XML message standards for the implementation of the SEPA credit transfers as defined in the SEPA Credit Transfer Scheme Rulebook.



## 1 INTRODUCTION

This document sets out the SEPA rules for implementing the interbank credit transfer ISO 20022 XML message standards. The SEPA Credit Transfer Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard as follows:

SEPA Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-02 <i>Interbank Payment Dataset</i>	FI to FI Customer Credit Transfer (pacs.008.001.02)
DS-03 <i>Reject or Return Credit Transfer Dataset</i>	Return – Payment Return (pacs.004.001.02) Reject – FI to FI Payment Status Report (pacs.002.001.03)
DS-05 <i>Recall of Credit Transfer Dataset</i>	FI to FI Payment Cancellation Request (camt.056.001.01)
DS-06 <i>Answer to Recall of Credit Transfer Dataset</i>	Negative Answer: Resolution of Investigation (camt.029.001.03) Positive Answer: Payment Return (pacs.004.001.02)

The Guidelines for the interbank credit transfer message standards are mandatory.

### 1.1 Coverage of the SEPA Implementation Guidelines

The purpose of the SEPA 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 requirements as defined in the Rulebook and identify message elements needed for interbank processing while recognising message elements that may be available for use in Additional Optional Services (AOS), as shown below.



Global ISO 20022 XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for Interbank Processing	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA
<b>EPC Implementation Guidelines for SEPA Core Mandatory subset, identifying elements</b> - to be used as defined in ISO - to be used with SEPA usage rules (from or completing the Rulebook)  <b>Note: yellow fields can be used in a specific way for an AOS.</b>		To be developed and documented by AOS Communities	<b>Not available for use in SEPA payments</b>
<b>SEPA Payments</b>			

Figure 1

These Guidelines define the SEPA Core Mandatory Subset<sup>2</sup> 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.

<sup>2</sup> The SEPA Core Mandatory Subset is hereafter known as the SEPA core service.



## 1.2 Use of these Guidelines by the instructing and instructed parties<sup>3</sup>

- 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 (shaded white/yellow in Figure 2) are considered as SEPA payments, but not as SEPA core payments.
- 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.

## 1.3 Notation Conventions

The Guidelines are presented in a similar format than the one used in the ISO 20022 XML standard.

#	SEPA Mul	Message Element	SEPA Core Requirements
1.00	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2	<p><i>SEPA Usage Rule(s)</i> (e.g. Mandatory)  <i>SEPA Format Rule(s)</i>  <b>ISO Name</b>  <b>ISO Definition</b>  <b>XML Tag</b>  <b>Type</b></p> <p>(Yellow: Message Element that is part of the SEPA Core Service)</p>
	1..1		<p><b>XML Tag</b>      xs:choice</p>
1.01	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	<p><i>SEPA Rulebook</i> (Attribute used in Rulebook)  <i>SEPA Usage Rule(s)</i> (e.g. Only 'SEPA' is allowed.)  <b>ISO Name</b>  <b>ISO Definition</b>  <b>XML Tag</b>  <b>Type</b>  <b>ISO Length</b>  <i>SEPA Length</i></p> <p>(Yellow: Message Element that is part of the SEPA Core Service)</p>
			<p><b>SEPA Code restrictions</b></p>
			<p><b>SEPA</b>      <i>SingleEuroPaymentsArea</i>  <i>Payment must be executed following the Single Euro Payments Area scheme.</i></p>

<sup>3</sup> Instructing and instructed parties include CSMs.



1.02	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)
1.0n	0..1	Message root +Group Header ++Sublevel 1	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> (Red: Message Element that is not to be used in SEPA Payments)

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines. As a result, the Index numbers differ from the ones used in the relating ISO 20022 Message Definition Report, PDF version.
- Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.
- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:
  - 0..1 element is optional and may only be present once
  - 0..n element is optional with unlimited repetition
  - 1..1 element is mandatory and must be present exactly once
  - 1..n element is mandatory with unlimited repetition

The displayed SEPA multiplicity may thus differ from the one of the ISO 20022 XML standard. When an element is shaded yellow, possible remaining ISO 20022 occurrences are available for use in an AOS.

Empty elements are not allowed (i.e. a message shall not contain elements without content).

- Column 3 indicates the full path of an element where the last line contains 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 in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
  - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-*nn*. Those message elements are shaded yellow.
  - When the message element relates to interbank processing requirements, it is shaded yellow.
  - When the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.





- When 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.
- When 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.
- The SEPA length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.

Column 4 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 empty lines without index number, in the column 4 with XML Tag 'xs:choice'). In such case, the choice is to be made between the two following sub-elements, if both are shaded yellow.

## 1.4 Character Set

The character set issue centres on the use of the full set 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

- References, identifications and identifiers must respect the following [9]:
  - Content is restricted to the Latin character set as defined above
  - Content must not start or end with a '/'
  - Content must not contain '/'s

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.



## 1.6 Implementation of ISO 20022 XML rules

This document should be read in conjunction with the ISO 20022 XML message standards.

## 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 MANDATORY BANK-TO-BANK MESSAGES

### 2.1 Interbank Payment Dataset (DS-02)

#### 2.1.1 Use of FI to FI Customer Credit Transfer (pacs.008.001.02)

The message is used to transport the Payment instruction from the Originator Bank to the Beneficiary Bank, directly or through intermediaries.

The message caters for bulk and single payment instructions.



#	SEPA Mult	Message Element	SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	FITo FICustomer Credit Transfer V02	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	FITo FICustomer Credit Transfer V02 The FI2FI Customer Credit Transfer message is sent by the debtor's agent to the creditor's agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor's account to a creditor. FIToFICstmrCdtTrf FIToFICustomerCreditTransferV02
1.0	1..1	FITo FICustomer Credit Transfer V02 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader33
1.1	1..1	FITo FICustomer Credit Transfer V02 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	FITo FICustomer Credit Transfer V02 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	FITo FICustomer Credit Transfer V02 +Group Header ++Batch Booking	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
1.4	1..1	FITo FICustomer Credit Transfer V02 +Group Header ++Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}
1.5	0..1	FITo FICustomer Credit Transfer V02 +Group Header ++Control Sum	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b>	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17 18



#	SEPA Mult	Message Element	SEPA Core Requirements
1.6	1..1	FITo FICustomer Credit Transfer V02 +Group Header ++Total Interbank Settlement Amount	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i> Only 'EUR' is allowed. Amount must be 0.01 or more and 99999999999999.99 or less.</p> <p><b>SEPA Format Rule(s)</b> <i>The fractional part has a maximum of two digits.</i></p> <p><b>ISO Name</b> Total Interbank Settlement Amount <b>ISO Definition</b> Total amount of money moved between the instructing agent and the instructed agent.</p> <p><b>XML Tag</b> TtlIntrBkSttlmAmt <b>Type</b> ActiveCurrencyAndAmount</p> <p><b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 99999999999999.99</p>
1.7	1..1	FITo FICustomer Credit Transfer V02 +Group Header ++Interbank Settlement Date	<p><b>SEPA Rulebook</b> AT-42 Settlement Date of the Credit Transfer. <b>SEPA Usage Rule(s)</b> <i>Mandatory</i></p> <p><b>ISO Name</b> Interbank Settlement Date <b>ISO Definition</b> Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p><b>XML Tag</b> IntrBkSttlmDt <b>Type</b> ISODate</p>
1.8	1..1	FITo FICustomer Credit Transfer V02 +Group Header ++Settlement Information	<p><b>ISO Name</b> Settlement Information <b>ISO Definition</b> Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.</p> <p><b>XML Tag</b> SttlmInf <b>Type</b> SettlementInformation13</p>
1.9	1..1	FITo FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Settlement Method	<p><b>SEPA Usage Rule(s)</b> <i>Only CLRG, INGA and INDA are allowed.</i></p> <p><b>ISO Name</b> Settlement Method <b>ISO Definition</b> Method used to settle the (batch of) payment instructions.</p> <p><b>XML Tag</b> SttlmMtd <b>Type</b> SettlementMethod1Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>CLRG</b> <i>ClearingSystem</i> <i>Settlement is done through a payment clearing system.</i></p> <p><b>INDA</b> <i>InstructedAgent</i> <i>Settlement is done by the agent instructed to execute a payment instruction.</i></p> <p><b>INGA</b> <i>InstructingAgent</i> <i>Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.</i></p>
1.10	0..1	FITo FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Settlement Account	<p><b>SEPA Usage Rule(s)</b> <i>Only 'Identification' is allowed.</i></p> <p><b>ISO Name</b> Settlement Account <b>ISO Definition</b> A specific purpose account used to post debit and credit entries as a result of the transaction.</p> <p><b>XML Tag</b> SttlmAcct <b>Type</b> CashAccount16</p>
1.11	0..1	FITo FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Clearing System	<p><b>ISO Name</b> Clearing System <b>ISO Definition</b> Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.</p> <p><b>XML Tag</b> ClrSys <b>Type</b> ClearingSystemIdentification3Choice</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
1.12	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	ISO Name ISO Definition  XML Tag Type	Instructing Reimbursement Agent Agent through which the instructing agent will reimburse the instructed agent.  Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstgRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.13	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	ISO Name ISO Definition  XML Tag Type	Instructing Reimbursement Agent Account Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. InstgRmbrsmntAgtAcct CashAccount16
1.14	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	ISO Name ISO Definition  XML Tag Type	Instructed Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstdRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.15	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	ISO Name ISO Definition  XML Tag Type	Instructed Reimbursement Agent Account Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. InstdRmbrsmntAgtAcct CashAccount16
1.16	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Third Reimbursement Agent	ISO Name ISO Definition  XML Tag Type	Third Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. ThrdRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.17	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	ISO Name ISO Definition  XML Tag Type	Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount16
1.18	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information	SEPA Usage Rule(s) 'Payment Type Information' must be present in either 'Group Header' or 'Credit Transfer Transaction Information'. ISO Name ISO Definition  XML Tag Type	Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation21
1.19	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Instruction Priority	ISO Name ISO Definition  XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code



#	SEPA Mult	Message Element	SEPA Core Requirements
1.20	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Clearing Channel	<b>ISO Name</b> Clearing Channel <b>ISO Definition</b> Specifies the clearing channel to be used to process the payment instruction. <b>XML Tag</b> ClrChanl <b>Type</b> ClearingChannel2Code
1.21	1..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Service Level	<b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <b>ISO Name</b> Service Level <b>ISO Definition</b> Agreement under which or rules under which the transaction should be processed. <b>XML Tag</b> SvcLvl <b>Type</b> ServiceLevel8Choice
	1..1		<b>XML Tag</b> xs:choice
1.22	1..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Service Level ++++Code	<b>SEPA Rulebook</b> <i>AT-40 The identification code of the SEPA electronic credit transfer Scheme.</i> <b>SEPA Usage Rule(s)</b> <i>Only 'SEPA' is allowed.</i> <b>ISO Name</b> Code <b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. <b>XML Tag</b> Cd <b>Type</b> ExternalServiceLevel1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4
			<b>SEPA Code Restrictions</b> <b>SEPA</b> <i>SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.</i>
1.23	1..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Service Level ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as a proprietary code. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
1.24	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Local Instrument	<b>SEPA Usage Rule(s)</b> <i>Only used if bilaterally agreed between the Debtor Bank and the Creditor Bank.</i> <b>ISO Name</b> Local Instrument <b>ISO Definition</b> User community specific instrument.  Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. <b>XML Tag</b> LclInstrm <b>Type</b> LocalInstrument2Choice
	1..1		<b>XML Tag</b> xs:choice
1.25	1..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Local Instrument ++++Code	<b>ISO Name</b> Code <b>ISO Definition</b> Specifies the local instrument, as published in an external local instrument code list. <b>XML Tag</b> Cd <b>Type</b> ExternalLocalInstrument1Code <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
1.26	1..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Local Instrument ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies the local instrument, as a proprietary code. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements
1.27	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Payment Type Information +++Category Purpose	<p><b>SEPA Rulebook</b> AT-45 Category purpose of the Credit Transfer. <b>SEPA Usage Rule(s)</b> Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.</p> <p><b>ISO Name</b> Category Purpose <b>ISO Definition</b> Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.</p> <p><b>XML Tag</b> CtgPurp <b>Type</b> CategoryPurpose1Choice</p>
1.28	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Instructing Agent	<p><b>SEPA Usage Rule(s)</b> Only BIC is allowed</p> <p><b>ISO Name</b> Instructing Agent <b>ISO Definition</b> Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p><b>XML Tag</b> InstgAgt <b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
1.29	0..1	FIto FICustomer Credit Transfer V02 +Group Header ++Instructed Agent	<p><b>SEPA Usage Rule(s)</b> Only BIC is allowed.</p> <p><b>ISO Name</b> Instructed Agent <b>ISO Definition</b> Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p><b>XML Tag</b> InstdAgt <b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
2.0	1..n	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information	<p><b>ISO Name</b> Credit Transfer Transaction Information <b>ISO Definition</b> Set of elements providing information specific to the individual credit transfer(s).</p> <p><b>XML Tag</b> CdtTrfTxInf <b>Type</b> CreditTransferTransactionInformation11</p>
2.1	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Identification	<p><b>ISO Name</b> Payment Identification <b>ISO Definition</b> Set of elements used to reference a payment instruction.</p> <p><b>XML Tag</b> PmtId <b>Type</b> PaymentIdentification3</p>
2.2	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Identification +++Instruction Identification	<p><b>ISO Name</b> Instruction Identification <b>ISO Definition</b> Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p><b>XML Tag</b> InstrId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
2.3	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Identification +++End To End Identification	<p><b>SEPA Rulebook</b> AT-41 Originator's Reference to the Credit Transfer.</p> <p><b>SEPA Usage Rule(s)</b> A customer reference that must be passed on in the end-to-end chain. In the event that no reference was given, 'NOTPROVIDED' must be used.</p> <p><b>ISO Name</b> End To End Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> <p><b>XML Tag</b> EndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.4	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Identification +++Transaction Identification	<p><b>SEPA Rulebook</b> AT-43 Originator Bank's Reference.</p> <p><b>SEPA Usage Rule(s)</b> Must contain a reference that is meaningful to the Originator's Bank and is unique over time.</p> <p><b>ISO Name</b> Transaction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p> <p><b>XML Tag</b> TxId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.5	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Identification +++Clearing System Reference	<p><b>ISO Name</b> Clearing System Reference</p> <p><b>ISO Definition</b> Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.</p> <p><b>XML Tag</b> ClrSysRef</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.6	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information	<p><b>SEPA Usage Rule(s)</b> 'Payment Type Information' must be present in either 'Group Header' or 'Credit Transfer Transaction Information'.</p> <p><b>ISO Name</b> Payment Type Information</p> <p><b>ISO Definition</b> Set of elements used to further specify the type of transaction.</p> <p><b>XML Tag</b> PmtTpInf</p> <p><b>Type</b> PaymentTypeInformation21</p>





#	SEPA Mult	Message Element	SEPA Core Requirements	
2.7	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Instruction Priority	ISO Name ISO Definition  XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code
2.8	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Clearing Channel	ISO Name ISO Definition  XML Tag Type	Clearing Channel Specifies the clearing channel to be used to process the payment instruction. ClrChanl ClearingChannel2Code
2.9	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Service Level	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	<i>Mandatory</i> Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.10	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Service Level ++++Code	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	<i>AT-40 The identification code of the SEPA electronic credit transfer Scheme.</i> <i>Only 'SEPA' is allowed.</i> Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 .. 4 1 .. 4
			SEPA Code Restrictions	
			SEPA	<i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i>
2.11	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
2.12	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Local Instrument	SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	<i>Only used if bilaterally agreed between the Debtor Bank and the Creditor Bank.</i> Local Instrument User community specific instrument.  Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.13	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Local Instrument ++++Code	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements
2.14	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Local Instrument ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies the local instrument, as a proprietary code. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.15	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information +++Category Purpose	<b>SEPA Rulebook</b> AT-45 Category purpose of the Credit Transfer. <b>SEPA Usage Rule(s)</b> Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank. <b>ISO Name</b> Category Purpose <b>ISO Definition</b> Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. <b>XML Tag</b> Ctgypurp <b>Type</b> CategoryPurpose1Choice
2.16	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Interbank Settlement Amount	<b>SEPA Rulebook</b> AT-04 Amount of the Credit Transfer in Euro. <b>SEPA Usage Rule(s)</b> Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. <b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits. <b>ISO Name</b> Interbank Settlement Amount <b>ISO Definition</b> Amount of money moved between the instructing agent and the instructed agent. <b>XML Tag</b> IntrBkSttlmAmt <b>Type</b> ActiveCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 999999999.99
2.17	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Interbank Settlement Date	<b>ISO Name</b> Interbank Settlement Date <b>ISO Definition</b> Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. <b>XML Tag</b> IntrBkSttlmDt <b>Type</b> ISODate
2.18	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Settlement Priority	<b>ISO Name</b> Settlement Priority <b>ISO Definition</b> Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction. <b>XML Tag</b> SttlmPrty <b>Type</b> Priority3Code
2.19	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Settlement Time Indication	<b>ISO Name</b> Settlement Time Indication <b>ISO Definition</b> Provides information on the occurred settlement time(s) of the payment transaction. <b>XML Tag</b> SttlmTmIndctn <b>Type</b> SettlementDateTimeIndication1
2.20	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Settlement Time Request	<b>ISO Name</b> Settlement Time Request <b>ISO Definition</b> Provides information on the requested settlement time(s) of the payment instruction. <b>XML Tag</b> SttlmTmReq <b>Type</b> SettlementTimeRequest2



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.21	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Acceptance Date Time	ISO Name ISO Definition  XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AcptncDtTm ISODateTime
2.22	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Pooling Adjustment Date	ISO Name ISO Definition  XML Tag Type	Pooling Adjustment Date Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. PoolgAdjstmntDt ISODate
2.23	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Instructed Amount	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. InstdAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
2.24	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Exchange Rate	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11
2.25	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	<i>Only 'SLEV' is allowed.</i> Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			<b>SEPA Code Restrictions</b>	
			SLEV	<i>FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</i>
2.26	0..n	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Charges Information	ISO Name ISO Definition  XML Tag Type	Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction. ChrgsInf ChargesInformation5
2.27	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Previous Instructing Agent	ISO Name ISO Definition XML Tag Type	Previous Instructing Agent Agent immediately prior to the instructing agent. PrvsInstgAgt BranchAndFinancialInstitutionIdentification4
2.28	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Previous Instructing Agent Account	ISO Name ISO Definition  XML Tag Type	Previous Instructing Agent Account Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain. PrvsInstgAgtAcct CashAccount16



#	SEPA Mult	Message Element	SEPA Core Requirements
2.29	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Instructing Agent	<p><b>SEPA Usage Rule(s)</b> Only BIC is allowed.</p> <p><b>ISO Name</b> Instructing Agent</p> <p><b>ISO Definition</b> Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p><b>XML Tag Type</b> InstgAgt BranchAndFinancialInstitutionIdentification4</p>
2.30	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Instructed Agent	<p><b>SEPA Usage Rule(s)</b> Only BIC is allowed.</p> <p><b>ISO Name</b> Instructed Agent</p> <p><b>ISO Definition</b> Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p><b>XML Tag Type</b> InstdAgt BranchAndFinancialInstitutionIdentification4</p>
2.31	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Intermediary Agent 1	<p><b>ISO Name</b> Intermediary Agent 1</p> <p><b>ISO Definition</b> Agent between the debtor's agent and the creditor's agent.</p> <p>Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.</p> <p><b>XML Tag Type</b> IntrmyAgt1 BranchAndFinancialInstitutionIdentification4</p>
2.32	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Intermediary Agent 1Account	<p><b>ISO Name</b> Intermediary Agent 1Account</p> <p><b>ISO Definition</b> Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.</p> <p><b>XML Tag Type</b> IntrmyAgt1Acct CashAccount16</p>
2.33	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Intermediary Agent 2	<p><b>ISO Name</b> Intermediary Agent 2</p> <p><b>ISO Definition</b> Agent between the debtor's agent and the creditor's agent.</p> <p>Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.</p> <p><b>XML Tag Type</b> IntrmyAgt2 BranchAndFinancialInstitutionIdentification4</p>
2.34	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Intermediary Agent 2Account	<p><b>ISO Name</b> Intermediary Agent 2Account</p> <p><b>ISO Definition</b> Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.</p> <p><b>XML Tag Type</b> IntrmyAgt2Acct CashAccount16</p>
2.35	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Intermediary Agent 3	<p><b>ISO Name</b> Intermediary Agent 3</p> <p><b>ISO Definition</b> Agent between the debtor's agent and the creditor's agent.</p> <p>Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.</p> <p><b>XML Tag Type</b> IntrmyAgt3 BranchAndFinancialInstitutionIdentification4</p>
2.36	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Intermediary Agent 3Account	<p><b>ISO Name</b> Intermediary Agent 3Account</p> <p><b>ISO Definition</b> Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.</p> <p><b>XML Tag Type</b> IntrmyAgt3Acct CashAccount16</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
2.37	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Debtor	<b>ISO Name</b> Ultimate Debtor <b>ISO Definition</b> Ultimate party that owes an amount of money to the (ultimate) creditor. <b>XML Tag</b> UltmtDbtr <b>Type</b> PartyIdentification32
2.38	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Debtor +++Name	<b>SEPA Rulebook</b> AT-08 Name of the Originator Reference Party. <b>SEPA Usage Rule(s)</b> 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70
2.39	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Debtor +++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress6
2.40	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Debtor +++Identification	<b>SEPA Rulebook</b> AT-09 Identification code of the Originator Reference Party. <b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party6Choice
	1..1		<b>XML Tag</b> xs:choice
2.41	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Debtor +++Identification ++++Organisation Identification	<b>SEPA Usage Rule(s)</b> Either 'BIC or BEI' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification4
2.42	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Debtor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification5
2.43	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Debtor +++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}
2.44	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Debtor +++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> ContactDetails2
2.45	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Initiating Party	<b>ISO Name</b> Initiating Party <b>ISO Definition</b> Party that initiates the payment. Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor. <b>XML Tag</b> InitgPty <b>Type</b> PartyIdentification32



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.46	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
2.47	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Name	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-02 Name of the Originator.</i> <i>Mandatory</i> <i>'Name' is limited to 70 characters in length.</i> Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.48	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-03 Address of the Originator (only mandatory when the Originator Bank or the Beneficiary Bank is located in a non-EEA SEPA country or territory).</i> Postal Address Information that locates and identifies a specific address, as defined by postal services. PstAdr PostalAddress6
2.49	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Address Type	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Address Type Identifies the nature of the postal address. AdrTp AddressType2Code
2.50	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Department	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.51	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Sub Department	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.52	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Street Name	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.53	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Building Number	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.54	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Post Code	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16
2.55	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Town Name	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Town Name Name of a built-up area, with defined boundaries, and a local government. TwNm Max35Text 1 .. 35 1 .. 35
2.56	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Country Sub Division	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35
2.57	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Country	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.58	0..2	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Address Line	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>Only two occurrences are allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.59	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-10 Originator's Identification Code.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		<b>XML Tag</b>	xs:choice
2.60	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Identification ++++Organisation Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.61	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.62	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Country Of Residence	ISO Name ISO Definition  XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.63	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.64	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor Account	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-01 The IBAN of the account of the Originator. Mandatory Only IBAN is allowed. Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16
2.65	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor Agent	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-06 BIC of the Originator Bank. Only BIC is allowed. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
2.66	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor Agent Account	ISO Name ISO Definition  XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
2.67	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-23 The BIC of the Beneficiary Bank. Only BIC is allowed. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
2.68	0..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16
2.69	1..1	FIto FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor	ISO Name ISO Definition XML Tag Type	Creditor Party to which an amount of money is due. Cdtr PartyIdentification32





#	SEPA Mult	Message Element	SEPA Core Requirements
2.70	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Name	<b>SEPA Rulebook</b> AT-21 Name of the Beneficiary. <b>SEPA Usage Rule(s)</b> Mandatory 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70
2.71	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address	<b>SEPA Rulebook</b> AT-22 Address of the Beneficiary. <b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstAdr <b>Type</b> PostalAddress6
2.72	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Address Type	<b>ISO Name</b> Address Type <b>ISO Definition</b> Identifies the nature of the postal address. <b>XML Tag</b> AdrTp <b>Type</b> AddressType2Code
2.73	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Department	<b>ISO Name</b> Department <b>ISO Definition</b> Identification of a division of a large organisation or building. <b>XML Tag</b> Dept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70
2.74	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Sub Department	<b>ISO Name</b> Sub Department <b>ISO Definition</b> Identification of a sub-division of a large organisation or building. <b>XML Tag</b> SubDept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70
2.75	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Street Name	<b>ISO Name</b> Street Name <b>ISO Definition</b> Name of a street or thoroughfare. <b>XML Tag</b> StrtNm <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70
2.76	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Building Number	<b>ISO Name</b> Building Number <b>ISO Definition</b> Number that identifies the position of a building on a street. <b>XML Tag</b> BldgNb <b>Type</b> Max16Text <b>ISO Length</b> 1 .. 16 <b>SEPA Length</b> 1 .. 16
2.77	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Post Code	<b>ISO Name</b> Post Code <b>ISO Definition</b> Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. <b>XML Tag</b> PstCd <b>Type</b> Max16Text <b>ISO Length</b> 1 .. 16 <b>SEPA Length</b> 1 .. 16
2.78	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Town Name	<b>ISO Name</b> Town Name <b>ISO Definition</b> Name of a built-up area, with defined boundaries, and a local government. <b>XML Tag</b> TwnNm <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.79	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35
2.80	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.81	0..2	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.82	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-24 Beneficiary Identification Code.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.83	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.84	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Identification ++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.85	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.86	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2



#	SEPA Mult	Message Element	SEPA Core Requirements
2.87	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor Account	<p><b>SEPA Rulebook</b> AT-20 The IBAN of the account of the Beneficiary.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory Only IBAN is allowed.</p> <p><b>ISO Name</b> Creditor Account</p> <p><b>ISO Definition</b> Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.</p> <p><b>XML Tag</b> CdtrAcct</p> <p><b>Type</b> CashAccount16</p>
2.88	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Creditor	<p><b>ISO Name</b> Ultimate Creditor</p> <p><b>ISO Definition</b> Ultimate party to which an amount of money is due.</p> <p><b>XML Tag</b> UltmtCdtr</p> <p><b>Type</b> PartyIdentification32</p>
2.89	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Creditor +++Name	<p><b>SEPA Rulebook</b> AT-28 Name of the Beneficiary Reference Party.</p> <p><b>SEPA Usage Rule(s)</b> 'Name' is limited to 70 characters in length.</p> <p><b>ISO Name</b> Name</p> <p><b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party.</p> <p><b>XML Tag</b> Nm</p> <p><b>Type</b> Max140Text</p> <p><b>ISO Length</b> 1 .. 140</p> <p><b>SEPA Length</b> 1 .. 70</p>
2.90	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Creditor +++Postal Address	<p><b>ISO Name</b> Postal Address</p> <p><b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services.</p> <p><b>XML Tag</b> PstlAdr</p> <p><b>Type</b> PostalAddress6</p>
2.91	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Creditor +++Identification	<p><b>SEPA Rulebook</b> AT-29 Identification code of the Beneficiary Reference Party.</p> <p><b>ISO Name</b> Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identification of a party.</p> <p><b>XML Tag</b> Id</p> <p><b>Type</b> Party6Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.92	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification	<p><b>SEPA Usage Rule(s)</b> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</p> <p><b>ISO Name</b> Organisation Identification</p> <p><b>ISO Definition</b> Unique and unambiguous way to identify an organisation.</p> <p><b>XML Tag</b> OrgId</p> <p><b>Type</b> OrganisationIdentification4</p>
2.93	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Creditor +++Identification ++++Private Identification	<p><b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</p> <p><b>ISO Name</b> Private Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport.</p> <p><b>XML Tag</b> PrvtId</p> <p><b>Type</b> PersonIdentification5</p>
2.94	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Creditor +++Country Of Residence	<p><b>ISO Name</b> Country Of Residence</p> <p><b>ISO Definition</b> Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p><b>XML Tag</b> CtryOfRes</p> <p><b>Type</b> CountryCode</p> <p><b>Pattern</b> [A-Z]{2,2}</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.95	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Ultimate Creditor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.96	0..n	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag Type	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. InstrForCdtrAgt InstructionForCreditorAgent1
2.97	0..n	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Instruction For Next Agent	ISO Name ISO Definition XML Tag Type	Instruction For Next Agent Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.  Usage: The next agent may not be the creditor agent. The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent. InstrForNxtAgt InstructionForNextAgent1
2.98	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-44 Purpose of the Credit Transfer. Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
	1..1		XML Tag	xs:choice
2.99	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Purpose +++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4
2.100	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Purpose +++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.101	0..10	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.102	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation2



#	SEPA Mult	Message Element	SEPA Core Requirements
2.103	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information	<i>SEPA Rulebook</i> AT-05 Remittance Information. <i>SEPA Usage Rule(s)</i> Either 'Structured' or 'Unstructured' may be present. <b>ISO Name</b> Remittance Information <b>ISO Definition</b> Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. <b>XML Tag</b> RmtInf <b>Type</b> RemittanceInformation5
2.104	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Unstructured	<i>SEPA Usage Rule(s)</i> 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Only one occurrence of 'Unstructured' is allowed. <b>ISO Name</b> Unstructured <b>ISO Definition</b> Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. <b>XML Tag</b> Ustrd <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 140
2.105	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured	<i>SEPA Usage Rule(s)</i> Only one occurrence of 'Structured' is allowed. <i>SEPA Format Rule(s)</i> 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. <b>ISO Name</b> Structured <b>ISO Definition</b> Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. <b>XML Tag</b> Strd <b>Type</b> StructuredRemittanceInformation7
2.106	0..n	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Referred Document Information	<b>ISO Name</b> Referred Document Information <b>ISO Definition</b> Set of elements used to identify the documents referred to in the remittance information. <b>XML Tag</b> RfrdDocInf <b>Type</b> ReferredDocumentInformation3
2.107	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Referred Document Amount	<b>ISO Name</b> Referred Document Amount <b>ISO Definition</b> Set of elements used to provide details on the amounts of the referred document. <b>XML Tag</b> RfrdDocAmt <b>Type</b> RemittanceAmount1
2.108	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information	<i>SEPA Usage Rule(s)</i> When present, the Creditor Bank is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. <b>ISO Name</b> Creditor Reference Information <b>ISO Definition</b> Reference information provided by the creditor to allow the identification of the underlying documents. <b>XML Tag</b> CdtrRefInf <b>Type</b> CreditorReferenceInformation2
2.109	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type	<b>ISO Name</b> Type <b>ISO Definition</b> Specifies the type of creditor reference. <b>XML Tag</b> Tp <b>Type</b> CreditorReferenceType2



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.110	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	1..1		<b>XML Tag</b>	xs:choice
2.111	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary +++++++Code	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Only 'SCOR' is allowed.</i> Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			<b>SEPA Code Restrictions</b>	
			<b>SCOR</b>	<i>StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.</i>
2.112	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary +++++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.113	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Issuer	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Issuer Entity that assigns the credit reference type. Issr Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements
2.114	1..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information ++++Reference	<p><b>SEPA Usage Rule(s)</b> <i>If a Creditor Reference contains a check digit, the receiving bank is not required to validate this.</i>  <i>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.</i>  <i>RF Creditor Reference may be used (ISO 11649).</i></p> <p><b>ISO Name</b>  <b>ISO Definition</b> Reference            Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p><b>XML Tag</b> Ref  <b>Type</b> Max35Text  <b>ISO Length</b> 1 .. 35  <b>SEPA Length</b> 1 .. 35</p>
2.115	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Invoiceer	<p><b>ISO Name</b> Invoiceer  <b>ISO Definition</b> Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p><b>XML Tag</b> Invr  <b>Type</b> PartyIdentification32</p>
2.116	0..1	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Invoicee	<p><b>ISO Name</b> Invoicee  <b>ISO Definition</b> Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p><b>XML Tag</b> Invcee  <b>Type</b> PartyIdentification32</p>
2.117	0..3	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Additional Remittance Information	<p><b>ISO Name</b> Additional Remittance Information  <b>ISO Definition</b> Additional information, in free text form, to complement the structured remittance information.</p> <p><b>XML Tag</b> AddtlRmtInf  <b>Type</b> Max140Text  <b>ISO Length</b> 1 .. 140  <b>SEPA Length</b> 1 .. 140</p>



## 2.2 Interbank Return Credit Transfer Dataset (DS-03)

### 2.2.1 Use of the Payment Return (pacs.004.001.02)

The message is used to transport the Credit Transfer Return instruction between banks, directly or through intermediaries.

The message caters for bulk and single return instructions.

The message also caters for charges taken by the Beneficiary Bank when the message is used as a positive answer to a Recall message (i.e., when 'Code' under 'Return Reason Information' specifies 'FOCR'). See also Chapter 2.6.

**Note:** Attribute AT-R1 is implied by the 'Message Name', 'pacs.004.001.02', the Original Message Name Identification, 'pacs.008.001.02'.

**Note:** Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.





#	SEPA Mult	Message Element	SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Payment Return V02	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Payment Return V02 The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled. PmtRtr PaymentReturnV02
1.0	1..1	Payment Return V02 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader38
1.1	1..1	Payment Return V02 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Payment Return V02 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Payment Return V02 +Group Header ++Authorisation	<b>ISO Name</b> <b>ISO Definition</b>       <b>XML Tag Type</b>	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.  Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	0..1	Payment Return V02 +Group Header ++Batch Booking	<b>ISO Name</b> <b>ISO Definition</b>       <b>XML Tag Type</b>	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
1.5	1..1	Payment Return V02 +Group Header ++Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag Type</b> <b>Pattern</b>	Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	SEPA Core Requirements
1.6	0..1	Payment Return V02 +Group Header ++Control Sum	<b>ISO Name</b> Control Sum <b>ISO Definition</b> Total of all individual amounts included in the message, irrespective of currencies. <b>XML Tag</b> CtrlSum <b>Type</b> DecimalNumber <b>SEPA FractDigits</b> 17 <b>TotalDigits</b> 18
1.7	0..1	Payment Return V02 +Group Header ++Group Return	<b>ISO Name</b> Group Return <b>ISO Definition</b> Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s). <b>XML Tag</b> GrpRtr <b>Type</b> TrueFalseIndicator
1.8	1..1	Payment Return V02 +Group Header ++Total Returned Interbank Settlement Amount	<b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 99999999999999.99 or less.</i> <b>SEPA Format Rule(s)</b> <i>The fractional part has a maximum of two digits.</i> <b>ISO Name</b> Total Returned Interbank Settlement Amount <b>ISO Definition</b> Total amount of money moved between the instructing agent and the instructed agent in the return message. <b>XML Tag</b> TtlRtrdIntrBkSttlmAmt <b>Type</b> ActiveCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 99999999999999.99
1.9	1..1	Payment Return V02 +Group Header ++Interbank Settlement Date	<b>SEPA Rulebook</b> <i>AT-R4 Settlement Date for the Return. or AT-R8 Settlement Date for the positive answer to a Recall.</i> <b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <b>ISO Name</b> Interbank Settlement Date <b>ISO Definition</b> Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. <b>XML Tag</b> IntrBkSttlmDt <b>Type</b> ISODate
1.10	1..1	Payment Return V02 +Group Header ++Settlement Information	<b>ISO Name</b> Settlement Information <b>ISO Definition</b> Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. <b>XML Tag</b> SttlmInf <b>Type</b> SettlementInformation13
1.11	1..1	Payment Return V02 +Group Header ++Settlement Information +++Settlement Method	<b>SEPA Usage Rule(s)</b> <i>Only CLRG, INGA and INDA are allowed.</i> <b>ISO Name</b> Settlement Method <b>ISO Definition</b> Method used to settle the (batch of) payment instructions. <b>XML Tag</b> SttlmMtd <b>Type</b> SettlementMethod1Code <b>SEPA Code Restrictions</b> <b>CLRG</b> <i>ClearingSystem</i> <i>Settlement is done through a payment clearing system.</i> <b>INDA</b> <i>InstructedAgent</i> <i>Settlement is done by the agent instructed to execute a payment instruction.</i> <b>INGA</b> <i>InstructingAgent</i> <i>Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.</i>



#	SEPA Mult	Message Element	SEPA Core Requirements
1.12	0..1	Payment Return V02 +Group Header ++Settlement Information +++Settlement Account	<i>SEPA Usage Rule(s)</i> Only 'Identification' is allowed. <b>ISO Name</b> Settlement Account <b>ISO Definition</b> A specific purpose account used to post debit and credit entries as a result of the transaction. <b>XML Tag Type</b> SttlmAcct CashAccount16
1.13	0..1	Payment Return V02 +Group Header ++Settlement Information +++Clearing System	<b>ISO Name</b> Clearing System <b>ISO Definition</b> Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. <b>XML Tag Type</b> ClrSys ClearingSystemIdentification3Choice
1.14	0..1	Payment Return V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	<b>ISO Name</b> Instructing Reimbursement Agent <b>ISO Definition</b> Agent through which the instructing agent will reimburse the instructed agent.  Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. <b>XML Tag Type</b> InstgRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.15	0..1	Payment Return V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	<b>ISO Name</b> Instructing Reimbursement Agent Account <b>ISO Definition</b> Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. <b>XML Tag Type</b> InstgRmbrsmntAgtAcct CashAccount16
1.16	0..1	Payment Return V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	<b>ISO Name</b> Instructed Reimbursement Agent <b>ISO Definition</b> Agent at which the instructed agent will be reimbursed.  Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. <b>XML Tag Type</b> InstdRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.17	0..1	Payment Return V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	<b>ISO Name</b> Instructed Reimbursement Agent Account <b>ISO Definition</b> Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. <b>XML Tag Type</b> InstdRmbrsmntAgtAcct CashAccount16
1.18	0..1	Payment Return V02 +Group Header ++Settlement Information +++Third Reimbursement Agent	<b>ISO Name</b> Third Reimbursement Agent <b>ISO Definition</b> Agent at which the instructed agent will be reimbursed.  Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. <b>XML Tag Type</b> ThrdRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.19	0..1	Payment Return V02 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	<b>ISO Name</b> Third Reimbursement Agent Account <b>ISO Definition</b> Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. <b>XML Tag Type</b> ThrdRmbrsmntAgtAcct CashAccount16



#	SEPA Mult	Message Element	SEPA Core Requirements
1.20	0..1	Payment Return V02 +Group Header ++Instructing Agent	<p><b>SEPA Usage Rule(s)</b> Only BIC is allowed.</p> <p><b>ISO Name</b> Instructing Agent</p> <p><b>ISO Definition</b> Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.</p> <p><b>XML Tag</b> InstgAgt</p> <p><b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
1.21	0..1	Payment Return V02 +Group Header ++Instructed Agent	<p><b>SEPA Usage Rule(s)</b> Only BIC is allowed.</p> <p><b>ISO Name</b> Instructed Agent</p> <p><b>ISO Definition</b> Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.</p> <p><b>XML Tag</b> InstdAgt</p> <p><b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
2.0	0..1	Payment Return V02 +Original Group Information	<p><b>SEPA Usage Rule(s)</b> Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'.</p> <p><b>ISO Name</b> Original Group Information</p> <p><b>ISO Definition</b> Information concerning the original group of transactions, to which the message refers.</p> <p><b>XML Tag</b> OrgnlGrpInf</p> <p><b>Type</b> OriginalGroupInformation21</p>
2.1	1..1	Payment Return V02 +Original Group Information ++Original Message Identification	<p><b>ISO Name</b> Original Message Identification</p> <p><b>ISO Definition</b> Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p><b>XML Tag</b> OrgnlMsgId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.2	1..1	Payment Return V02 +Original Group Information ++Original Message Name Identification	<p><b>ISO Name</b> Original Message Name Identification</p> <p><b>ISO Definition</b> Specifies the original message name identifier to which the message refers.</p> <p><b>XML Tag</b> OrgnlMsgNmId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.3	0..1	Payment Return V02 +Original Group Information ++Original Creation Date Time	<p><b>ISO Name</b> Original Creation Date Time</p> <p><b>ISO Definition</b> Date and time at which the original message was created.</p> <p><b>XML Tag</b> OrgnlCreDtTm</p> <p><b>Type</b> ISODateTime</p>
2.4	0..n	Payment Return V02 +Original Group Information ++Return Reason Information	<p><b>ISO Name</b> Return Reason Information</p> <p><b>ISO Definition</b> Set of elements used to provide detailed information on the return reason.</p> <p><b>XML Tag</b> RtrRsnInf</p> <p><b>Type</b> ReturnReasonInformation9</p>
3.0	1..n	Payment Return V02 +Transaction Information	<p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Transaction Information</p> <p><b>ISO Definition</b> Information concerning the original transactions, to which the return message refers.</p> <p><b>XML Tag</b> TxInf</p> <p><b>Type</b> PaymentTransactionInformation27</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.1	1..1	Payment Return V02 +Transaction Information ++Return Identification	<p><b>SEPA Rulebook</b> AT-R5 Specific Reference of the Bank Initiating the Return.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Return Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction. Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned.</p> <p><b>XML Tag</b> RtrId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.2	0..1	Payment Return V02 +Transaction Information ++Original Group Information	<p><b>SEPA Usage Rule(s)</b> Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'.</p> <p><b>ISO Name</b> Original Group Information</p> <p><b>ISO Definition</b> Set of elements used to provide information on the original message.</p> <p><b>XML Tag</b> OrgnlGrpInf</p> <p><b>Type</b> OriginalGroupInformation3</p>
3.3	1..1	Payment Return V02 +Transaction Information ++Original Group Information +++Original Message Identification	<p><b>ISO Name</b> Original Message Identification</p> <p><b>ISO Definition</b> Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.</p> <p><b>XML Tag</b> OrgnlMsgId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.4	1..1	Payment Return V02 +Transaction Information ++Original Group Information +++Original Message Name Identification	<p><b>ISO Name</b> Original Message Name Identification</p> <p><b>ISO Definition</b> Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.</p> <p><b>XML Tag</b> OrgnlMsgNmId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.5	0..1	Payment Return V02 +Transaction Information ++Original Group Information +++Original Creation Date Time	<p><b>ISO Name</b> Original Creation Date Time</p> <p><b>ISO Definition</b> Original date and time at which the message was created.</p> <p><b>XML Tag</b> OrgnlCreDtTm</p> <p><b>Type</b> ISODateTime</p>
3.6	0..1	Payment Return V02 +Transaction Information ++Original Instruction Identification	<p><b>SEPA Usage Rule(s)</b> Mandatory if provided in the original instruction.</p> <p><b>ISO Name</b> Original Instruction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p><b>XML Tag</b> OrgnlInstrId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.7	1..1	Payment Return V02 +Transaction Information ++Original End To End Identification	<p><b>SEPA Rulebook</b> AT-41 Originator's reference of the credit transfer transaction.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Original End To End Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p><b>XML Tag</b> OrgnlEndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.8	1..1	Payment Return V02 +Transaction Information ++Original Transaction Identification	<p><b>SEPA Rulebook</b> AT-43 Originator Bank's reference of the credit transfer transaction.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p>Must contain a reference that is meaningful to the Originator's Bank and is unique over time.</p> <p><b>ISO Name</b> Original Transaction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p><b>XML Tag</b> OrgnlTxId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.9	0..1	Payment Return V02 +Transaction Information ++Original Clearing System Reference	<p><b>ISO Name</b> Original Clearing System Reference</p> <p><b>ISO Definition</b> Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.</p> <p><b>XML Tag</b> OrgnlClrSysRef</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.10	1..1	Payment Return V02 +Transaction Information ++Original Interbank Settlement Amount	<p><b>SEPA Rulebook</b> AT-04 Amount of the credit transfer in euro.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p>Only 'EUR' is allowed.</p> <p>Amount must be 0.01 or more and 999999999.99 or less.</p> <p><b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits.</p> <p><b>ISO Name</b> Original Interbank Settlement Amount</p> <p><b>ISO Definition</b> Amount of money, as provided in the original transaction, to be moved between the instructing agent and the instructed agent.</p> <p><b>XML Tag</b> OrgnlIntrBkStlMamt</p> <p><b>Type</b> ActiveOrHistoricCurrencyAndAmount</p> <p><b>SEPA FractDigits</b> 2</p> <p><b>TotalDigits</b> 18</p> <p><b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.11	1..1	Payment Return V02 +Transaction Information ++Returned Interbank Settlement Amount	<p><b>SEPA Rulebook</b> AT-04 Amount of the credit transfer in euro. OR AT-46 Amount of a positive answer to the Recall in euro.</p> <p><b>SEPA Usage Rule(s)</b> If the return message is a positive answer to a Recall (i.e., if 'Code' under 'Return Reason Information' specifies 'FOCR'), the amount must be equal to the 'Original Interbank Settlement Amount' less the 'Amount' under 'Charges Information'. If the return message is not a positive answer to a Recall (i.e., if 'Code' under 'Return Reason Information' is different from 'FOCR'), the amount must be the same as in 'Original Interbank Settlement Amount'. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.</p> <p><b>SEPA Format Rule(s)</b></p> <p><b>ISO Name</b> Returned Interbank Settlement Amount</p> <p><b>ISO Definition</b> Amount of money moved between the instructing agent and the instructed agent in the returned transaction.</p> <p><b>XML Tag</b> RtrdIntrBkStlmAmt</p> <p><b>Type</b> ActiveCurrencyAndAmount</p> <p><b>SEPA FractDigits</b> 2</p> <p><b>TotalDigits</b> 18</p> <p><b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>
3.12	0..1	Payment Return V02 +Transaction Information ++Interbank Settlement Date	<p><b>ISO Name</b> Interbank Settlement Date</p> <p><b>ISO Definition</b> Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.</p> <p><b>XML Tag</b> IntrBkStlmDt</p> <p><b>Type</b> ISODate</p>
3.13	0..1	Payment Return V02 +Transaction Information ++Returned Instructed Amount	<p><b>SEPA Usage Rule(s)</b> Only allowed in the case of a return in response to a cancellation request, i.e., 'Reason' in 'Return Reason Information' specifies 'FOCR'. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.</p> <p><b>SEPA Format Rule(s)</b></p> <p><b>ISO Name</b> Returned Instructed Amount</p> <p><b>ISO Definition</b> Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.</p> <p><b>XML Tag</b> RtrdInstdAmt</p> <p><b>Type</b> ActiveOrHistoricCurrencyAndAmount</p> <p><b>SEPA FractDigits</b> 2</p> <p><b>TotalDigits</b> 18</p> <p><b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.14	0..1	Payment Return V02 +Transaction Information ++Exchange Rate	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b>	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11
3.15	0..1	Payment Return V02 +Transaction Information ++Compensation Amount	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	Compensation Amount Amount of money asked or paid as compensation for the processing of the instruction. CompstnAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.16	0..1	Payment Return V02 +Transaction Information ++Charge Bearer	<b>SEPA Usage Rule(s)</b> Only 'SLEV' is allowed.	
			<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction.  Usage: The ChargeBearer applies to the return message, not to the original instruction. ChrgBr ChargeBearerType1Code
			<b>SEPA Code Restrictions</b> <b>SLEV</b> FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.	
3.17	0..1	Payment Return V02 +Transaction Information ++Charges Information	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Only allowed in case of a return in response to a cancellation request, i.e., 'Reason' in 'Return Reason Information' specifies 'FOCR'. Only one occurrence is allowed. Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the processing of the return transaction. ChrgsInf ChargesInformation5
3.18	1..1	Payment Return V02 +Transaction Information ++Charges Information +++Amount	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>SEPA Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	AT-47 Fee for the positive answer to the Recall in euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Amount Transaction charges to be paid by the charge bearer. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.19	1..1	Payment Return V02 +Transaction Information ++Charges Information +++Party	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Party Party that takes the transaction charges or to which the transaction charges are due. Pty BranchAndFinancialInstitutionIdentification4





#	SEPA Mult	Message Element	SEPA Core Requirements
3.20	1..1	Payment Return V02 +Transaction Information ++Charges Information +++Party ++++Financial Institution Identification	<p><b>SEPA Rulebook</b> AT-23 <i>The BIC of the Beneficiary Bank.</i>  <b>SEPA Usage Rule(s)</b> <i>Only BIC is allowed.</i>  <b>ISO Name</b> Financial Institution Identification  <b>ISO Definition</b> Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.  <b>XML Tag Type</b> FinInstnId  FinancialInstitutionIdentification7</p>
3.21	0..1	Payment Return V02 +Transaction Information ++Charges Information +++Party ++++Branch Identification	<p><b>ISO Name</b> Branch Identification  <b>ISO Definition</b> Identifies a specific branch of a financial institution.  Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.  <b>XML Tag Type</b> BrnchId  BranchData2</p>
3.22	0..1	Payment Return V02 +Transaction Information ++Instructing Agent	<p><b>SEPA Usage Rule(s)</b> <i>Only BIC is allowed.</i>  <b>ISO Name</b> Instructing Agent  <b>ISO Definition</b> Agent that instructs the next party in the chain to carry out the (set of) instruction(s).  Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.  <b>XML Tag Type</b> InstgAgt  BranchAndFinancialInstitutionIdentification4</p>
3.23	0..1	Payment Return V02 +Transaction Information ++Instructed Agent	<p><b>SEPA Usage Rule(s)</b> <i>Only BIC is allowed.</i>  <b>ISO Name</b> Instructed Agent  <b>ISO Definition</b> Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).  Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.  <b>XML Tag Type</b> InstdAgt  BranchAndFinancialInstitutionIdentification4</p>
3.24	1..1	Payment Return V02 +Transaction Information ++Return Reason Information	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i>  <i>Only one occurrence of 'Return Reason Information' is allowed.</i>  <b>ISO Name</b> Return Reason Information  <b>ISO Definition</b> Set of elements used to provide detailed information on the return reason.  <b>XML Tag Type</b> RtrRsnInf  ReturnReasonInformation9</p>
3.25	1..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Originator	<p><b>SEPA Rulebook</b> AT-R2 <i>Identification of the type of party initiating the R-message.</i>  <b>SEPA Usage Rule(s)</b> <i>Mandatory</i>  <i>Limited to BIC for an Agent or 'Name' for a non-financial institution.</i>  <i>'Name' is limited to 70 characters in length.</i>  <b>ISO Name</b> Originator  <b>ISO Definition</b> Party that issues the return.  <b>XML Tag Type</b> Orgtr  PartyIdentification32</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.26	1..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Reason	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-R3 Reason Code for Non-Acceptance of the credit transfer.</i> <b>Mandatory</b> <i>If the message is used for a positive answer to a Recall, only 'FOCR' is allowed.</i> Reason Specifies the reason for the return. Rsn ReturnReason5Choice
	1..1		<b>XML Tag</b>	xs:choice
3.27	1..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>See Message Element Specifications below.</i> Code Reason for the return, as published in an external reason code list. Cd ExternalReturnReason1Code 1 .. 4 1 .. 4
3.28	1..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the return, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.29	0..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Additional Information	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-R7 Specific Reference of the bank initiating the recall.</i> <i>Only allowed when 'FOCR' is present in 'Reason'. In this case, it is mandatory and only one occurrence is allowed.</i> Additional Information Further details on the return reason. AddtlInf Max105Text 1 .. 105 1 .. 105
3.30	1..1	Payment Return V02 +Transaction Information ++Original Transaction Reference	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>An exact copy of all attributes of the received DS-02 which is being returned.</i> <b>Mandatory</b> <i>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.</i> Original Transaction Reference Set of key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference13
3.31	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.32	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Amount	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.33	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-42 Settlement Date of the credit transfer.</i> Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.34	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.35	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate
3.36	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Scheme Identification Credit party that signs the mandate. CctrSchmeId PartyIdentification32
3.37	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13
3.38	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Payment Type Information	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-40 Identification code of the Scheme.</i> <i>AT-45 Category purpose of the Credit Transfer.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation22
3.39	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Payment Method	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.40	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6
3.41	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Remittance Information	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-05 Remittance information.</i> Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation5



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.42	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-08 Name of the Originator Reference Party.</i> <i>AT-09 Identification code of the Originator Reference Party.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32
3.43	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-02 Name of the Originator.</i> <i>AT-03 Address of the Originator.</i> <i>AT-10 Originator identification code.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
3.44	1..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor Account	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-01 IBAN of the Originator.</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16
3.45	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor Agent	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-06 BIC code of the Originator Bank.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
3.46	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
3.47	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Agent	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-23 The BIC of the Beneficiary Bank.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
3.48	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16
3.49	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-21 Name of the Beneficiary.</i> <i>AT-22 Address of the Beneficiary.</i> <i>AT-24 Beneficiary identification code.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
3.50	1..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Account	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-20 IBAN of the Beneficiary.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.51	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-28 Name of the Beneficiary Reference Party.</i> <i>AT-29 Identification code of the Beneficiary Reference Party.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32



## 2.2.2 Message Element Specifications

Reasons for an interbank **return** present in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier invalid (i.e. invalid IBAN or account number does not exist)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked, reason not specified
AG01	TransactionForbidden	Credit transfer forbidden on this type of account (e.g. savings account)
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect 'operation/transaction' code or invalid file format.
AM05	Duplication	Duplicate payment
BE04	MissingCreditorAddress	Account address invalid
FOCR	FollowingCancellationRequest	Positive answer to the Recall
MD07	EndCustomerDeceased	Beneficiary deceased
MS02	NotSpecifiedReasonCustomerGenerated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect, eg, invalid BIC
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorsNameOrAddress	Regulatory Reason
RR03	MissingCreditorsNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason

## 2.3 Interbank Credit Transfer Reject Dataset (DS-03)

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

When the code 'RJCT' is used in the 'Status Reason', the message transports the Credit Transfer Reject instruction between banks, directly or through intermediaries.

The message caters for bulk and single rejects instruction.

**Note:** Attribute AT-R1 is implied by the 'Message Name', 'pacs.002.001.03', the Original Message Name Identification, 'pacs.008.001.02', and 'Status' set to 'RJCT'.

**Note:** Attribute AT-R4 is not applicable to rejects.



**Note:** Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.



#	SEPA Mult	Message Element	SEPA Core Requirements
		Document	<b>XML Tag Type</b> Document Document
	1..1	FITo FIPayment Status Report V03	<b>ISO Name</b> FITo FIPayment Status Report V03 <b>ISO Definition</b> The PaymentInitiationStatusReport message is sent by an instructed agent to the payment initiator. It is used to inform this party about the positive or negative status of an instruction (either single, group or file). It is also used to report on a pending instruction. <b>XML Tag Type</b> FIToFIPmtStsRpt FIToFIPaymentStatusReportV03
1.0	1..1	FITo FIPayment Status Report V03 +Group Header	<b>ISO Name</b> Group Header <b>ISO Definition</b> Set of characteristics shared by all individual transactions included in the status report message. <b>XML Tag Type</b> GrpHdr GroupHeader37
1.1	1..1	FITo FIPayment Status Report V03 +Group Header ++Message Identification	<b>ISO Name</b> Message Identification <b>ISO Definition</b> Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. <b>XML Tag Type</b> MsgId Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
1.2	1..1	FITo FIPayment Status Report V03 +Group Header ++Creation Date Time	<b>ISO Name</b> Creation Date Time <b>ISO Definition</b> Date and time at which the message was created. <b>XML Tag Type</b> CreDtTm ISODateTime
1.3	0..1	FITo FIPayment Status Report V03 +Group Header ++Instructing Agent	<b>SEPA Usage Rule(s)</b> Only BIC is allowed. <b>ISO Name</b> Instructing Agent <b>ISO Definition</b> Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. <b>XML Tag Type</b> InstgAgt BranchAndFinancialInstitutionIdentification4
1.4	0..1	FITo FIPayment Status Report V03 +Group Header ++Instructed Agent	<b>SEPA Usage Rule(s)</b> Only BIC is allowed. <b>ISO Name</b> Instructed Agent <b>ISO Definition</b> Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. <b>XML Tag Type</b> InstdAgt BranchAndFinancialInstitutionIdentification4
2.0	1..1	FITo FIPayment Status Report V03 +Original Group Information And Status	<b>ISO Name</b> Original Group Information And Status <b>ISO Definition</b> Original group information concerning the group of transactions, to which the status report message refers to. <b>XML Tag Type</b> OrgnlGrpInfAndSts OriginalGroupInformation20





#	SEPA Mult	Message Element	SEPA Core Requirements
2.1	1..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Message Identification	<b>ISO Name</b> Original Message Identification <b>ISO Definition</b> Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. <b>XML Tag</b> OrgnlMsgId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.2	1..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Message Name Identification	<b>ISO Name</b> Original Message Name Identification <b>ISO Definition</b> Specifies the original message name identifier to which the message refers. <b>XML Tag</b> OrgnlMsgNmId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.3	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Creation Date Time	<b>ISO Name</b> Original Creation Date Time <b>ISO Definition</b> Date and time at which the original message was created. <b>XML Tag</b> OrgnlCreDtTm <b>Type</b> ISODateTime
2.4	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Number Of Transactions	<b>ISO Name</b> Original Number Of Transactions <b>ISO Definition</b> Number of individual transactions contained in the original message. <b>XML Tag</b> OrgnlNbOfTxS <b>Type</b> Max15NumericText <b>Pattern</b> [0-9]{1,15}
2.5	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Control Sum	<b>ISO Name</b> Original Control Sum <b>ISO Definition</b> Total of all individual amounts included in the original message, irrespective of currencies. <b>XML Tag</b> OrgnlCtrlSum <b>Type</b> DecimalNumber <b>SEPA FractDigits</b> 17 <b>TotalDigits</b> 18
2.6	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Group Status	<b>SEPA Rulebook</b> AT-RI Type of R Message. <b>SEPA Usage Rule(s)</b> Only 'RJCT' and 'PART' are allowed. <b>ISO Name</b> Group Status <b>ISO Definition</b> Specifies the status of a group of transactions. <b>XML Tag</b> GrpSts <b>Type</b> TransactionGroupStatus3Code <b>SEPA Code Restrictions</b> <b>PART</b> PartiallyAccepted <i>A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.</i> <b>RJCT</b> Rejected <i>Payment initiation or individual transaction included in the payment initiation has been rejected.</i>
2.7	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information	<b>SEPA Usage Rule(s)</b> Only one occurrence is allowed. <i>'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.</i> <b>ISO Name</b> Status Reason Information <b>ISO Definition</b> Set of elements used to provide detailed information on the status reason. <b>XML Tag</b> StsRsnInf <b>Type</b> StatusReasonInformation8



#	SEPA Mult	Message Element	SEPA Core Requirements
2.8	1..1	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Originator	<p><b>SEPA Rulebook</b> AT-R2 Identification of the Type of Party that initiated the reject.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory Limited to BIC to identify the Bank or CSM originating the status or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.</p> <p><b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the status. <b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification32</p>
2.9	1..1	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason	<p><b>SEPA Rulebook</b> AT-R3 Reason Code for Non-Acceptance.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Reason <b>ISO Definition</b> Specifies the reason for the status report. <b>XML Tag</b> Rsn <b>Type</b> StatusReason6Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.10	1..1	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	<p><b>SEPA Rulebook</b> See Message Element Specifications below.</p> <p><b>ISO Name</b> Code <b>ISO Definition</b> Reason for the status, as published in an external reason code list.</p> <p><b>XML Tag</b> Cd <b>Type</b> ExternalStatusReason1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4</p>
2.11	1..1	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	<p><b>ISO Name</b> Proprietary <b>ISO Definition</b> Reason for the status, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>
2.12	0..n	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Additional Information	<p><b>ISO Name</b> Additional Information <b>ISO Definition</b> Further details on the status reason.</p> <p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p> <p><b>XML Tag</b> AddtlInf <b>Type</b> Max105Text <b>ISO Length</b> 1 .. 105 <b>SEPA Length</b> 1 .. 105</p>
2.13	0..n	FIto FIPayment Status Report V03 +Original Group Information And Status ++Number Of Transactions Per Status	<p><b>ISO Name</b> Number Of Transactions Per Status <b>ISO Definition</b> Detailed information on the number of transactions for each identical transaction status.</p> <p><b>XML Tag</b> NbOfTxPerSts <b>Type</b> NumberOfTransactionsPerStatus3</p>
3.0	0..n	FIto FIPayment Status Report V03 +Transaction Information And Status	<p><b>ISO Name</b> Transaction Information And Status <b>ISO Definition</b> Information concerning the original transactions, to which the status report message refers.</p> <p><b>XML Tag</b> TxInfAndSts <b>Type</b> PaymentTransactionInformation26</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.1	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Identification	<p><b>SEPA Rulebook</b> AT-R5 Specific reference of the bank that initiated the reject.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Status Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.</p> <p><b>XML Tag</b> StsId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.2	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Instruction Identification	<p><b>SEPA Usage Rule(s)</b> Mandatory if provided in the original instruction.</p> <p><b>ISO Name</b> Original Instruction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p><b>XML Tag</b> OrgnlInstrId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.3	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original End To End Identification	<p><b>SEPA Rulebook</b> AT-41 Originator's Reference to the Credit Transfer.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Original End To End Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p><b>XML Tag</b> OrgnlEndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.4	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Identification	<p><b>SEPA Rulebook</b> AT-43 Originator Bank's Reference.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><i>Must contain a reference that is unique over time.</i></p> <p><b>ISO Name</b> Original Transaction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p><b>XML Tag</b> OrgnlTxId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.5	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Transaction Status	<p><b>SEPA Rulebook</b> AT-R1 Type of R-message.</p> <p><b>SEPA Usage Rule(s)</b> Only 'RJCT' is allowed.</p> <p><b>ISO Name</b> Transaction Status</p> <p><b>ISO Definition</b> Specifies the status of a transaction, in a coded form.</p> <p><b>XML Tag</b> TxSts</p> <p><b>Type</b> TransactionIndividualStatus3Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>RJCT</b> Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.6	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information	<p><b>SEPA Usage Rule(s)</b> Only one occurrence of 'Status Reason Information' is allowed. 'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'.</p> <p><b>ISO Name</b> Status Reason Information <b>ISO Definition</b> Set of elements used to provide detailed information on the status reason. <b>XML Tag</b> StsRsnInf <b>Type</b> StatusReasonInformation8</p>
3.7	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Originator	<p><b>SEPA Rulebook</b> AT-R2 Identification of the Type of Party that initiated the reject. <b>SEPA Usage Rule(s)</b> Mandatory Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.</p> <p><b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the status. <b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification32</p>
3.8	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason	<p><b>SEPA Rulebook</b> AT-R3 Reason Code for Non-Acceptance of the credit transfer. <b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Reason <b>ISO Definition</b> Specifies the reason for the status report. <b>XML Tag</b> Rsn <b>Type</b> StatusReason6Choice</p>
	1..1		<b>XML Tag</b> xs:choice
3.9	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason ++++Code	<p><b>SEPA Rulebook</b> See Message Element Specifications below. <b>ISO Name</b> Code <b>ISO Definition</b> Reason for the status, as published in an external reason code list. <b>XML Tag</b> Cd <b>Type</b> ExternalStatusReason1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4</p>
3.10	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason ++++Proprietary	<p><b>ISO Name</b> Proprietary <b>ISO Definition</b> Reason for the status, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>
3.11	0..n	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Additional Information	<p><b>ISO Name</b> Additional Information <b>ISO Definition</b> Further details on the status reason.</p> <p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p> <p><b>XML Tag</b> AddtlInf <b>Type</b> Max105Text <b>ISO Length</b> 1 .. 105 <b>SEPA Length</b> 1 .. 105</p>
3.12	0..n	FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information	<p><b>ISO Name</b> Charges Information <b>ISO Definition</b> Provides information on the charges related to the processing of the rejection of the instruction.</p> <p>Usage: This is passed on for information purposes only. Settlement of the charges will be done separately.</p> <p><b>XML Tag</b> ChrgsInf <b>Type</b> ChargesInformation5</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.13	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Acceptance Date Time	<p><b>ISO Name</b> Acceptance Date Time <b>ISO Definition</b> Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.</p> <p><b>XML Tag</b> AcptncDtTm <b>Type</b> ISODateTime</p>
3.14	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Account Servicer Reference	<p><b>ISO Name</b> Account Servicer Reference <b>ISO Definition</b> Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.</p> <p><b>XML Tag</b> AcctSvcrRef <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>
3.15	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Clearing System Reference	<p><b>ISO Name</b> Clearing System Reference <b>ISO Definition</b> Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.</p> <p><b>XML Tag</b> ClrSysRef <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>
3.16	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Instructing Agent	<p><b>SEPA Usage Rule(s)</b> <i>Only BIC is allowed.</i></p> <p><b>ISO Name</b> Instructing Agent <b>ISO Definition</b> Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.</p> <p><b>XML Tag</b> InstgAgt <b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
3.17	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Instructed Agent	<p><b>SEPA Usage Rule(s)</b> <i>Only BIC is allowed.</i></p> <p><b>ISO Name</b> Instructed Agent <b>ISO Definition</b> Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.</p> <p><b>XML Tag</b> InstdAgt <b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
3.18	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference	<p><b>SEPA Rulebook</b> <i>An exact copy of all attributes of the received DS-02 which is being returned.</i></p> <p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <i>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.</i></p> <p><b>ISO Name</b> Original Transaction Reference <b>ISO Definition</b> Set of key elements used to identify the original transaction that is being referred to.</p> <p><b>XML Tag</b> OrgnlTxRef <b>Type</b> OriginalTransactionReference13</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.19	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <i>SEPA FractDigits</i> <b>TotalDigits</b> <i>SEPA Inclusive</i>	<i>AT-04 Amount of the Credit Transfer in Euro.</i> Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.20	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Amount	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice
3.21	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-42 Settlement Date of the credit transfer.</i> Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.22	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Requested Collection Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.23	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Requested Execution Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate
3.24	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Scheme Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification32
3.25	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13
3.26	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-40 Identification code of the Scheme.</i> <i>AT-45 Category purpose of the Credit Transfer.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation22
3.27	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Payment Method	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.28	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Mandate Related Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6
3.29	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Remittance Information	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-05 Remittance information. Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation5
3.30	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-08 Name of the Originator Reference Party. AT-09 Identification code of the Originator Reference Party. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32
3.31	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-02 Name of the Originator. AT-03 Address of the Originator. AT-10 Originator identification code. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
3.32	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-01 IBAN of the Originator. Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16
3.33	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-06 BIC code of the Originator Bank. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
3.34	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent Account	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
3.35	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-23 The BIC of the Beneficiary Bank. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
3.36	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.37	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-21 Name of the Beneficiary.</i> <i>AT-22 Address of the Beneficiary.</i> <i>AT-24 Beneficiary identification code.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
3.38	1..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Account	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-20 IBAN of the Beneficiary.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16
3.39	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-28 Name of the Beneficiary Reference Party.</i> <i>AT-28 Identification code of the Beneficiary Reference Party.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32





### 2.3.2 Message Element Specifications

The reasons for an interbank reject present in the Rulebook are mapped to ISO codes as follows:

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect 'operation/transaction' code.
AM05	Duplication	Duplicate payment
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorsNameOrAddress	Regulatory Reason
RR03	MissingCreditorsNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
TM01	CutOffTime	File received after Cut-off Time
DNOR	Debtor bank is not registered	Debtor bank is not registered under this BIC in the CSM
CNOR	Creditor bank is not registered	Creditor bank is not registered under this BIC in the CSM



## 2.4 Interbank Recall of Credit Transfer Dataset (DS-05)

### 2.4.1 Use of FI-to-FI Payment Cancellation Request V01 (camt.056.001.01)

The message is used to submit the request to cancel a pacs.008.001.02 or to cancel specified transactions from the Originator Bank to the next bank in the chain or to the CSM, or from the CSM to the next bank in the chain.

**Note:** Attribute AT-R1 is implied by the 'Message Name', 'camt.056.001.01' and the Original Message Name Identification, 'pacs.008.001.02'.

**Note:** Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.

The message caters for single or group cancellation requests. Group cancellation requests allow recall of single or multiple transactions from single or multiple original messages.



#	SEPA Mult	Message Element	SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	FITo FIPayment Cancellation Request V01	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	FITo FIPayment Cancellation Request V01 This message allows initiating an investigation case when a payment transaction needs to be cancelled. It must also be used when forwarding such a case to the next party. FIToFIPmtCxlReq FIToFIPaymentCancellationRequestV01
1.0	1..1	FITo FIPayment Cancellation Request V01 +Assignment	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Assignment Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The Assigner must be the sender of this confirmation and the Assignee must be the receiver. Assgnmt CaseAssignment2
1.1	1..1	FITo FIPayment Cancellation Request V01 +Assignment ++Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Identification Uniquely identifies the case assignment. Id Max35Text 1 .. 35 1 .. 35
1.2	1..1	FITo FIPayment Cancellation Request V01 +Assignment ++Assigner	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Instructing Party</i> <i>Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.</i> Assigner Party who assigns the case. Usage: This is also the sender of the message. Assgnr Party7Choice
1.3	1..1	FITo FIPayment Cancellation Request V01 +Assignment ++Assignee	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Instructed Party.</i> <i>Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.</i> Assignee Party to which the case is assigned. Usage: This is also the receiver of the message. Assgne Party7Choice
1.4	1..1	FITo FIPayment Cancellation Request V01 +Assignment ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Creation Date Time Date and time at which the assignment was created. CreDtTm ISODateTime
2.0	0..1	FITo FIPayment Cancellation Request V01 +Case	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Case Identifies the investigation case. Case Case2
3.0	0..1	FITo FIPayment Cancellation Request V01 +Control Data	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Control Data Provides details on the number of transactions and the control sum of the message. CtrlData ControlData1
3.1	1..1	FITo FIPayment Cancellation Request V01 +Control Data ++Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.2	0..1	FITo FIPayment Cancellation Request V01 +Control Data ++Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17 18
4.0	1..n	FITo FIPayment Cancellation Request V01 +Underlying	ISO Name ISO Definition XML Tag Type	Underlying Identifies the payment instruction to be cancelled. Undrlyg UnderlyingTransaction2
4.1	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Original Group Information And Cancellation	ISO Name ISO Definition XML Tag Type	Original Group Information And Cancellation Set of elements used to provide information on the original message, to which the cancellation refers. OrgnlGrpInfAndCxl OriginalGroupInformation23
4.2	1..n	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory Transaction Information Set of elements used to provide information on the original transactions to which the cancellation request message refers. TxInf PaymentTransactionInformation31
4.3	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Cancellation Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-R7 Specific reference of the bank initiating the Recall. Mandatory This element must be transported up to the Creditor Agent. Cancellation Identification Unique and unambiguous identifier of a cancellation request, as assigned by the assigner.  Usage: The cancellation request identification can be used for reconciliation or to link tasks relating to the cancellation request. CxlId Max35Text 1 .. 35 1 .. 35
4.4	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Case	ISO Name ISO Definition XML Tag Type	Case Set of elements to uniquely and unambiguously identify an exception or an investigation workflow. Case Case2
4.5	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Group Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory Original Group Information Set of elements used to provide information on the original message. OrgnlGrpInf OriginalGroupInformation3
4.6	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Group Information ++++Original Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Message Identification Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions. OrgnlMsgId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements
4.7	1..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Group Information ++++Original Message Name Identification	<p><b>SEPA Usage Rule(s)</b> Only 'pacs.008.001.02' is allowed.</p> <p><b>ISO Name</b> Original Message Name Identification</p> <p><b>ISO Definition</b> Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.</p> <p><b>XML Tag</b> OrgnlMsgNmId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.8	0..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Group Information ++++Original Creation Date Time	<p><b>ISO Name</b> Original Creation Date Time</p> <p><b>ISO Definition</b> Original date and time at which the message was created.</p> <p><b>XML Tag</b> OrgnlCreDtTm</p> <p><b>Type</b> ISODateTime</p>
4.9	0..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Instruction Identification	<p><b>ISO Name</b> Original Instruction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p><b>XML Tag</b> OrgnlInstrId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.10	1..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original End To End Identification	<p><b>SEPA Rulebook</b> AT-41 Originator's reference of the credit transfer transaction.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Original End To End Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p><b>XML Tag</b> OrgnlEndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.11	1..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Identification	<p><b>SEPA Rulebook</b> AT-43 Originator Bank's reference of the credit transfer transaction.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Original Transaction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p><b>XML Tag</b> OrgnlTxId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.12	0..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Clearing System Reference	<p><b>ISO Name</b> Original Clearing System Reference</p> <p><b>ISO Definition</b> Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.</p> <p><b>XML Tag</b> OrgnlClrSysRef</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
4.13	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Interbank Settlement Amount	<p><b>SEPA Rulebook</b> AT-04 Amount of the Credit Transfer in Euro. <b>SEPA Usage Rule(s)</b> Mandatory Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. <b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits.</p> <p><b>ISO Name</b> Original Interbank Settlement Amount <b>ISO Definition</b> Amount of money, as provided in the original transaction, to be moved between the instructing agent and the instructed agent.</p> <p><b>XML Tag</b> OrgnlIntrBkSttlmAmt <b>Type</b> ActiveOrHistoricCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>
4.14	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Interbank Settlement Date	<p><b>SEPA Rulebook</b> AT-42 Settlement Date of the Credit Transfer. <b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Original Interbank Settlement Date <b>ISO Definition</b> Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p><b>XML Tag</b> OrgnlIntrBkSttlmDt <b>Type</b> ISODate</p>
4.15	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Assigner	<p><b>ISO Name</b> Assigner <b>ISO Definition</b> Party who assigns the case. Usage: This is also the agent that instructs the next party in the chain to carry out the (set of) cancellation request(s).</p> <p><b>XML Tag</b> Assgnr <b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
4.16	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Assignee	<p><b>ISO Name</b> Assignee <b>ISO Definition</b> Party to which the case is assigned. Usage: This is also the agent that is instructed by the previous party in the chain to carry out the (set of) cancellation request(s).</p> <p><b>XML Tag</b> Assgne <b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
4.17	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Cancellation Reason Information	<p><b>SEPA Usage Rule(s)</b> Mandatory Only one occurrence is allowed.</p> <p><b>ISO Name</b> Cancellation Reason Information <b>ISO Definition</b> Set of elements used to provide detailed information on the cancellation reason.</p> <p><b>XML Tag</b> CxlRsnInf <b>Type</b> CancellationReasonInformation3</p>
4.18	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Originator	<p><b>SEPA Rulebook</b> AT-R2 Identification of the type of party initiating the R-message. <b>SEPA Usage Rule(s)</b> Mandatory Limited to BIC for an Agent or 'Name' for a non-financial institution. 'Name' is limited to 70 characters in length.</p> <p><b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the cancellation request.</p> <p><b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification32</p>
4.19	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Reason	<p><b>SEPA Rulebook</b> AT-48 Recall reason code. <b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Reason <b>ISO Definition</b> Specifies the reason for the cancellation.</p> <p><b>XML Tag</b> Rsn <b>Type</b> CancellationReason2Choice</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
	1..1		<b>XML Tag</b>	xs:choice
4.20	1..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Reason ++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>See Message Element Specifications below.</i> Code Reason for the cancellation request, in a coded form. Cd CancellationReason4Code
4.21	1..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Reason ++++Proprietary	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>See Message Element Specifications below.</i> Proprietary Reason for the cancellation request, in a proprietary form Prtry Max35Text 1 .. 35 1 .. 35
4.22	0..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Additional Information	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-49 Additional information to AT-48 The Recall reason code</i> <i>Only allowed when 'FRAD' is used as a Recall reason code.</i> <i>Only one occurrence is allowed.</i> Additional Information Further details on the cancellation request reason. AddtInf Max105Text 1 .. 105 1 .. 105
4.23	1..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>An exact copy of all attributes of the initially sent DS-02 which is to be cancelled.</i> <i>Mandatory</i> <i>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.</i> Original Transaction Reference Set of key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference13
4.24	0..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Interbank Settlement Amount	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
4.25	0..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Amount	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice
4.26	0..1	FIto FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Interbank Settlement Date	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate



#	SEPA Mult	Message Element	SEPA Core Requirements	
4.27	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Requested Collection Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
4.28	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Requested Execution Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate
4.29	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor Scheme Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification32
4.30	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13
4.31	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Payment Type Information	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-40 Identification code of the Scheme.</i> <i>AT-45 Category Purpose of the Credit Transfer.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation22
4.32	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Payment Method	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
4.33	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Mandate Related Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6
4.34	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Remittance Information	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-05 Remittance information.</i> Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation5
4.35	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-08 Name of the Originator Reference Party.</i> <i>AT-09 Identification Code of the Originator Reference Party.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32





#	SEPA Mult	Message Element	SEPA Core Requirements	
4.36	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Debtor	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-02 Name of the Originator - Mandatory.</i> <i>AT-03 Address of the Originator.</i> <i>AT-10 Originator's Identification Code.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
4.37	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Debtor Account	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-01 Account number of the Originator.</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16
4.38	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Debtor Agent	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-06 BIC of the Originator Bank.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
4.39	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Debtor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
4.40	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor Agent	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-23 The BIC of the Beneficiary Bank.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
4.41	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16
4.42	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-21 Name of the Beneficiary – Mandatory.</i> <i>AT-22 Address of the Beneficiary.</i> <i>AT-24 Beneficiary Identification Code.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
4.43	1..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor Account	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-20 Account of the Beneficiary.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16
4.44	0..1	FITo FIPayment Cancellation Request V01 +Underlying ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-28 Name of the Beneficiary Reference Party.</i> <i>AT-29 Identification Code of the Beneficiary Reference Party.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32



## 2.4.2 Message Element Specifications

Reasons for a cancellation request are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
DUPL	Duplicate payment	Duplicate Sending

Reasons for a cancellation request for use in 'Proprietary'

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
TECH	Technical Problem	Technical problems resulting in erroneous SCTs
FRAD	Fraudulent Origin	Fraudulent originated credit transfer

## 2.5 Interbank Negative Answer to a Recall of a Credit Transfer Dataset (DS-06)

### 2.5.1 Use of Resolution of Investigation (camt.029.001.03)

In the context of SCT, this message is to be used to transmit a negative answer to a Recall message (FI-to-FI Payment Cancellation Request V01, camt.056.001.01).

**Note:** Attribute AT-R1 is implied by the 'Message Name', 'camt.029.001.03', the Original Message Name Identification, 'pacs.008.001.02', and 'Status' set to 'RJCR'.

**Note:** Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.

The message caters for a single or a group negative answer.



#	SEPA Mult	Message Element	SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Resolution Of Investigation V03	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Resolution Of Investigation V03 This message allows a Case Assignee to inform the Case Assigner of the result of the investigation process. Sending a Confirmation of Investigation means that the case is re-assigned to the receiver of this Confirmation. RsltnOfInvstgtn ResolutionOfInvestigationV03
1.0	1..1	Resolution Of Investigation V03 +Assignment	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Assignment Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The Assigner must be the sender of this confirmation and the Assignee must be the receiver. Assgnmt CaseAssignment2
1.1	1..1	Resolution Of Investigation V03 +Assignment ++Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Identification Uniquely identifies the case assignment. Id Max35Text 1 .. 35 1 .. 35
1.2	1..1	Resolution Of Investigation V03 +Assignment ++Assigner	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Instructing Party.</i> <i>Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.</i> Assigner Party who assigns the case. Usage: This is also the sender of the message. Assgnr Party7Choice
1.3	1..1	Resolution Of Investigation V03 +Assignment ++Assignee	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Instructed Party.</i> <i>Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.</i> Assignee Party to which the case is assigned. Usage: This is also the receiver of the message. Assgne Party7Choice
1.4	1..1	Resolution Of Investigation V03 +Assignment ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Creation Date Time Date and time at which the assignment was created. CreDtTm ISODateTime
2.0	0..1	Resolution Of Investigation V03 +Resolved Case	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Resolved Case Identifies a resolved case. RslvdCase Case2
3.0	1..1	Resolution Of Investigation V03 +Status	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	<i>Only 'Confirmation' is allowed.</i> Status Indicates the status of the investigation. Sts InvestigationStatus2Choice
	1..1		<b>XML Tag Type</b>	xs:choice
3.1	1..1	Resolution Of Investigation V03 +Status ++Confirmation	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Only RJCR is allowed.</i> Confirmation Specifies the status of the investigation, in a coded form. Conf InvestigationExecutionConfirmation3Code



#	SEPA Mult	Message Element	SEPA Core Requirements	
			<b>SEPA Code Restrictions</b>	
			<b>RJCR</b>	<i>RejectedCancellationRequest</i> Used when a requested cancellation has been rejected.
3.2	1..n	Resolution Of Investigation V03 +Status ++Rejected Modification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Rejected Modification Reason for the rejection of a modification request, in a coded form. RjctdMod ModificationRejection2Code
3.3	1..1	Resolution Of Investigation V03 +Status ++Duplicate Of	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Duplicate Of Indicates a duplicated case. Usage: When present, the case identified in the message must be closed. The case identified as duplicated (in this component) will be pursued. DplctOf Case2
3.4	1..1	Resolution Of Investigation V03 +Status ++Assignment Cancellation Confirmation	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Assignment Cancellation Confirmation Indicates whether the cancellation of the assignment is confirmed or rejected. Usage: If yes, the cancellation of the assignment is confirmed. If no, the cancellation of the assignment is rejected and the investigation process will continue. AssgnmtCxlConf YesNoIndicator
4.0	1..n	Resolution Of Investigation V03 +Cancellation Details	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Mandatory</i> Cancellation Details Specifies the details of the underlying transactions being cancelled. CxlDtls UnderlyingTransaction3
4.1	0..1	Resolution Of Investigation V03 +Cancellation Details ++Original Group Information And Status	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Original Group Information And Status Set of elements used to provide information on the original cancellation message, to which the resolution refers. OrgnlGrpInfAndSts OriginalGroupInformation24
4.2	0..n	Resolution Of Investigation V03 +Cancellation Details ++Original Payment Information And Status	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Original Payment Information And Status Set of elements used to provide information on the original (group of) transactions, to which the cancellation status refers. OrgnlPmtInfAndSts OriginalPaymentInformation3
4.3	1..n	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Mandatory</i> Transaction Information And Status Set of elements used to provide information on the original transactions to which the cancellation request message refers. TxInfAndSts PaymentTransactionInformation33



#	SEPA Mult	Message Element	SEPA Core Requirements
4.4	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Identification	<p><i>SEPA Usage Rule(s)</i> <b>Mandatory</b></p> <p><b>ISO Name</b> Cancellation Status Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identifier of a cancellation request status, as assigned by the assigner.</p> <p>Usage: The cancellation status identification can be used for reconciliation or to link tasks relating to the cancellation request.</p> <p><b>XML Tag</b> CxlStsId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.5	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Resolved Case	<p><b>ISO Name</b> Resolved Case</p> <p><b>ISO Definition</b> Identifies the resolved case.</p> <p><b>XML Tag</b> RslvdCase</p> <p><b>Type</b> Case2</p>
4.6	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Group Information	<p><i>SEPA Usage Rule(s)</i> <b>Mandatory</b></p> <p><b>ISO Name</b> Original Group Information</p> <p><b>ISO Definition</b> Set of elements used to provide information on the original message.</p> <p><b>XML Tag</b> OrgnlGrpInf</p> <p><b>Type</b> OriginalGroupInformation3</p>
4.7	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Group Information ++++Original Message Identification	<p><b>ISO Name</b> Original Message Identification</p> <p><b>ISO Definition</b> Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.</p> <p><b>XML Tag</b> OrgnlMsgId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.8	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Group Information ++++Original Message Name Identification	<p><i>SEPA Usage Rule(s)</i> <b>Only 'pacs.008.001.02' is allowed.</b></p> <p><b>ISO Name</b> Original Message Name Identification</p> <p><b>ISO Definition</b> Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.</p> <p><b>XML Tag</b> OrgnlMsgNmId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.9	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Group Information ++++Original Creation Date Time	<p><b>ISO Name</b> Original Creation Date Time</p> <p><b>ISO Definition</b> Original date and time at which the message was created.</p> <p><b>XML Tag</b> OrgnlCreDtTm</p> <p><b>Type</b> ISODateTime</p>
4.10	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Instruction Identification	<p><b>ISO Name</b> Original Instruction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p><b>XML Tag</b> OrgnlInstrId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
4.11	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original End To End Identification	<p><b>SEPA Rulebook</b> AT-41 Originator's reference of the credit transfer transaction.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Original End To End Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p><b>XML Tag</b> OrgnlEndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.12	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Identification	<p><b>SEPA Rulebook</b> AT-43 Originator Bank's reference of the credit transfer transaction.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Original Transaction Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p><b>XML Tag</b> OrgnlTxId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.13	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Clearing System Reference	<p><b>ISO Name</b> Original Clearing System Reference</p> <p><b>ISO Definition</b> Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.</p> <p><b>XML Tag</b> OrgnlClrSysRef</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
4.14	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Transaction Cancellation Status	<p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><i>Only 'RJCR' is allowed.</i></p> <p><b>ISO Name</b> Transaction Cancellation Status</p> <p><b>ISO Definition</b> Specifies the status of the transaction cancellation request.</p> <p><b>XML Tag</b> TxCxlSts</p> <p><b>Type</b> CancellationIndividualStatus1Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>RJCR</b> <i>RejectedCancellationRequest</i> <i>Cancellation request is rejected</i></p>
4.15	1..n	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information	<p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Cancellation Status Reason Information</p> <p><b>ISO Definition</b> Set of elements used to provide detailed information on the cancellation status reason.</p> <p><b>XML Tag</b> CxlStsRsnInf</p> <p><b>Type</b> CancellationStatusReasonInformation1</p>
4.16	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Originator	<p><b>SEPA Rulebook</b> AT-R2 Identification of the type of party initiating the R-message.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><i>Limited to BIC for an Agent or 'Name' for a non-financial institution.</i> <i>'Name' is limited to 70 characters in length.</i></p> <p><b>ISO Name</b> Originator</p> <p><b>ISO Definition</b> Party that issues the cancellation status.</p> <p><b>XML Tag</b> Orgtr</p> <p><b>Type</b> PartyIdentification32</p>
4.17	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Reason	<p><b>SEPA Rulebook</b> AT-R6 Reason Code for non-acceptance of the Recall.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Reason</p> <p><b>ISO Definition</b> Specifies the reason for the status report.</p> <p><b>XML Tag</b> Rsn</p> <p><b>Type</b> CancellationStatusReason1Choice</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
	1..1		<b>XML Tag</b>	xs:choice
4.18	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Reason +++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>See Message Element Specifications below.</i> Code Reason for the cancellation status, in a coded form. Cd PaymentCancellationRejection1Code
4.19	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Reason +++++Proprietary	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>See Message Element Specifications below.</i> Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
4.20	0..2	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Additional Information	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>To be used only when code is 'LEGL' in order to precise the reason.</i> <i>Only two occurrences are allowed.</i> Additional Information Further details on the cancellation status reason. AddtInf Max105Text 1 .. 105 1 .. 105
4.21	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Resolution Related Information	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Resolution Related Information Reference of a return or a reversal transaction that is initiated to fix the case under investigation as part of the resolution. RsltnRltdInf ResolutionInformation1
4.22	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Interbank Settlement Amount	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	Original Interbank Settlement Amount Amount of money, as provided in the original transaction, to be moved between the instructing agent and the instructed agent. OrgnlIntrBkStlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
4.23	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Interbank Settlement Date	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Original Interbank Settlement Date Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. OrgnlIntrBkStlmDt ISODate
4.24	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Assigner	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Assigner Party who assigns the case. Usage: This is also the agent that instructs the next party in the chain to carry out the (set of) cancellation request(s). Assgnr Party7Choice
4.25	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Assignee	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Assignee Party to which the case is assigned. Usage: This is also the agent that is instructed by the previous party in the chain to carry out the (set of) cancellation request(s). Assgne Party7Choice



#	SEPA Mult	Message Element	SEPA Core Requirements	
4.26	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>An exact copy of all attributes of the initially sent DS-02 which is to be cancelled. The yellow shaded 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.</i>  <b>Mandatory</b> Original Transaction Reference Set of key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference13
4.27	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	<i>AT-04 Amount of the Credit Transfer in Euro</i> Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
4.28	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Amount	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice
4.29	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-42 Settlement Date of the Credit Transfer in Euro</i> Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
4.30	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
4.31	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate
4.32	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification32





#	SEPA Mult	Message Element	SEPA Core Requirements	
4.33	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13
4.34	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-40 Identification code of the Scheme.</i> <i>AT-45 Category Purpose of the Credit Transfer.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation22
4.35	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
4.36	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6
4.37	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-05 Remittance information.</i> Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation5
4.38	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-08 Name of the Originator Reference Party.</i> <i>AT-09 Identification Code of the Originator Reference Party.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32
4.39	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-02 Name of the Originator - Mandatory.</i> <i>AT-03 Address of the Originator.</i> <i>AT-10 Originator's Identification Code.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
4.40	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-01 Account number of the Originator.</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16
4.41	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-06 BIC of the Originator Bank.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4



#	SEPA Mult	Message Element	SEPA Core Requirements	
4.42	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	ISO Name ISO Definition  XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
4.43	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-23 The BIC of the Beneficiary Bank. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
4.44	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16
4.45	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	SEPA Rulebook  ISO Name ISO Definition XML Tag Type	AT-21 Name of the Beneficiary – Mandatory. AT-22 Address of the Beneficiary. AT-24 Beneficiary Identification Code. Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
4.46	1..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-20 Account of the Beneficiary. Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16
4.47	0..1	Resolution Of Investigation V03 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-28 Name of the Beneficiary Reference Party. AT-29 Identification Code of the Beneficiary Reference Party. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32
5.0	0..1	Resolution Of Investigation V03 +Statement Details	ISO Name ISO Definition XML Tag Type	Statement Details Details on the underlying statement entry. StmntDtls StatementResolutionEntry1
6.0	0..1	Resolution Of Investigation V03 +Correction Transaction	ISO Name ISO Definition  XML Tag Type	Correction Transaction References a transaction initiated to fix the case under investigation. CrrectnTx CorrectiveTransaction1Choice
7.0	0..1	Resolution Of Investigation V03 +Resolution Related Information	ISO Name ISO Definition  XML Tag Type	Resolution Related Information Reference of a return or a reversal initiated to fix the case under investigation as part of the resolution. RsltnRltdInf ResolutionInformation1



## 2.5.2 Message Element Specifications

Reasons for the negative answer to a recall are mapped to the ISO codes as follows.

Reasons for the negative answer for use under 'Code'.

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
CUST	CustomerDecision	Beneficiary's Refusal
LEGL	LegalDecision	Legal reason

Reasons for the negative answer to a recall for use under 'Proprietary'

Code	SEPA Core Reason as specified in the Rulebook	
ARDT	The transaction has already been returned	The transaction has already been returned
AC04	ClosedAccountNumber	Account closed
AM04	InsufficientFunds	Insufficient funds on the account
NOAS	NoAnswerFromCustomer	No response from beneficiary
NOOR	NoOriginalTransactionReceived	Original Credit Transfer never received

## 2.6 Interbank Positive Answer to a Recall of a Credit Transfer Dataset (DS-06)

The positive answer to a Recall message (camt.056.001.01) is to be made using an interbank return credit transfer message (pacs.004.001.02, see Chapter 2.2 above), where the following apply:

- Index 1.09 Interbank Settlement Date to be populated with AT-R8 Settlement Date for the positive answer to a Recall.
- Index 3.11 Returned Interbank Settlement Amount to be populated with AT-46 The amount of a positive answer to the Recall in euro.
- Index 3.18 Amount (under Charges Information) to be populated with AT-47 The fee for the positive answer to the Recall in euro, if any.
- Index 3.20 Financial Institution Identification (under Party under Charges Information) to be populated with the BIC of the Creditor Bank, if 3.18 is used.
- Index 3.26 Reason (under Return Reason Information) to be populated only with 'FOCR', i.e. Following Cancellation Request, in order to specify that the message is a positive answer to the Recall message.
- Index 3.29 Additional Information to be populated with AT-R7 Specific Reference of the bank initiating the Recall.



### 3 LIST OF CHANGES IN CREDIT TRANSFER INTERBANK IMPLEMENTATION GUIDELINES - RELATIVE TO V8.0

(Note: This list is for information – the changes included 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 Index Number
3. Column three contains the reference(s) to the relevant section or message element (including full path)
4. Column four contains a description of the change
5. Column five contains a status code:
  - REJ: Rejected by the SEM WG
  - PEN: Issue pending in the SEM WG
  - ACC: Accepted by the SEM WG in Guidelines
6. Column six contains the type of change:
  - TYPO: Typing and layout errors
  - CLAR: Clarification of the text
  - CHAN: Change in or further alignment with the Rulebook content

N°	#	Section / Message Element	Description	Status	Type
1.	N/A	0.1 References	Added reference to document EPC230-15 "Clarification Paper on the Use of Slashes in References, Identifications and Identifiers"	ACC	CLAR
2.	N/A	1.1 Coverage of the SEPA IGs	Following note was added to Figure 1: "yellow fields can be used in a specific way for an AOS."	ACC	CLAR
3.	2.48	FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Postal Address	Updated text (see bold): AT-03 Address of the Originator ( <b>only mandatory when the Originator Bank or the Beneficiary Bank is located in a non-EEA SEPA country or territory</b> )	ACC	CHAN
4.	N/A	2.5.2 Message Element Specifications	Updated text (see bold): "Legal reason, <del>in relation with index 4.94</del> "	ACC	TYPO

