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SEPA BUSINESS-TO-BUSINESS DIRECT DEBIT SCHEME INTERBANK IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing Version 1.0 of the 2017 SEPA Business-to-Business Direct Debit Scheme Rulebook based on Version 2009 of the inter-bank direct debit ISO 20022 XML message standards.
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TABLE OF CONTENTS

0	DOCUMENT INFORMATION	2
	0.1 REFERENCES	2
	0.2 CHANGE HISTORY	2
	0.3 PURPOSE OF DOCUMENT	3
1	INTRODUCTION	4
	1.1 COVERAGE OF THE SEPA BUSINESS-TO-BUSINESS DIRECT DEBIT IMPLEMENTATION GUIDELINES .	4
	1.2 USE OF THESE GUIDELINES BY THE INSTRUCTING AND INSTRUCTED PARTIES	6
	1.3 NOTATION CONVENTIONS	6
	1.4 CHARACTER SET	8
	1.5 GENERAL MESSAGE ELEMENT SPECIFICATIONS	8
	1.5.1 <i>BIC</i>	8
	1.5.2 <i>Identifier of the Creditor (AT-02)</i>	8
	1.5.3 <i>Mandate Identification (AT-01 Unique Mandate Reference)</i>	9
	1.6 IMPLEMENTATION OF ISO 20022 XML RULES	9
	1.7 CHANGE-OVER DATE	9
2	MANDATORY BANK-TO-BANK MESSAGES	10
	2.1 INTERBANK COLLECTION (DS-04)	10
	2.1.1 <i>Use of the FI to FI Customer Direct Debit (pacs.003.001.02)</i>	10
	2.2 INTERBANK DIRECT DEBIT RETURN OF A COLLECTION (DS-05)	36
	2.2.1 <i>Use of the Payment Return (pacs.004.001.02)</i>	36
	2.2.2 <i>Message Element Specifications</i>	49
	2.3 INTERBANK DIRECT DEBIT REJECT DATASET (DS-05)	50
	2.3.1 <i>Use of the FI to FI Payment Status Report (pacs.002.001.03)</i>	50
	2.3.2 <i>Message Element Specifications</i>	61
	2.4 INTERBANK REVERSAL INSTRUCTION FOR A COLLECTION (DS-07)	63
	2.4.1 <i>Use of the Payment Reversal (pacs.007.001.02)</i>	63
	2.4.2 <i>Message Element Specifications</i>	77
3	LIST OF CHANGES IN INTERBANK BUSINESS-TO-BUSINESS DIRECT DEBIT IMPLEMENTATION GUIDELINES - RELATIVE TO V7.0	78



0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC222-07	SEPA B2B Direct Debit Scheme Rulebook 2017 Version 1.0	EPC
[2]	-	ISO 20022 XML Direct Debits and Related messages - September 2009: <ul style="list-style-type: none">• Initiation• Clearing and Settlement	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International Bank Account Number	ISO ¹
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	ISO
[8]	EPC129-09	SEPA B2B Direct Debit Scheme E-Mandate Service Implementation Guidelines	EPC
[9]	EPC217-08	SEPA Requirements for an Extended Character Set	EPC
[10]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC

0.2 Change History

Issue number	Dated	Reason for revision
V1.1	20080624	EPC Plenary Approval
V1.2	20090624	EPC Plenary Approval June 2009
V1.3	20091101	EPC Plenary Approval October 2009
V2.0	20091101	EPC Plenary Approval October 2009
V3.0	20101001	EPC Plenary Approval September 2010
V4.0	20111117	EPC Plenary Approval September 2011
V5.0	20121130	EPC Plenary Approval September 2012

¹ See also http://www.swift.com/products/bic_registration/iban_format_registration



V6.0	20141125	EPC Plenary Approval October 2014
V7.0	20150126	EPC Plenary Approval December 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 B2B Direct Debits as defined in the SEPA B2B Direct Debit Scheme Rulebook.



1 INTRODUCTION

This document sets out the SEPA rules for implementing the interbank direct debit ISO 20022 XML message standards. The SEPA B2B Direct Debit Scheme (B2B Scheme) Rulebook defines nine data sets which are implemented in the relevant ISO 20022 XML message standard as follows.

SEPA Direct Debit Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 <i>The Mandate</i>	Not applicable as this refers to the paper mandate
DS-02 <i>The dematerialised Mandate</i>	For electronic Mandates see the B2B e-Mandate Service Implementation Guidelines.
DS-03 <i>Business Customer to bank Collection</i>	Customer Direct Debit Initiation (pain.008.001.02)
DS-04 <i>The inter-bank Collection</i>	FI to FI Customer Direct Debit (pacs.003.001.02)
DS-05 <i>Direct Debit Rejection, Return of a Collection or a Reversal</i>	Return – Payment Return (pacs.004.001.02) Reject – Payment Status Report (pacs.002.001.03)
DS-06 <i>Bank to Business Customer direct debit information</i>	Statements/advice ISO 20022 XML standards are covered separately.
DS-07 <i>The inter-bank Reversal for a Collection by the Creditor</i>	Reversal –Payment Reversal (pacs.007.001.02)
DS-10 <i>The request message for obtaining a copy of a Mandate</i>	Awaiting ISO Exceptions and Investigations messages
DS-11 <i>The template for the request and the response for obtaining a copy of a Mandate</i>	Awaiting ISO Exceptions and Investigations messages

The Guidelines for the interbank direct debit message standards are mandatory when using the SEPA B2B Direct Debit Scheme.

1.1 Coverage of the SEPA Business-to-Business Direct Debit 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 B2B Direct Debit payments as defined in the SEPA B2B Direct Debit scheme rulebook and supplemented by processing requirements.

The Guidelines are fully aligned to the SEPA B2B Direct Debit requirements as defined in the Rulebook and identify message elements needed for inter-bank processing while recognising message elements that may be available for use in Additional Optional Services (AOS), as shown below.



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 Inter-bank 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
EPC Implementation Guidelines for SEPA B2B subset, identifying elements <ul style="list-style-type: none"> - to be used as defined in ISO - to be used with SEPA usage rules (from or completing the Rulebook) Note: yellow fields can be used in a specific way for an AOS.		To be developed and documented by AOS Communities	Not available for use in SEPA e-Mandate Service
SEPA B2B Direct Debit Payments			

Figure 1

These Guidelines define the SEPA B2B Direct Debit Mandatory Subset² 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 B2B Direct Debit service** and are denoted by yellow shading in the message structures given in the following chapters. Only these elements are further detailed with relevant SEPA B2B Direct Debit requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

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

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

² The SEPA Business-to-Business Direct Debit Mandatory subset is hereafter known as the SEPA Business-to-Business Direct Debit service.



1.2 Use of these Guidelines by the instructing and instructed parties³

- SEPA B2B Direct Debit payments are executed using messages only containing message elements defined as part of the SEPA B2B Direct Debit 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 B2B Direct Debit 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 Mult	Message Element	SEPA Core Requirements
1.00	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2	<i>SEPA Usage Rule(s)</i> (e.g. Mandatory) <i>SEPA Format Rule(s)</i> ISO Name ISO Definition XML Tag Type (Yellow: Message Element that is part of the SEPA Core Service)
	1..1		XML Tag xs:choice
1.01	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	<i>SEPA Rulebook</i> (Attribute used in Rulebook) <i>SEPA Usage Rule(s)</i> (e.g. Only 'SEPA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length <i>SEPA Length</i> (Yellow: Message Element that is part of the SEPA Core Service)
			SEPA Code restrictions
			SEPA <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i>
1.02	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	ISO Name ISO Definition XML Tag Type (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)

³ Instructing and instructed parties include CSMs.



1.0n	0..1	Message root +Group Header ++Sublevel 1	ISO Name ISO Definition XML Tag Type (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 inter-bank 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 of characters in the message elements. Two considerations are:

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

Therefore:

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

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

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

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

Space

- References, identifications and identifiers must respect the following [10]:
 - Content is restricted to the Latin character set as defined above
 - Content must not start or end with a '/'
 - Content must not contain '//'

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

1.5 General Message Element Specifications

1.5.1 BIC

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

1.5.2 Identifier of the Creditor (AT-02)

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



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

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

This section also applies to AT-18 'The identifier of the original Creditor who issued the Mandate'.

The data element is case and space insensitive.

Format Rule:

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

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

Table 1

1.5.3 Mandate Identification (AT-01 Unique Mandate Reference)

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

1.6 Implementation of ISO 20022 XML rules

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

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 Collection (DS-04)

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

This message is used to transport the B2B Direct Debit Collection instruction from the Creditor Bank to the Debtor Bank, directly or through intermediaries.

The message caters for bulk and single direct debit instructions.



#	SEPA Mult	Message Element	SEPA Core Requirements
		Document	XML Tag Type Document Document
	1..1	FITo FICustomer Direct Debit V02	ISO Name FITo FICustomer Direct Debit V02 ISO Definition The FIToFICustomerDirectDebit message is sent by the creditor's agent to the debtor's agent, directly or through other agents and/or a payment clearing and settlement system. It is used to collect funds from a debtor's account for a creditor. XML Tag Type FIToFICstmrDrctDbt FIToFICustomerDirectDebitV02
1.0	1..1	FITo FICustomer Direct Debit V02 +Group Header	ISO Name Group Header ISO Definition Set of characteristics shared by all individual transactions included in the message. XML Tag Type GrpHdr GroupHeader34
1.1	1..1	FITo FICustomer Direct Debit V02 +Group Header ++Message Identification	ISO Name Message Identification ISO Definition 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. XML Tag Type MsgId Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
1.2	1..1	FITo FICustomer Direct Debit V02 +Group Header ++Creation Date Time	ISO Name Creation Date Time ISO Definition Date and time at which the message was created. XML Tag Type CreDtTm ISODateTime
1.3	0..2	FITo FICustomer Direct Debit V02 +Group Header ++Authorisation	ISO Name Authorisation ISO Definition 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. XML Tag Type Authstn Authorisation1Choice
1.4	0..1	FITo FICustomer Direct Debit V02 +Group Header ++Batch Booking	ISO Name Batch Booking ISO Definition 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. XML Tag Type BtchBookg BatchBookingIndicator
1.5	1..1	FITo FICustomer Direct Debit V02 +Group Header ++Number Of Transactions	ISO Name Number Of Transactions ISO Definition Number of individual transactions contained in the message. XML Tag Type NbOfTx Max15NumericText Pattern [0-9]{1,15}



#	SEPA Mult	Message Element	SEPA Core Requirements	
1.6	0..1	FITo FICustomer Direct Debit V02 +Group Header ++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
1.7	1..1	FITo FICustomer Direct Debit V02 +Group Header ++Total Interbank Settlement Amount	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	<i>Mandatory</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 99999999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i> Total Interbank Settlement Amount Total amount of money moved between the instructing agent and the instructed agent. TtlIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 99999999999999.99
1.8	1..1	FITo FICustomer Direct Debit V02 +Group Header ++Interbank Settlement Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-26 Settlement Date of the Collection.</i> <i>Mandatory</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
1.9	1..1	FITo FICustomer Direct Debit V02 +Group Header ++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. SttlmInf SettlementInformation14
1.10	1..1	FITo FICustomer Direct Debit V02 +Group Header ++Settlement Information +++Settlement Method	ISO Name ISO Definition XML Tag Type	Settlement Method Method used to settle the (batch of) payment instructions. SttlmMtd SettlementMethod2Code
1.11	0..1	FITo FICustomer Direct Debit V02 +Group Header ++Settlement Information +++Settlement Account	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only 'Identification' is allowed.</i> Settlement Account A specific purpose account used to post debit and credit entries as a result of the transaction. SttlmAcct CashAccount16
1.12	0..1	FITo FICustomer Direct Debit V02 +Group Header ++Settlement Information +++Clearing System	ISO Name ISO Definition XML Tag Type	Clearing System Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. ClrSys ClearingSystemIdentification3Choice
1.13	0..1	FITo FICustomer Direct Debit V02 +Group Header ++Payment Type Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Payment Type Information' must be present in either 'Group Header' or in 'Direct Debit Transaction Information'.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo22



#	SEPA Mult	Message Element	SEPA Core Requirements	
1.14	0..1	FIto FICustomer Direct Debit 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
1.15	0..1	FIto FICustomer Direct Debit V02 +Group Header ++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
1.16	1..1	FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Service Level	<i>SEPA Usage Rule(s)</i> Mandatory ISO Name ISO Definition XML Tag Type	Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	1..1		XML Tag	xs:choice
1.17	1..1	FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Service Level ++++Code	<i>SEPA Rulebook</i> <i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length <i>SEPA Length</i>	<i>AT-20 Identification code of the 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
			<i>SEPA Code Restrictions</i>	
			<i>SEPA</i>	<i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i>
1.18	1..1	FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Service Level ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length <i>SEPA Length</i>	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
1.19	1..1	FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Local Instrument	<i>SEPA Usage Rule(s)</i> Mandatory ISO Name ISO Definition XML Tag Type	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
1.20	1..1	FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Local Instrument ++++Code	<i>SEPA Rulebook</i> <i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length <i>SEPA Length</i>	<i>AT-20 The identification code of the B2B scheme.</i> <i>Only 'B2B' is allowed.</i> <i>The mixing of different Local Instrument values is not allowed in the same message.</i> 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
1.21	1..1	FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
1.22	1..1	FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Sequence Type	SEPA Rulebook AT-21 Transaction / Sequence Type. SEPA Usage Rule(s) Mandatory If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions). ISO Name Sequence Type ISO Definition Identifies the direct debit sequence, such as first, recurrent, final or one-off. XML Tag SeqTp Type SequenceType1Code
1.23	0..1	FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Category Purpose	SEPA Rulebook AT-59 Category purpose of the Collection. SEPA Usage Rule(s) Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank. ISO Name Category Purpose ISO Definition 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. XML Tag Ctgypurp Type CategoryPurpose1Choice
1.24	0..1	FIto FICustomer Direct Debit V02 +Group Header ++Instructing Agent	SEPA Usage Rule(s) Only BIC is allowed. ISO Name Instructing Agent ISO Definition Agent that instructs the next party in the chain to carry out the (set of) instruction(s). XML Tag InstgAgt Type BranchAndFinancialInstitutionIdentification4
1.25	0..1	FIto FICustomer Direct Debit V02 +Group Header ++Instructed Agent	SEPA Usage Rule(s) Only BIC is allowed. ISO Name Instructed Agent ISO Definition Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). XML Tag InstdAgt Type BranchAndFinancialInstitutionIdentification4
2.0	1..n	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information	ISO Name Direct Debit Transaction Information ISO Definition Set of elements providing information specific to the individual direct debit(s). XML Tag DrctDbtTxInf Type DirectDebitTransactionInformation10
2.1	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification	ISO Name Payment Identification ISO Definition Set of elements used to reference a payment instruction. XML Tag PmtId Type PaymentIdentification3



#	SEPA Mult	Message Element	SEPA Core Requirements
2.2	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification +++Instruction Identification	<p>ISO Name Instruction Identification</p> <p>ISO Definition 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>XML Tag InstrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.3	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification +++End To End Identification	<p>SEPA Rulebook AT-10 Creditor's reference of the Direct Debit Transaction.</p> <p>SEPA Usage Rule(s) A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.</p> <p>ISO Name End To End Identification</p> <p>ISO Definition 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>XML Tag EndToEndId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.4	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification +++Transaction Identification	<p>SEPA Rulebook AT-43 Creditor bank's reference of the collection.</p> <p>SEPA Usage Rule(s) Must contain a reference that is meaningful to the Creditor Bank and is unique over time.</p> <p>ISO Name Transaction Identification</p> <p>ISO Definition 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>XML Tag TxId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
2.5	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification +++Clearing System Reference	ISO Name Clearing System Reference ISO Definition Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. XML Tag ClrSysRef Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.6	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information	SEPA Usage Rule(s) 'Payment Type Information' must be present either in 'Group Header' or in 'Direct Debit Transaction Information'. ISO Name Payment Type Information ISO Definition Set of elements used to further specify the type of transaction. XML Tag PmtTpInf Type PaymentTypeInformation22
2.7	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Instruction Priority	ISO Name Instruction Priority ISO Definition 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. XML Tag InstrPrty Type Priority2Code
2.8	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Clearing Channel	ISO Name Clearing Channel ISO Definition Specifies the clearing channel to be used to process the payment instruction. XML Tag ClrChanl Type ClearingChannel2Code
2.9	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Service Level	SEPA Usage Rule(s) <i>Mandatory</i> ISO Name Service Level ISO Definition Agreement under which or rules under which the transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice
	1..1		XML Tag xs:choice
2.10	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Service Level ++++Code	SEPA Rulebook AT-20 The identification code of the B2B Scheme. SEPA Usage Rule(s) Only 'SEPA' is allowed. ISO Name Code ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag Cd Type ExternalServiceLevel1Code ISO Length 1 .. 4 SEPA Length 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 Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name Proprietary ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements
2.12	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument	<p>SEPA Usage Rule(s) <i>Mandatory</i></p> <p>ISO Name Local Instrument</p> <p>ISO Definition User community specific instrument.</p> <p>Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.</p> <p>XML Tag Type LclInstrm LocalInstrument2Choice</p>
	1..1		XML Tag xs:choice
2.13	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Code	<p>SEPA Rulebook AT-20 <i>The identification code of the B2B Scheme.</i></p> <p>SEPA Usage Rule(s) <i>Only 'B2B' is allowed. The mixing of different Local Instrument values is not allowed in the same message. Nor is the mixing of direct debits based on electronic and paper mandates allowed.</i></p> <p>ISO Name Code</p> <p>ISO Definition Specifies the local instrument, as published in an external local instrument code list.</p> <p>XML Tag Type Cd ExternalLocalInstrument1Code</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.14	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies the local instrument, as a proprietary code.</p> <p>XML Tag Type Prtry Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.15	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Sequence Type	<p>SEPA Rulebook AT-21 <i>Transaction / Sequence Type.</i></p> <p>SEPA Usage Rule(s) <i>Mandatory</i></p> <p><i>If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions).</i></p> <p>ISO Name Sequence Type</p> <p>ISO Definition Identifies the direct debit sequence, such as first, recurrent, final or one-off.</p> <p>XML Tag Type SeqTp SequenceType1Code</p>
2.16	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose	<p>SEPA Rulebook AT-59 <i>Category purpose of the Collection.</i></p> <p>SEPA Usage Rule(s) <i>Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' May be forwarded to the Debtor Bank.</i></p> <p>ISO Name Category Purpose</p> <p>ISO Definition Specifies the high level purpose of the instruction based on a set of pre-defined categories.</p> <p>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>XML Tag Type Ctgypurp CategoryPurpose1Choice</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
2.17	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Interbank Settlement Amount	<p>SEPA Rulebook AT-06 Amount of the Collection in euro. SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent.</p> <p>XML Tag IntrBkSttlmAmt Type ActiveCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p>
2.18	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Interbank Settlement Date	<p>ISO Name Interbank Settlement Date ISO Definition 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>XML Tag IntrBkSttlmDt Type ISODate</p>
2.19	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Instructed Amount	<p>ISO Name Instructed Amount ISO Definition 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.</p> <p>XML Tag InstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 5 TotalDigits 18 SEPA Inclusive 0 ..</p>
2.20	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Exchange Rate	<p>ISO Name Exchange Rate ISO Definition Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.</p> <p>XML Tag XchgRate Type BaseOneRate SEPA FractDigits 10 TotalDigits 11</p>
2.21	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Charge Bearer	<p>SEPA Usage Rule(s) Only 'SLEV' is allowed. ISO Name Charge Bearer ISO Definition Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>XML Tag ChrgBr Type ChargeBearerType1Code</p> <p>SEPA Code Restrictions</p> <p>SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</p>
2.22	0..n	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Charges Information	<p>ISO Name Charges Information ISO Definition Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.</p> <p>XML Tag ChrgsInf Type ChargesInformation5</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
2.23	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Requested Collection Date	<i>SEPA Rulebook</i> AT-11 Due Date of the Collection. <i>SEPA Usage Rule(s)</i> Mandatory ISO Name Requested Collection Date ISO Definition Date and time at which the creditor requests that the amount of money is to be collected from the debtor. XML Tag ReqdColltnDt Type ISODate
2.24	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction	<i>SEPA Usage Rule(s)</i> Mandatory ISO Name Direct Debit Transaction ISO Definition Set of elements providing information specific to the direct debit mandate. XML Tag DrctDbtTx Type DirectDebitTransaction6
2.25	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information	<i>SEPA Usage Rule(s)</i> Mandatory ISO Name Mandate Related Information ISO Definition Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor. XML Tag MndtRltdInf Type MandateRelatedInformation6
2.26	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Mandate Identification	<i>SEPA Rulebook</i> AT-01 Unique Mandate reference. <i>SEPA Usage Rule(s)</i> Mandatory ISO Name Mandate Identification ISO Definition Unique identification, as assigned by the creditor, to unambiguously identify the mandate. XML Tag MndtId Type Max35Text ISO Length 1 .. 35 <i>SEPA Length</i> 1 .. 35
2.27	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Date Of Signature	<i>SEPA Rulebook</i> AT-25 Date of Signing of the Mandate. <i>SEPA Usage Rule(s)</i> Mandatory ISO Name Date Of Signature ISO Definition Date on which the direct debit mandate has been signed by the debtor. XML Tag DtOfSgntr Type ISODate
2.28	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Indicator	ISO Name Amendment Indicator ISO Definition Indicator notifying whether the underlying mandate is amended or not. XML Tag AmdmntInd Type TrueFalseIndicator
2.29	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details	<i>SEPA Rulebook</i> AT-24 Reason for Amendment of the Mandate. The reason from the Rulebook is indicated by using the following message sub-elements: <i>SEPA Usage Rule(s)</i> Mandatory if 'Amendment Indicator' is 'true'. ISO Name Amendment Information Details ISO Definition List of mandate elements that have been modified. XML Tag AmdmntInfDtls Type AmendmentInformationDetails6
2.30	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Mandate Identification	<i>SEPA Rulebook</i> AT-19 Unique Mandate reference as given by the original Creditor who issued the Mandate. <i>SEPA Usage Rule(s)</i> Mandatory if changes occur in 'Mandate Identification', otherwise not to be used. ISO Name Original Mandate Identification ISO Definition Unique identification, as assigned by the creditor, to unambiguously identify the original mandate. XML Tag OrgnlMndtId Type Max35Text ISO Length 1 .. 35 <i>SEPA Length</i> 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.31	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-18 Identifier of the Original Creditor who issues the Mandate.</i> <i>Mandatory if changes occur in 'Creditor Scheme Identification' and/or 'Name', otherwise not to be used.</i> Original Creditor Scheme Identification Original creditor scheme identification that has been modified. OrgnlCdtrSchmeId PartyIdentification32
2.32	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Original AT-03 Name of the Creditor.</i> <i>If present, the new name must be specified under Creditor.</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
2.33	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.34	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-18 Identifier of the Original Creditor who issued the Mandate.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.35	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification ++++++Organisation Identification	ISO Name ISO Definition XML Tag Type	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.36	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification ++++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Private Identification is used to identify either an organisation or a private person.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvId PersonIdentification5



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.37	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification +++++++Date And Place Of Birth	ISO Name ISO Definition XML Tag Type	Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth
2.38	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification +++++++Other	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify 'SEPA'.</i> Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1
2.39	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++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}
2.40	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.41	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Agent	ISO Name ISO Definition XML Tag Type	Original Creditor Agent Original creditor agent that has been modified. OrgnlCdtrAgt BranchAndFinancialInstitutionIdentification4
2.42	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Original Creditor Agent Account Original creditor agent account that has been modified. OrgnlCdtrAgtAcct CashAccount16
2.43	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor	ISO Name ISO Definition XML Tag Type	Original Debtor Original debtor that has been modified. OrgnlDbtr PartyIdentification32



#	SEPA Mult	Message Element	SEPA Core Requirements
2.44	0..1	FITo FICustomer Direct Debit V02 ++Direct Debit Transaction Information +++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Debtor Account	SEPA Usage Rule(s) To use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' to indicate same mandate with new Debtor Account. Or In case of an account change within the same bank, IBAN is allowed. ISO Name Original Debtor Account ISO Definition Original debtor account that has been modified. XML Tag OrgnlDbtrAcct Type CashAccount16
2.45	0..1	FITo FICustomer Direct Debit V02 ++Direct Debit Transaction Information +++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Debtor Agent	SEPA Usage Rule(s) Not to be used if element 'Original Debtor Account' is populated with 'SMNDA' ISO Name Original Debtor Agent ISO Definition Original debtor agent that has been modified. XML Tag OrgnlDbtrAgt Type BranchAndFinancialInstitutionIdentification4
2.46	0..1	FITo FICustomer Direct Debit V02 ++Direct Debit Transaction Information +++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Debtor Agent Account	ISO Name Original Debtor Agent Account ISO Definition Original debtor agent account that has been modified. XML Tag OrgnlDbtrAgtAcct Type CashAccount16
2.47	0..1	FITo FICustomer Direct Debit V02 ++Direct Debit Transaction Information +++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Final Collection Date	ISO Name Original Final Collection Date ISO Definition Original final collection date that has been modified. XML Tag OrgnlFnlColltnDt Type ISODate
2.48	0..1	FITo FICustomer Direct Debit V02 ++Direct Debit Transaction Information +++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Frequency	ISO Name Original Frequency ISO Definition Original frequency that has been modified. XML Tag OrgnlFrqcy Type Frequency1Code
2.49	0..1	FITo FICustomer Direct Debit V02 ++Direct Debit Transaction Information +++Direct Debit Transaction +++Mandate Related Information ++++Electronic Signature	SEPA Rulebook AT-16 Placeholder for the electronic signature data, if applicable. AT-17 The type of Mandate (paper or e-mandate). AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03). SEPA Usage Rule(s) If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report made by the Debtor Bank. This data element is not to be used if the mandate is a paper mandate. ISO Name Electronic Signature ISO Definition Additional security provisions, such as a digital signature, as provided by the debtor. XML Tag ElectrncSgntr Type Max1025Text ISO Length 1 .. 1025 SEPA Length 1 .. 1025
2.50	0..1	FITo FICustomer Direct Debit V02 ++Direct Debit Transaction Information +++Direct Debit Transaction +++Mandate Related Information ++++First Collection Date	ISO Name First Collection Date ISO Definition Date of the first collection of a direct debit as per the mandate. XML Tag FrstColltnDt Type ISODate
2.51	0..1	FITo FICustomer Direct Debit V02 ++Direct Debit Transaction Information +++Direct Debit Transaction +++Mandate Related Information ++++Final Collection Date	ISO Name Final Collection Date ISO Definition Date of the final collection of a direct debit as per the mandate. XML Tag FnlColltnDt Type ISODate



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.52	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Frequency	ISO Name ISO Definition XML Tag Type	Frequency Regularity with which direct debit instructions are to be created and processed. Frqcy Frequency1Code
2.53	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-02 Identifier of the Creditor. Mandatory Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification32
2.54	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 140
2.55	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.56	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-02 Identifier of the Creditor. Mandatory Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.57	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Organisation Identification	ISO Name ISO Definition XML Tag Type	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.58	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Private Identification is used to identify either an organisation or a private person. Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.59	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Private Identification ++++++Date And Place Of Birth	ISO Name ISO Definition XML Tag Type	Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth
2.60	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Private Identification ++++++Other	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify 'SEPA'. Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.61	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++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}
2.62	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.63	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Pre Notification Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>(according to the Rulebook, the information may be provided in Remittance Information)</i> Pre Notification Identification Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction. Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information. PreNtfctnId Max35Text 1 .. 35 1 .. 35
2.64	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Pre Notification Date	ISO Name ISO Definition XML Tag Type	Pre Notification Date Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent. PreNtfctnDt ISODate
2.65	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor	ISO Name ISO Definition XML Tag Type	Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
2.66	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>AT-03 Name of the Creditor.</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
2.67	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-05 Address of the Creditor.</i> <i>'Postal Address' is optional but is mandatory if provided by the Creditor.</i> Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.68	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType2Code



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.69	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.70	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.71	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.72	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.73	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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
2.74	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35
2.75	0..1	FIto FICustomer Direct Debit V02 +Direct Debit 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
2.76	0..1	FIto FICustomer Direct Debit V02 +Direct Debit 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}
2.77	0..2	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Address Line	<i>SEPA Usage Rule(s)</i> 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



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.78	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party6Choice
2.79	0..1	FIto FICustomer Direct Debit V02 +Direct Debit 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}
2.80	0..1	FIto FICustomer Direct Debit V02 +Direct Debit 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
2.81	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor Account	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-04 Account Number of the Creditor. Mandatory Only IBAN is allowed. 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
2.82	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-12 BIC of the Creditor bank. Only BIC is allowed. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
2.83	0..1	FIto FICustomer Direct Debit V02 +Direct Debit 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
2.84	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory if given by the Creditor in 'pain.008.001.02' and must be forwarded through the payment chain up to the Debtor. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32
2.85	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-38 Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.86	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.87	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification	<i>SEPA Rulebook</i>	<i>AT-39 Identification code of the Creditor Reference Party.</i>
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party6Choice
	1..1		XML Tag	xs:choice
2.88	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification	<i>SEPA Usage Rule(s)</i>	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i>
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification4
2.89	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Private Identification	<i>SEPA Usage Rule(s)</i>	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i>
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, eg, passport.
			XML Tag	PrvtId
			Type	PersonIdentification5
2.90	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	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.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.91	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	ContactDetails2
2.92	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Initiating Party	ISO Name	Initiating Party
			ISO Definition	Party that initiates the payment. Usage: This can be either the creditor or a party that initiates the direct debit on behalf of the creditor.
			XML Tag	InitgPty
			Type	PartyIdentification32
2.93	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Instructing Agent	<i>SEPA Usage Rule(s)</i>	<i>Only BIC is allowed.</i>
			ISO Name	Instructing Agent
			ISO Definition	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
			XML Tag	InstgAgt
			Type	BranchAndFinancialInstitutionIdentification4
2.94	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Instructed Agent	<i>SEPA Usage Rule(s)</i>	<i>Only BIC is allowed.</i>
			ISO Name	Instructed Agent
			ISO Definition	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification4



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.95	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 1	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1 Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. IntrmyAgt1 BranchAndFinancialInstitutionIdentification4
2.96	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 1Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. IntrmyAgt1Acct CashAccount16
2.97	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 2	ISO Name ISO Definition XML Tag Type	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent. Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2 BranchAndFinancialInstitutionIdentification4
2.98	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 2Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount16
2.99	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 3	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3 Agent between the debtor agent and creditor agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification4
2.100	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 3Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount16
2.101	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
2.102	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-14 Name of the Debtor. Mandatory 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70



#	SEPA Mult	Message Element	SEPA Core Requirements
2.103	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address	<p>SEPA Rulebook AT-09 Address of the Debtor. SEPA Usage Rule(s) 'Postal Address' is optional but mandatory if present in DS-02 or when the Creditor Bank or the Debtor Bank is located in a non-EEA SEPA country or territory</p> <p>ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag PstlAdr Type PostalAddress6</p>
2.104	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Address Type	<p>ISO Name Address Type ISO Definition Identifies the nature of the postal address.</p> <p>XML Tag AdrTp Type AddressType2Code</p>
2.105	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Department	<p>ISO Name Department ISO Definition Identification of a division of a large organisation or building.</p> <p>XML Tag Dept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p>
2.106	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Sub Department	<p>ISO Name Sub Department ISO Definition Identification of a sub-division of a large organisation or building.</p> <p>XML Tag SubDept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p>
2.107	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Street Name	<p>ISO Name Street Name ISO Definition Name of a street or thoroughfare.</p> <p>XML Tag StrtNm Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p>
2.108	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Building Number	<p>ISO Name Building Number ISO Definition Number that identifies the position of a building on a street.</p> <p>XML Tag BldgNb Type Max16Text ISO Length 1 .. 16 SEPA Length 1 .. 16</p>
2.109	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Post Code	<p>ISO Name Post Code ISO Definition Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag PstCd Type Max16Text ISO Length 1 .. 16 SEPA Length 1 .. 16</p>
2.110	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Town Name	<p>ISO Name Town Name ISO Definition Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag TwNm Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.111	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++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
2.112	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.113	0..2	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++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
2.114	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-27 Debtor identification code.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.115	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++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
2.116	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++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
2.117	0..1	FITo FICustomer Direct Debit V02 +Direct Debit 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}
2.118	0..1	FITo FICustomer Direct Debit V02 +Direct Debit 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
2.119	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor Account	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-07 Account number of the Debtor.</i> <i>Only IBAN is allowed.</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



#	SEPA Mult	Message Element	SEPA Core Requirements
2.120	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor Agent	<i>SEPA Rulebook</i> AT-13 BIC of Debtor's Bank. <i>SEPA Usage Rule(s)</i> Only BIC is allowed. ISO Name Debtor Agent ISO Definition Financial institution servicing an account for the debtor. XML Tag DbtrAgt Type BranchAndFinancialInstitutionIdentification4
2.121	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor Agent Account	ISO Name Debtor Agent Account ISO Definition Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. XML Tag DbtrAgtAcct Type CashAccount16
2.122	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor	<i>SEPA Usage Rule(s)</i> Mandatory if given by the Creditor in 'pain.008.001.02' and must be forwarded through the payment chain up to the Debtor. ISO Name Ultimate Debtor ISO Definition Ultimate party that owes an amount of money to the (ultimate) creditor. XML Tag UltmtDbtr Type PartyIdentification32
2.123	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Name	<i>SEPA Rulebook</i> AT-15 Name of the Debtor Reference Party. <i>SEPA Usage Rule(s)</i> 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70
2.124	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Postal Address	ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress6
2.125	0..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification	<i>SEPA Rulebook</i> AT-37 Identification code of the Debtor Reference Party. ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party6Choice
	1..1		XML Tag xs:choice
2.126	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Organisation Identification	<i>SEPA Usage Rule(s)</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed. ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification4
2.127	1..1	FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Private Identification	<i>SEPA Usage Rule(s)</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, eg, passport. XML Tag PrvtId Type PersonIdentification5



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.128	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate 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}
2.129	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate 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
2.130	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-58 Purpose of the Collection. 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
2.131	1..1	FITo FICustomer Direct Debit V02 +Direct Debit 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
2.132	1..1	FITo FICustomer Direct Debit V02 +Direct Debit 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
2.133	0..10	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.134	0..10	FITo FICustomer Direct Debit V02 +Direct Debit 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
2.135	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-22 Remittance information from the Creditor. Either 'Structured' or 'Unstructured' may be present. 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
2.136	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Unstructured	<p>SEPA Usage Rule(s) 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Only one occurrence of 'Unstructured' is allowed.</p> <p>ISO Name Unstructured ISO Definition 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.</p> <p>XML Tag Type Ustrd ISO Length 1 .. 140 SEPA Length 1 .. 140</p>
2.137	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured	<p>SEPA Usage Rule(s) Only one occurrence of 'Structured' is allowed. SEPA Format Rule(s) 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.</p> <p>ISO Name Structured ISO Definition 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.</p> <p>XML Tag Type Strd StructuredRemittanceInformation7</p>
2.138	0..n	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Referred Document Information	<p>ISO Name Referred Document Information ISO Definition Set of elements used to identify the documents referred to in the remittance information.</p> <p>XML Tag Type RfrdDocInf ReferredDocumentInformation3</p>
2.139	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Referred Document Amount	<p>ISO Name Referred Document Amount ISO Definition Set of elements used to provide details on the amounts of the referred document.</p> <p>XML Tag Type RfrdDocAmt RemittanceAmount1</p>
2.140	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information	<p>SEPA Usage Rule(s) When present, the Debtor Bank is not obliged to validate the reference information. When used both 'Creditor Reference Type' and 'Creditor Reference' must be present.</p> <p>ISO Name Creditor Reference Information ISO Definition Reference information provided by the creditor to allow the identification of the underlying documents.</p> <p>XML Tag Type CdtrRefInf CreditorReferenceInformation2</p>
2.141	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type	<p>ISO Name Type ISO Definition Specifies the type of creditor reference.</p> <p>XML Tag Type Tp CreditorReferenceType2</p>
2.142	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary	<p>ISO Name Code Or Proprietary ISO Definition Coded or proprietary format creditor reference type.</p> <p>XML Tag Type CdOrPrtry CreditorReferenceType1Choice</p>
	1..1		XML Tag xs:choice



#	SEPA Mult	Message Element	SEPA Core Requirements
2.143	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	<p>SEPA Usage Rule(s) Only 'SCOR' is allowed.</p> <p>ISO Name Code ISO Definition Type of creditor reference, in a coded form. XML Tag Cd Type DocumentType3Code</p> <p>SEPA Code Restrictions</p> <p>SCOR <i>StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.</i></p>
2.144	1..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary	<p>ISO Name Proprietary ISO Definition Creditor reference type, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>
2.145	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information ++++Type +++++Issuer	<p>ISO Name Issuer ISO Definition Entity that assigns the credit reference type. XML Tag Issr Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>
2.146	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Reference	<p>SEPA Usage Rule(s) <i>If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. 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. RF Creditor Reference may be used (ISO 11649).</i></p> <p>ISO Name Reference ISO Definition 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>XML Tag Ref Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>
2.147	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Invoicer	<p>ISO Name Invoicer ISO Definition Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. XML Tag Invcr Type PartyIdentification32</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
2.148	0..1	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Invoicee	ISO Name ISO Definition XML Tag Type	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee PartyIdentification32
2.149	0..3	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 .. 140 1 .. 140



2.2 Interbank Direct Debit Return of a Collection (DS-05)

2.2.1 Use of the Payment Return (pacs.004.001.02)

The Payment Return is the message used to transport the B2B Direct Debit return instruction from the Debtor Bank to the Creditor Bank, directly or through intermediaries. The 'Return Originator' must contain a BIC, as this means that the message is being used as a Return.

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

This message caters for Interchange Fees in the return of a collection.

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

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

Note: The mixing of different 'Local Instrument' values under 'Original Transaction Reference' is not allowed in the same message.



#	SEPA Mult	Message Element	SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Payment Return V02	ISO Name ISO Definition XML Tag Type	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	ISO Name ISO Definition XML Tag Type	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	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Payment Return V02 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	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	ISO Name ISO Definition XML Tag Type	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	ISO Name ISO Definition XML Tag Type Pattern	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	<p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the message, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 17</p> <p>TotalDigits 18</p>
1.7	0..1	Payment Return V02 +Group Header ++Group Return	<p>ISO Name Group Return</p> <p>ISO Definition Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s).</p> <p>XML Tag GrpRtr</p> <p>Type TrueFalseIndicator</p>
1.8	1..1	Payment Return V02 +Group Header ++Total Returned Interbank Settlement Amount	<p>SEPA Usage Rule(s) <i>Mandatory</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 99999999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Total Returned Interbank Settlement Amount</p> <p>ISO Definition Total amount of money moved between the instructing agent and the instructed agent in the return message.</p> <p>XML Tag TtlRtrdIntrBkSttlmAmt</p> <p>Type ActiveCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 99999999999999.99</p>
1.9	1..1	Payment Return V02 +Group Header ++Interbank Settlement Date	<p>SEPA Rulebook AT-R4 Settlement Date for Return.</p> <p>SEPA Usage Rule(s) <i>Mandatory</i></p> <p>ISO Name Interbank Settlement Date</p> <p>ISO Definition 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>XML Tag IntrBkSttlmDt</p> <p>Type ISODate</p>
1.10	1..1	Payment Return V02 +Group Header ++Settlement Information	<p>ISO Name Settlement Information</p> <p>ISO Definition Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.</p> <p>XML Tag SttlmInf</p> <p>Type SettlementInformation13</p>
1.11	1..1	Payment Return V02 +Group Header ++Settlement Information +++Settlement Method	<p>SEPA Usage Rule(s) <i>Only CLRG, INGA and INDA are allowed.</i></p> <p>ISO Name Settlement Method</p> <p>ISO Definition Method used to settle the (batch of) payment instructions.</p> <p>XML Tag SttlmMtd</p> <p>Type SettlementMethod1Code</p> <p>SEPA Code Restrictions</p> <p>CLRG <i>ClearingSystem</i> <i>Settlement is done through a payment clearing system.</i></p> <p>INDA <i>InstructedAgent</i> <i>Settlement is done by the agent instructed to execute a payment instruction.</i></p> <p>INGA <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>



#	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. ISO Name Settlement Account ISO Definition A specific purpose account used to post debit and credit entries as a result of the transaction. XML Tag Type SttlmAcct CashAccount16
1.13	0..1	Payment Return V02 +Group Header ++Settlement Information +++Clearing System	ISO Name Clearing System ISO Definition Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. XML Tag Type ClrSys ClearingSystemIdentification3Choice
1.14	0..1	Payment Return V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	ISO Name Instructing Reimbursement Agent ISO Definition 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. XML Tag Type InstgRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.15	0..1	Payment Return V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	ISO Name Instructing Reimbursement Agent Account ISO Definition Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. XML Tag Type InstgRmbrsmntAgtAcct CashAccount16
1.16	0..1	Payment Return V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	ISO Name Instructed Reimbursement Agent ISO Definition 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. XML Tag Type InstdRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.17	0..1	Payment Return V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	ISO Name Instructed Reimbursement Agent Account ISO Definition Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. XML Tag Type InstdRmbrsmntAgtAcct CashAccount16
1.18	0..1	Payment Return V02 +Group Header ++Settlement Information +++Third Reimbursement Agent	ISO Name Third Reimbursement Agent ISO Definition 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. XML Tag Type ThrdRmbrsmntAgt BranchAndFinancialInstitutionIdentification4
1.19	0..1	Payment Return V02 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	ISO Name Third Reimbursement Agent Account ISO Definition Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. XML Tag Type ThrdRmbrsmntAgtAcct CashAccount16



#	SEPA Mult	Message Element	SEPA Core Requirements
1.20	0..1	Payment Return V02 +Group Header ++Instructing Agent	<p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructing Agent</p> <p>ISO Definition 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>XML Tag InstgAgt</p> <p>Type BranchAndFinancialInstitutionIdentification4</p>
1.21	0..1	Payment Return V02 +Group Header ++Instructed Agent	<p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructed Agent</p> <p>ISO Definition 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>XML Tag InstdAgt</p> <p>Type BranchAndFinancialInstitutionIdentification4</p>
2.0	0..1	Payment Return V02 +Original Group Information	<p>SEPA Usage Rule(s) Element 'Original Group Information' must be present either here or under '+Transaction Information'.</p> <p>ISO Name Original Group Information</p> <p>ISO Definition Information concerning the original group of transactions, to which the message refers.</p> <p>XML Tag OrgnlGrpInf</p> <p>Type OriginalGroupInformation21</p>
2.1	1..1	Payment Return V02 +Original Group Information ++Original Message Identification	<p>ISO Name Original Message Identification</p> <p>ISO Definition Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>XML Tag OrgnlMsgId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.2	1..1	Payment Return V02 +Original Group Information ++Original Message Name Identification	<p>ISO Name Original Message Name Identification</p> <p>ISO Definition Specifies the original message name identifier to which the message refers.</p> <p>XML Tag OrgnlMsgNmId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
2.3	0..1	Payment Return V02 +Original Group Information ++Original Creation Date Time	<p>ISO Name Original Creation Date Time</p> <p>ISO Definition Date and time at which the original message was created.</p> <p>XML Tag OrgnlCreDtTm</p> <p>Type ISODateTime</p>
2.4	0..n	Payment Return V02 +Original Group Information ++Return Reason Information	<p>ISO Name Return Reason Information</p> <p>ISO Definition Set of elements used to provide detailed information on the return reason.</p> <p>XML Tag RtrRsnInf</p> <p>Type ReturnReasonInformation9</p>
3.0	1..n	Payment Return V02 +Transaction Information	<p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Transaction Information</p> <p>ISO Definition Information concerning the original transactions, to which the return message refers.</p> <p>XML Tag TxInf</p> <p>Type PaymentTransactionInformation27</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.1	1..1	Payment Return V02 +Transaction Information ++Return Identification	<p>SEPA Rulebook AT-R5 Specific Reference of the Bank Initiating the return/refund.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Return Identification</p> <p>ISO Definition 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>XML Tag RtrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.2	0..1	Payment Return V02 +Transaction Information ++Original Group Information	<p>SEPA Usage Rule(s) Element 'Original Group Information' must be present either here or in '+Original Group Information'.</p> <p>ISO Name Original Group Information</p> <p>ISO Definition Set of elements used to provide information on the original message.</p> <p>XML Tag OrgnlGrpInf</p> <p>Type OriginalGroupInformation3</p>
3.3	1..1	Payment Return V02 +Transaction Information ++Original Group Information +++Original Message Identification	<p>ISO Name Original Message Identification</p> <p>ISO Definition Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.</p> <p>XML Tag OrgnlMsgId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.4	1..1	Payment Return V02 +Transaction Information ++Original Group Information +++Original Message Name Identification	<p>ISO Name Original Message Name Identification</p> <p>ISO Definition Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.</p> <p>XML Tag OrgnlMsgNmId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.5	0..1	Payment Return V02 +Transaction Information ++Original Group Information +++Original Creation Date Time	<p>ISO Name Original Creation Date Time</p> <p>ISO Definition Original date and time at which the message was created.</p> <p>XML Tag OrgnlCreDtTm</p> <p>Type ISODateTime</p>
3.6	0..1	Payment Return V02 +Transaction Information ++Original Instruction Identification	<p>SEPA Usage Rule(s) Mandatory if provided in the original instruction.</p> <p>ISO Name Original Instruction Identification</p> <p>ISO Definition Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlInstrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.7	1..1	Payment Return V02 +Transaction Information ++Original End To End Identification	<p>SEPA Rulebook AT-10 Creditor's reference to the Collection.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Original End To End Identification</p> <p>ISO Definition Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>XML Tag OrgnlEndToEndId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.8	1..1	Payment Return V02 +Transaction Information ++Original Transaction Identification	<p>SEPA Rulebook AT-43 Creditor bank's reference of the Collection.</p> <p>SEPA Usage Rule(s) Mandatory Must contain a reference that is meaningful to the Creditor Bank and is unique over time.</p> <p>ISO Name Original Transaction Identification</p> <p>ISO Definition Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>XML Tag OrgnlTxId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.9	0..1	Payment Return V02 +Transaction Information ++Original Clearing System Reference	<p>ISO Name Original Clearing System Reference</p> <p>ISO Definition Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlClrSysRef</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.10	1..1	Payment Return V02 +Transaction Information ++Original Interbank Settlement Amount	<p>SEPA Rulebook AT-06 Amount of the Collection in euro.</p> <p>SEPA Usage Rule(s) Mandatory Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Original Interbank Settlement Amount</p> <p>ISO Definition Amount of money, as provided in the original transaction, to be moved between the instructing agent and the instructed agent.</p> <p>XML Tag OrgnlIntrBkStlmAmt</p> <p>Type ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 999999999.99</p>
3.11	1..1	Payment Return V02 +Transaction Information ++Returned Interbank Settlement Amount	<p>SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. Element is equal to the sum of 'Original Interbank Settlement Amount', and 'Amount' in 'Charges Information'.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Returned Interbank Settlement Amount</p> <p>ISO Definition Amount of money moved between the instructing agent and the instructed agent in the returned transaction.</p> <p>XML Tag RtrdIntrBkStlmAmt</p> <p>Type ActiveCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 999999999.99</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.12	0..1	Payment Return V02 +Transaction Information ++Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	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. Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction. IntrBkSttlmDt ISODate
3.13	0..1	Payment Return V02 +Transaction Information ++Returned Instructed Amount	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	<i>Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. 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.</i> Returned Instructed Amount Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction. RtrdInstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.14	0..1	Payment Return V02 +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
3.15	0..1	Payment Return V02 +Transaction Information ++Compensation Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive Exclusive	Compensation Amount Amount of money asked or paid as compensation for the processing of the instruction. CompstnAmt ActiveOrHistoricCurrencyAndAmount 2 18 0 .. 999999999.99 0.01 ..
3.16	0..1	Payment Return V02 +Transaction Information ++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Code Restrictions SLEV	<i>Only 'SLEV' is allowed.</i> 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 SEPA Code Restrictions SLEV <i>FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</i>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.17	0..1	Payment Return V02 +Transaction Information ++Charges Information	<p>SEPA Usage Rule(s) Only one occurrence is allowed.</p> <p>ISO Name Charges Information</p> <p>ISO Definition Provides information on the charges to be paid by the charge bearer(s) related to the processing of the return transaction.</p> <p>XML Tag ChrgsInf</p> <p>Type ChargesInformation5</p>
3.18	1..1	Payment Return V02 +Transaction Information ++Charges Information +++Amount	<p>SEPA Rulebook AT-R8 Amount of the Interchange Fee.</p> <p>SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Amount</p> <p>ISO Definition Transaction charges to be paid by the charge bearer.</p> <p>XML Tag Amt</p> <p>Type ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 999999999.99</p>
3.19	1..1	Payment Return V02 +Transaction Information ++Charges Information +++Party	<p>ISO Name Party</p> <p>ISO Definition Party that takes the transaction charges or to which the transaction charges are due.</p> <p>XML Tag Pty</p> <p>Type BranchAndFinancialInstitutionIdentification4</p>
3.20	1..1	Payment Return V02 +Transaction Information ++Charges Information +++Party ++++Financial Institution Identification	<p>SEPA Rulebook AT-13 BIC of the Debtor Bank.</p> <p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Financial Institution Identification</p> <p>ISO Definition Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag FinInstnId</p> <p>Type FinancialInstitutionIdentification7</p>
3.21	0..1	Payment Return V02 +Transaction Information ++Charges Information +++Party ++++Branch Identification	<p>ISO Name Branch Identification</p> <p>ISO Definition Identifies a specific branch of a financial institution.</p> <p>Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.</p> <p>XML Tag BrnchId</p> <p>Type BranchData2</p>
3.22	0..1	Payment Return V02 +Transaction Information ++Instructing Agent	<p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructing Agent</p> <p>ISO Definition 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 return message and not the party that sent the original instruction that is being returned.</p> <p>XML Tag InstgAgt</p> <p>Type BranchAndFinancialInstitutionIdentification4</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.23	0..1	Payment Return V02 +Transaction Information ++Instructed Agent	<p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructed Agent</p> <p>ISO Definition 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 return message and not the party that received the original instruction that is being returned.</p> <p>XML Tag InstdAgt</p> <p>Type BranchAndFinancialInstitutionIdentification4</p>
3.24	1..1	Payment Return V02 +Transaction Information ++Return Reason Information	<p>SEPA Usage Rule(s) <i>Mandatory</i> <i>Only one occurrence of 'Return Reason Information' is allowed.</i></p> <p>ISO Name Return Reason Information</p> <p>ISO Definition Set of elements used to provide detailed information on the return reason.</p> <p>XML Tag RtrRsnInf</p> <p>Type ReturnReasonInformation9</p>
3.25	1..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Originator	<p>SEPA Rulebook AT-R2 Identification of the type of party initiating the r-message.</p> <p>SEPA Usage Rule(s) <i>Mandatory</i> <i>Limited to BIC to identify the bank originating the return.</i></p> <p>ISO Name Originator</p> <p>ISO Definition Party that issues the return.</p> <p>XML Tag Orgtr</p> <p>Type PartyIdentification32</p>
3.26	1..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Reason	<p>SEPA Rulebook AT-R3 Reason Code for Non-Acceptance.</p> <p>SEPA Usage Rule(s) <i>Mandatory</i></p> <p>ISO Name Reason</p> <p>ISO Definition Specifies the reason for the return.</p> <p>XML Tag Rsn</p> <p>Type ReturnReason5Choice</p>
	1..1		XML Tag xs:choice
3.27	1..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Reason ++++Code	<p>SEPA Rulebook See Message Element Specifications below.</p> <p>ISO Name Code</p> <p>ISO Definition Reason for the return, as published in an external reason code list.</p> <p>XML Tag Cd</p> <p>Type ExternalReturnReason1Code</p> <p>ISO Length 1 .. 4</p> <p>SEPA Length 1 .. 4</p>
3.28	1..1	Payment Return V02 +Transaction Information ++Return Reason Information +++Reason ++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Reason for the return, in a proprietary form.</p> <p>XML Tag Prtry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.29	0..n	Payment Return V02 +Transaction Information ++Return Reason Information +++Additional Information	<p>ISO Name Additional Information</p> <p>ISO Definition Further details on the return reason.</p> <p>XML Tag AddtlInf</p> <p>Type Max105Text</p> <p>ISO Length 1 .. 105</p> <p>SEPA Length 1 .. 105</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.30	1..1	Payment Return V02 +Transaction Information ++Original Transaction Reference	<p><i>SEPA Rulebook</i> An exact copy of all attributes of the received DS-04 which is being returned.</p> <p><i>SEPA Usage Rule(s)</i> Mandatory 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.</p> <p>ISO Name Original Transaction Reference ISO Definition Set of key elements used to identify the original transaction that is being referred to.</p> <p>XML Tag OrgnlTxRef Type OriginalTransactionReference13</p>
3.31	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	<p>ISO Name Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent.</p> <p>XML Tag IntrBkSttlmAmt Type ActiveOrHistoricCurrencyAndAmount</p> <p><i>SEPA FractDigits</i> 5 <i>TotalDigits</i> 18 <i>SEPA Inclusive</i> 0 ..</p>
3.32	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Amount	<p>ISO Name Amount ISO Definition 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.</p> <p>XML Tag Amt Type AmountType3Choice</p>
3.33	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	<p><i>SEPA Rulebook</i> AT-26 Settlement date of the Collection.</p> <p>ISO Name Interbank Settlement Date ISO Definition 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>XML Tag IntrBkSttlmDt Type ISODate</p>
3.34	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	<p><i>SEPA Rulebook</i> AT-11 Due date of the Collection.</p> <p>ISO Name Requested Collection Date ISO Definition Date and time at which the creditor requests that the amount of money is to be collected from the debtor.</p> <p>XML Tag ReqdColltnDt Type ISODate</p>
3.35	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	<p>ISO Name Requested Execution Date ISO Definition 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.</p> <p>XML Tag ReqdExctnDt Type ISODate</p>
3.36	1..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	<p><i>SEPA Rulebook</i> AT-02 Identifier of the Creditor.</p> <p>ISO Name Creditor Scheme Identification ISO Definition Credit party that signs the mandate.</p> <p>XML Tag CctrSchmeId Type PartyIdentification32</p>
3.37	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Settlement Information	<p>ISO Name Settlement Information ISO Definition Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.</p> <p>XML Tag SttlmInf Type SettlementInformation13</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.38	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Payment Type Information	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-20 Identification code of the B2B Scheme.</i> <i>AT-21 Transaction / Sequence Type.</i> <i>AT-59 Category purpose of the Collection.</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	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.40	1..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-01 Unique Mandate reference.</i> <i>AT-16 Placeholder for the electronic signature data, if applicable.</i> <i>AT-17 The type of Mandate (paper or e-mandate).</i> <i>AT-18 Identifier of the original Creditor who issued the Mandate.</i> <i>AT-19 Unique mandate reference as given by the original creditor who issued the mandate.</i> <i>AT-24 Reason for Amendment of the Mandate.</i> <i>AT-25 Signing date of the Mandate.</i> <i>AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03).</i> 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> ISO Name ISO Definition XML Tag Type	<i>AT-22 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
3.42	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-15 Name of the Debtor Reference Party.</i> <i>AT-37 Identification code of the Debtor 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> ISO Name ISO Definition XML Tag Type	<i>AT-14 Name of the Debtor.</i> <i>AT-09 Address of the Debtor.</i> <i>AT-27 Debtor identification.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
3.44	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor Account	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-07 Account number (IBAN) of the Debtor.</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



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.45	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor Agent	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-13 BIC of the Debtor 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	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
3.47	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Agent	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-12 BIC of the Creditor 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	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
3.49	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-03 Name of the Creditor.</i> <i>AT-05 Address of the Creditor.</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> ISO Name ISO Definition XML Tag Type	<i>AT-04 Account number (IBAN) of the Creditor.</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
3.51	0..1	Payment Return V02 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-38 Name of the Creditor Reference Party.</i> <i>AT-39 Identification code of the Creditor Reference Party.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32



2.2.2 Message Element Specifications

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

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for direct debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation code/transaction code/sequence type incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation code/transaction code/sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE05	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
MD01	NoMandate	No Mandate or unable to obtain mandate confirmation from the Debtor
MD07	EndCustomerDead	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	Missing Debtor Name Or Address	Regulatory Reason
RR03	Missing Creditor Name Or Address	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	Specific Service Offered By Debtor Agent	Due to specific service offered by the Debtor Bank



2.3 Interbank Direct Debit Reject Dataset (DS-05)

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

When the code 'RJCT' is used in 'Status Reason' the message transports the B2B Direct Debit Rejection instruction between banks, directly or through intermediaries.

The message caters for bulk and single reject instructions.

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

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



#	SEPA Mult	Message Element	SEPA Core Requirements
		Document	XML Tag Type Document Document
	1..1	FITo FIPayment Status Report V03	ISO Name FITo FIPayment Status Report V03 ISO Definition 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. XML Tag Type FIToFIPmtStsRpt FIToFIPaymentStatusReportV03
1.0	1..1	FITo FIPayment Status Report V03 +Group Header	ISO Name Group Header ISO Definition Set of characteristics shared by all individual transactions included in the status report message. XML Tag Type GrpHdr GroupHeader37
1.1	1..1	FITo FIPayment Status Report V03 +Group Header ++Message Identification	SEPA Rulebook AT-R5 Specific reference of the bank which initiated the Rejection. ISO Name Message Identification ISO Definition 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. XML Tag Type MsgId Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
1.2	1..1	FITo FIPayment Status Report V03 +Group Header ++Creation Date Time	ISO Name Creation Date Time ISO Definition Date and time at which the message was created. XML Tag Type CreDtTm ISODateTime
1.3	0..1	FITo FIPayment Status Report V03 +Group Header ++Instructing Agent	SEPA Usage Rule(s) Only BIC is allowed. ISO Name Instructing Agent ISO Definition 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. XML Tag Type InstgAgt BranchAndFinancialInstitutionIdentification4
1.4	0..1	FITo FIPayment Status Report V03 +Group Header ++Instructed Agent	SEPA Usage Rule(s) Only BIC is allowed. ISO Name Instructed Agent ISO Definition 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. XML Tag Type InstdAgt BranchAndFinancialInstitutionIdentification4
2.0	1..1	FITo FIPayment Status Report V03 +Original Group Information And Status	ISO Name Original Group Information And Status ISO Definition Original group information concerning the group of transactions, to which the status report message refers to. XML Tag Type 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	ISO Name Original Message Identification ISO Definition Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. XML Tag OrgnlMsgId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.2	1..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Message Name Identification	ISO Name Original Message Name Identification ISO Definition Specifies the original message name identifier to which the message refers. XML Tag OrgnlMsgNmId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.3	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Creation Date Time	ISO Name Original Creation Date Time ISO Definition Date and time at which the original message was created. XML Tag OrgnlCreDtTm Type ISODateTime
2.4	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Number Of Transactions	ISO Name Original Number Of Transactions ISO Definition Number of individual transactions contained in the original message. XML Tag OrgnlNbOfTxS Type Max15NumericText Pattern [0-9]{1,15}
2.5	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Control Sum	ISO Name Original Control Sum ISO Definition Total of all individual amounts included in the original message, irrespective of currencies. XML Tag OrgnlCtrlSum Type DecimalNumber SEPA FractDigits 17 TotalDigits 18
2.6	0..1	FITo FIPayment Status Report V03 +Original Group Information And Status ++Group Status	SEPA Rulebook AT-RI Type of R Message. SEPA Usage Rule(s) Only 'RJCT' and 'PART' are allowed. ISO Name Group Status ISO Definition Specifies the status of a group of transactions. XML Tag GrpSts Type TransactionGroupStatus3Code SEPA Code Restrictions PART PartiallyAccepted <i>A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.</i> RJCT 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	SEPA Usage Rule(s) Only one occurrence of 'Status Reason Information' is allowed. <i>'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'.</i> ISO Name Status Reason Information ISO Definition Set of elements used to provide detailed information on the status reason. XML Tag StsRsnInf Type 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>SEPA Rulebook AT-R2 Identification of the Type of Party that initiated the reject.</p> <p>SEPA Usage Rule(s) Mandatory Limited to BIC to identify the Bank or CSM originating the status or to 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.</p> <p>ISO Name Originator ISO Definition Party that issues the status. XML Tag Orgtr Type PartyIdentification32</p>
2.9	1..1	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason	<p>SEPA Rulebook AT-R3 Reason Code for Non-Acceptance.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Reason ISO Definition Specifies the reason for the status report. XML Tag Rsn Type StatusReason6Choice</p>
	1..1		XML Tag xs:choice
2.10	1..1	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	<p>SEPA Rulebook See Message Element Specifications below.</p> <p>ISO Name Code ISO Definition Reason for the status, as published in an external reason code list.</p> <p>XML Tag Cd Type ExternalStatusReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p>
2.11	1..1	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	<p>ISO Name Proprietary ISO Definition Reason for the status, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>
2.12	0..n	FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Additional Information	<p>ISO Name Additional Information ISO Definition 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>XML Tag AddtlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p>
2.13	0..n	FIto FIPayment Status Report V03 +Original Group Information And Status ++Number Of Transactions Per Status	<p>ISO Name Number Of Transactions Per Status ISO Definition Detailed information on the number of transactions for each identical transaction status.</p> <p>XML Tag NbOfTxPerSts Type NumberOfTransactionsPerStatus3</p>
3.0	0..n	FIto FIPayment Status Report V03 +Transaction Information And Status	<p>ISO Name Transaction Information And Status ISO Definition Information concerning the original transactions, to which the status report message refers.</p> <p>XML Tag TxInfAndSts Type 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>SEPA Rulebook AT-R5 Specific reference of the bank that initiated the reject.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Status Identification</p> <p>ISO Definition 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>XML Tag StsId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.2	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Instruction Identification	<p>SEPA Usage Rule(s) Mandatory if provided in the original instruction.</p> <p>ISO Name Original Instruction Identification</p> <p>ISO Definition Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlInstrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.3	1..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original End To End Identification	<p>SEPA Rulebook AT-10 Creditor's reference of the Collection.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Original End To End Identification</p> <p>ISO Definition Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>XML Tag OrgnlEndToEndId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.4	1..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Identification	<p>SEPA Rulebook AT-43 Creditor Bank's reference of the Collection.</p> <p>SEPA Usage Rule(s) Mandatory Must contain a reference that is unique over time.</p> <p>ISO Name Original Transaction Identification</p> <p>ISO Definition Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>XML Tag OrgnlTxId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.5	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Transaction Status	<p>SEPA Rulebook AT-R1 Type of R message.</p> <p>SEPA Usage Rule(s) Only 'RJCT' is allowed.</p> <p>ISO Name Transaction Status</p> <p>ISO Definition Specifies the status of a transaction, in a coded form.</p> <p>XML Tag TxSts</p> <p>Type TransactionIndividualStatus3Code</p> <p>SEPA Code Restrictions</p> <p>RJCT 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>SEPA Usage Rule(s) 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>ISO Name Status Reason Information ISO Definition Set of elements used to provide detailed information on the status reason. XML Tag StsRsnInf Type StatusReasonInformation8</p>
3.7	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Originator	<p>SEPA Rulebook AT-R2 Identification of the type of party that initiated the reject. SEPA Usage Rule(s) Mandatory Limited to BIC to identify the bank or, CSM originating the status or to 'Name' to indicate the Debtor or CSM when it has no BIC. 'Name' is limited to 70 characters in length.</p> <p>ISO Name Originator ISO Definition Party that issues the status. XML Tag Orgtr Type PartyIdentification32</p>
3.8	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason	<p>SEPA Rulebook AT-R3 Reason Code for Non-Acceptance. SEPA Usage Rule(s) Mandatory ISO Name Reason ISO Definition Specifies the reason for the status report. XML Tag Rsn Type StatusReason6Choice</p>
	1..1		XML Tag xs:choice
3.9	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason ++++Code	<p>SEPA Rulebook See Message Element Specifications below. ISO Name Code ISO Definition Reason for the status, as published in an external reason code list. XML Tag Cd Type ExternalStatusReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p>
3.10	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason ++++Proprietary	<p>ISO Name Proprietary ISO Definition Reason for the status, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>
3.11	0..n	FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Additional Information	<p>ISO Name Additional Information ISO Definition Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. XML Tag AddtlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p>
3.12	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information	<p>SEPA Usage Rule(s) Only one occurrence is allowed. ISO Name Charges Information ISO Definition Provides information on the charges related to the processing of the rejection of the instruction. Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. XML Tag ChrgsInf Type ChargesInformation5</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.13	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information +++Amount	SEPA Rulebook AT-R8 Amount of the Interchange Fee. ISO Name Amount ISO Definition Transaction charges to be paid by the charge bearer. XML Tag Amt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99
3.14	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information +++Party	ISO Name Party ISO Definition Party that takes the transaction charges or to which the transaction charges are due. XML Tag Pty Type BranchAndFinancialInstitutionIdentification4
3.15	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information +++Party ++++Financial Institution Identification	SEPA Rulebook AT-13 BIC of the Debtor Bank. SEPA Usage Rule(s) Only BIC is allowed. ISO Name Financial Institution Identification ISO Definition Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag FinInstnId Type FinancialInstitutionIdentification7
3.16	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information +++Party ++++Branch Identification	ISO Name Branch Identification ISO Definition 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. XML Tag BrnchId Type BranchData2
3.17	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Acceptance Date Time	ISO Name Acceptance Date Time ISO Definition 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. XML Tag AcptncDtTm Type ISODateTime
3.18	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Account Servicer Reference	ISO Name Account Servicer Reference ISO Definition Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. XML Tag AcctSvrRef Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
3.19	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Clearing System Reference	ISO Name Clearing System Reference ISO Definition Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. XML Tag ClrSysRef Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35



#	SEPA Mult	Message Element	SEPA Core Requirements
3.20	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Instructing Agent	<p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructing Agent</p> <p>ISO Definition 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>XML Tag Type InstgAgt BranchAndFinancialInstitutionIdentification4</p>
3.21	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Instructed Agent	<p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructed Agent</p> <p>ISO Definition 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>XML Tag Type InstdAgt BranchAndFinancialInstitutionIdentification4</p>
3.22	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference	<p>SEPA Rulebook An exact copy of all attributes of the received DS-04 which is being rejected.</p> <p>SEPA Usage Rule(s) Mandatory 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.</p> <p>ISO Name Original Transaction Reference</p> <p>ISO Definition Set of key elements used to identify the original transaction that is being referred to.</p> <p>XML Tag Type OrgnlTxRef OriginalTransactionReference13</p>
3.23	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount	<p>SEPA Rulebook AT-06 Amount of the Collection in euro.</p> <p>ISO Name Interbank Settlement Amount</p> <p>ISO Definition Amount of money moved between the instructing agent and the instructed agent.</p> <p>XML Tag Type IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 5</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0 ..</p>
3.24	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Amount	<p>ISO Name Amount</p> <p>ISO Definition 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.</p> <p>XML Tag Type Amt AmountType3Choice</p>
3.25	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date	<p>SEPA Rulebook AT-26 Settlement date of the Collection.</p> <p>ISO Name Interbank Settlement Date</p> <p>ISO Definition 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>XML Tag Type IntrBkSttlmDt ISODate</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.26	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Requested Collection Date	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-11 Due date of the Collection.</i> 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
3.27	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Requested Execution Date	ISO Name ISO Definition XML Tag Type	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
3.28	1..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Scheme Identification	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-02 Identifier of the Creditor.</i> Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification32
3.29	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Settlement Information	ISO Name ISO Definition XML Tag Type	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
3.30	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-20 Identification code of the B2B Scheme.</i> <i>AT-21 Transaction / Sequence Type.</i> <i>AT-59 Category purpose of the Collection.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation22
3.31	0..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.32	1..1	FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Mandate Related Information	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-01 Unique Mandate reference.</i> <i>AT-16 Placeholder for the electronic signature, if applicable.</i> <i>AT-17 The type of Mandate (paper or e-Mandate).</i> <i>AT-18 Identifier of the original Creditor who issued the Mandate.</i> <i>AT-19 Unique mandate reference as given by the original creditor who issued the mandate.</i> <i>AT-24 Reason for Amendment of the Mandate.</i> <i>AT-25 Signing date of the Mandate.</i> <i>AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03).</i> Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.33	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Remittance Information	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-22 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
3.34	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-15 Name of the Debtor Reference Party.</i> <i>AT-37 Identification code of the Debtor Reference Party.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32
3.35	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-14 Name of the Debtor.</i> <i>AT-09 Address of the Debtor.</i> <i>AT-27 Debtor identification code.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
3.36	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-07 Account number (IBAN) of the Debtor.</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
3.37	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-13 BIC of the Debtor Bank.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
3.38	0..1	FITo FIPayment Status Report V03 +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
3.39	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-12 BIC of the Creditor Bank.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
3.40	0..1	FITo FIPayment Status Report V03 +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
3.41	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-03 Name of the Creditor.</i> <i>AT-05 Address of the Creditor.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.42	1..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-04 Account number (IBAN) of the Creditor.</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
3.43	0..1	FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-38 Name of the Creditor Reference Party.</i> <i>AT-39 Identification code of the Creditor 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 the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for direct debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation code/transaction code/sequence type incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation code/transaction code/sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE05	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an invalid file format.
MD01	NoMandate	No Mandate or unable to obtain mandate confirmation from the Debtor
MD02	MissingMandatoryInformationInMandate	Mandate data missing or incorrect
MD07	EndCustomerDead	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	Missing Debtor Account Or Identification	Regulatory Reason



ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
RR02	Missing Debtor Name Or Address	Regulatory Reason
RR03	Missing Creditor Name Or Address	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	Specific Service Offered By Debtor Agent	Due to specific Service offered by the Debtor Bank
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 Reversal Instruction for a Collection (DS-07)

2.4.1 Use of the Payment Reversal (pacs.007.001.02)

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

The message caters for bulk and single reversal instructions.

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

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

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



#	SEPA Mult	Message Element	SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	FITo FIPayment Reversal V02	ISO Name ISO Definition XML Tag Type	FITo FIPayment Reversal V02 The FIToFIPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed. FIToFIPmtRvsl FIToFIPaymentReversalV02
1.0	1..1	FITo FIPayment Reversal V02 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader41
1.1	1..1	FITo FIPayment Reversal V02 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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 FIPayment Reversal V02 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	FITo FIPayment Reversal V02 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	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	FITo FIPayment Reversal V02 +Group Header ++Batch Booking	ISO Name ISO Definition XML Tag Type	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	FITo FIPayment Reversal V02 +Group Header ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Number Of Transactions Number of individual transactions contained in the message. NbOfTxs Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	SEPA Core Requirements
1.6	0..1	FITo FIPayment Reversal V02 +Group Header ++Control Sum	<p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the message, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 17</p> <p>TotalDigits 18</p>
1.7	1..1	FITo FIPayment Reversal V02 +Group Header ++Group Reversal	<p>SEPA Usage Rule(s) <i>Mandatory</i> <i>Only 'false' is allowed.</i></p> <p>ISO Name Group Reversal</p> <p>ISO Definition Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.</p> <p>XML Tag GrpRvsl</p> <p>Type TrueFalseIndicator</p>
1.8	1..1	FITo FIPayment Reversal V02 +Group Header ++Total Reversed Interbank Settlement Amount	<p>SEPA Rulebook AT-44 Amount of the reversal in euro.</p> <p>SEPA Usage Rule(s) <i>Mandatory</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 99999999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Total Reversed Interbank Settlement Amount</p> <p>ISO Definition Total amount of money moved between the instructing agent and the instructed agent in the reversal message.</p> <p>XML Tag TtlRvsdIntrBkSttlmAmt</p> <p>Type ActiveCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 99999999999999.99</p>
1.9	1..1	FITo FIPayment Reversal V02 +Group Header ++Interbank Settlement Date	<p>SEPA Rulebook AT-R4- Settlement Date for the reversal instruction.</p> <p>SEPA Usage Rule(s) <i>Mandatory</i></p> <p>ISO Name Interbank Settlement Date</p> <p>ISO Definition 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>XML Tag IntrBkSttlmDt</p> <p>Type ISODate</p>
1.10	1..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information	<p>ISO Name Settlement Information</p> <p>ISO Definition Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.</p> <p>XML Tag SttlmInf</p> <p>Type SettlementInformation13</p>
1.11	1..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Settlement Method	<p>SEPA Rulebook <i>Only CLRG, INGA and INDA are allowed.</i></p> <p>ISO Name Settlement Method</p> <p>ISO Definition Method used to settle the (batch of) payment instructions.</p> <p>XML Tag SttlmMtd</p> <p>Type SettlementMethod1Code</p> <p>SEPA Code Restrictions</p> <p>CLRG <i>ClearingSystem</i> <i>Settlement is done through a payment clearing system.</i></p> <p>INDA <i>InstructedAgent</i> <i>Settlement is done by the agent instructed to execute a payment instruction.</i></p> <p>INGA <i>InstructingAgent</i> <i>Settlement is done by the agent instructing and</i></p>



#	SEPA Mult	Message Element	SEPA Core Requirements
			SEPA Code Restrictions
			<i>forwarding the payment to the next party in the payment chain.</i>
1.12	0..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Settlement Account	SEPA Rulebook Only 'Identification' is allowed. ISO Name Settlement Account ISO Definition A specific purpose account used to post debit and credit entries as a result of the transaction. XML Tag SttlmAcct Type CashAccount16
1.13	0..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Clearing System	ISO Name Clearing System ISO Definition Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. XML Tag ClrSys Type ClearingSystemIdentification3Choice
1.14	0..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	ISO Name Instructing Reimbursement Agent ISO Definition 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. XML Tag InstgRmbrsmntAgt Type BranchAndFinancialInstitutionIdentification4
1.15	0..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	ISO Name Instructing Reimbursement Agent Account ISO Definition Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. XML Tag InstgRmbrsmntAgtAcct Type CashAccount16
1.16	0..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	ISO Name Instructed Reimbursement Agent ISO Definition 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. XML Tag InstdRmbrsmntAgt Type BranchAndFinancialInstitutionIdentification4
1.17	0..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	ISO Name Instructed Reimbursement Agent Account ISO Definition Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. XML Tag InstdRmbrsmntAgtAcct Type CashAccount16
1.18	0..1	FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Third Reimbursement Agent	ISO Name Third Reimbursement Agent ISO Definition 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. XML Tag ThrdrmbrsmntAgt Type BranchAndFinancialInstitutionIdentification4



#	SEPA Mult	Message Element	SEPA Core Requirements	
1.19	0..1	FITo FIPayment Reversal 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
1.20	0..1	FITo FIPayment Reversal V02 +Group Header ++Instructing Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only BIC is allowed.</i> Instructing Agent 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 reversal message and not the party that sent the original instruction that is being reversed. InstgAgt BranchAndFinancialInstitutionIdentification4
1.21	0..1	FITo FIPayment Reversal V02 +Group Header ++Instructed Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only BIC is allowed.</i> Instructed Agent 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 reversal message and not the party that received the original instruction that is being reversed. InstdAgt BranchAndFinancialInstitutionIdentification4
2.0	1..1	FITo FIPayment Reversal V02 +Original Group Information	ISO Name ISO Definition XML Tag Type	Original Group Information Information concerning the original group of transactions, to which the message refers. OrgnlGrpInf OriginalGroupInformation22
2.1	1..1	FITo FIPayment Reversal V02 +Original Group Information ++Original Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 1 .. 35
2.2	1..1	FITo FIPayment Reversal V02 +Original Group Information ++Original Message Name Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 1 .. 35
2.3	0..1	FITo FIPayment Reversal V02 +Original Group Information ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime



#	SEPA Mult	Message Element	SEPA Core Requirements
2.4	0..1	FITo FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information	<p>SEPA Usage Rule(s) 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. 'Reversal Reason Information' is to be used to indicate reversal reason of one or more individual transactions. Only one occurrence of 'Reversal Reason Information' is allowed.</p> <p>ISO Name Reversal Reason Information ISO Definition Set of elements used to provide detailed information on the reversal reason. XML Tag RvslRsnInf Type ReversalReasonInformation6</p>
2.5	0..1	FITo FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Originator	<p>SEPA Rulebook AT-R2 Identification of the type of party that initiated the reversal.</p> <p>SEPA Usage Rule(s) 'Originator' must be present either in 'Original Group Information' or 'Transaction Information'. 'Name' is limited to 70 characters in length. Limited to BIC (for the Creditor Bank) or 'Name' (for the Creditor).</p> <p>ISO Name Originator ISO Definition Party that issues the reversal. XML Tag Orgtr Type PartyIdentification32</p>
2.6	0..1	FITo FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason	<p>SEPA Rulebook AT-31 Reason Code for Reversal.</p> <p>SEPA Usage Rule(s) 'Reason' must be present either in 'Original Group Information' or 'Transaction Information'.</p> <p>ISO Name Reason ISO Definition Specifies the reason for the reversal. XML Tag Rsn Type ReversalReason4Choice</p>
	1..1		XML Tag xs:choice
2.7	1..1	FITo FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason ++++Code	<p>SEPA Rulebook See Message Element Specifications Below.</p> <p>ISO Name Code ISO Definition Reason for the reversal, as published in an external reason code list.</p> <p>XML Tag Cd Type ExternalReversalReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p>
2.8	1..1	FITo FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason ++++Proprietary	<p>ISO Name Proprietary ISO Definition Reason for the reversal, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>
2.9	0..n	FITo FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Additional Information	<p>ISO Name Additional Information ISO Definition Further details on the reversal reason. XML Tag AddtlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p>
3.0	1..n	FITo FIPayment Reversal V02 +Transaction Information	<p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Transaction Information ISO Definition Information concerning the original transactions, to which the reversal message refers.</p> <p>XML Tag TxInf Type PaymentTransactionInformation29</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.1	1..1	FITo FIPayment Reversal V02 +Transaction Information ++Reversal Identification	<p>SEPA Rulebook AT-R7 Specific reference of the Creditor Bank for the reversal.</p> <p>SEPA Usage Rule(s) Mandatory Must contain a reference that is meaningful to the Creditor Bank.</p> <p>ISO Name Reversal Identification</p> <p>ISO Definition Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction. Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.</p> <p>XML Tag RvslId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.2	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Instruction Identification	<p>SEPA Usage Rule(s) Mandatory if provided in the original instruction.</p> <p>ISO Name Original Instruction Identification</p> <p>ISO Definition Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlInstrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.3	1..1	FITo FIPayment Reversal V02 +Transaction Information ++Original End To End Identification	<p>SEPA Rulebook AT-10 Creditor's reference to the direct debit Collection.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Original End To End Identification</p> <p>ISO Definition Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>XML Tag OrgnlEndToEndId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.4	1..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Identification	<p>SEPA Rulebook AT-43 Creditor Bank Reference of the collection.</p> <p>SEPA Usage Rule(s) Mandatory Must contain a reference that is meaningful to the Creditor Bank and is unique over time.</p> <p>ISO Name Original Transaction Identification</p> <p>ISO Definition Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>XML Tag OrgnlTxId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>
3.5	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Clearing System Reference	<p>ISO Name Original Clearing System Reference</p> <p>ISO Definition Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlClrSysRef</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>



#	SEPA Mult	Message Element	SEPA Core Requirements
3.6	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Interbank Settlement Amount	<p>SEPA Rulebook AT-06 Amount of the Collection in euro. SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Original Interbank Settlement Amount ISO Definition Amount of money, as provided in the original transaction, to be moved between the instructing agent and the instructed agent.</p> <p>XML Tag OrgnlIntrBkSttlmAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p>
3.7	1..1	FITo FIPayment Reversal V02 +Transaction Information ++Reversed Interbank Settlement Amount	<p>SEPA Rulebook AT-44 Amount of the reversal in euro. SEPA Usage Rule(s) 'Reversed Interbank Settlement Amount must be the same as the Amount of the Collection (AT-06) plus any charges. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Reversed Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent in the reversed transaction.</p> <p>XML Tag RvsdIntrBkSttlmAmt Type ActiveCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p>
3.8	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Interbank Settlement Date	<p>ISO Name Interbank Settlement Date ISO Definition 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 reversal message, and not of the original instruction.</p> <p>XML Tag IntrBkSttlmDt Type ISODate</p>
3.9	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Reversed Instructed Amount	<p>SEPA Usage Rule(s) Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used.</p> <p>ISO Name Reversed Instructed Amount ISO Definition Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.</p> <p>XML Tag RvsdInstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.10	0..1	FIto FIPayment Reversal V02 +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
3.11	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Compensation Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Compensation Amount Amount of money asked or paid as compensation for the processing of the instruction. CompstnAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.12	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Charge Bearer	SEPA Usage Rule(s) Only 'SLEV' is allowed.	
			ISO Name ISO Definition	Charge Bearer Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction. Usage: The ChargeBearer applies to the reversal message, not to the original instruction.
			XML Tag Type	ChrgBr ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
3.13	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Charges Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	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 reversal transaction. ChrgsInf ChargesInformation5
3.14	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Charges Information +++Amount	SEPA Rulebook ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	AT-R8 Amount of the Interchange Fee. Amount Transaction charges to be paid by the charge bearer. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 99999999.99
3.15	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Charges Information +++Party	ISO Name ISO Definition XML Tag Type	Party Party that takes the transaction charges or to which the transaction charges are due. Pty BranchAndFinancialInstitutionIdentification4
3.16	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Charges Information +++Party ++++Financial Institution Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-13 BIC of the Debtor Bank Only BIC is allowed. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstId FinancialInstitutionIdentification7



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.17	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Charges Information +++Party ++++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification 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. BrnchId BranchData2
3.18	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Instructing Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only BIC is allowed.</i> Instructing Agent 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 reversal message and not the party that sent the original instruction that is being reversed. InstgAgt BranchAndFinancialInstitutionIdentification4
3.19	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Instructed Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only BIC is allowed.</i> Instructed Agent 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 reversal message and not the party that received the original instruction that is being reversed. InstdAgt BranchAndFinancialInstitutionIdentification4
3.20	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. 'Reversal Reason Information' is to be used to indicate a reversal reason of the individual transaction. Only one occurrence of 'Reversal Reason Information' is allowed.</i> Reversal Reason Information Set of elements used to provide detailed information on the reversal reason. RvslRsnInf ReversalReasonInformation6
3.21	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R2 Identification of the type of party that initiated the reversal. 'Originator' must be present either in 'Original Group Information' or 'Transaction Information'. 'Name' is limited to 70 characters in length. Limited to BIC (for the Creditor Bank) or 'Name' (for the Creditor).</i> Originator Party that issues the reversal. Orgtr PartyIdentification32
3.22	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Reason	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Reason' must be present either in 'Original Group Information' or 'Transaction Information'.</i> Reason Specifies the reason for the reversal. Rsn ReversalReason4Choice



#	SEPA Mult	Message Element	SEPA Core Requirements	
	1..1		XML Tag	xs:choice
3.23	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>AT-31 Reason Code for Reversal. See Message Element Specifications below.</i> Code Reason for the reversal, as published in an external reason code list. Cd ExternalReversalReason1Code 1 .. 4 1 .. 4
3.24	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the reversal, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.25	0..n	FIto FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the reversal reason. AddtInf Max105Text 1 .. 105 1 .. 105
3.26	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>An exact copy of all attributes of the received DS-04 being reversed.</i> Mandatory <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
3.27	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.28	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Amount	ISO Name ISO Definition XML Tag Type	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
3.29	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-26 Settlement date of the Collection.</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



#	SEPA Mult	Message Element	SEPA Core Requirements
3.30	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	<p>SEPA Rulebook AT-11 Due date of the Collection.</p> <p>ISO Name Requested Collection Date</p> <p>ISO Definition Date and time at which the creditor requests that the amount of money is to be collected from the debtor.</p> <p>XML Tag ReqdColltnDt</p> <p>Type ISODate</p>
3.31	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	<p>ISO Name Requested Execution Date</p> <p>ISO Definition 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.</p> <p>XML Tag ReqdExctnDt</p> <p>Type ISODate</p>
3.32	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	<p>SEPA Rulebook AT-02 Identifier of the Creditor.</p> <p>ISO Name Creditor Scheme Identification</p> <p>ISO Definition Credit party that signs the mandate.</p> <p>XML Tag CdtrSchmeId</p> <p>Type PartyIdentification32</p>
3.33	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Settlement Information	<p>ISO Name Settlement Information</p> <p>ISO Definition Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.</p> <p>XML Tag SttlmInf</p> <p>Type SettlementInformation13</p>
3.34	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Payment Type Information	<p>SEPA Rulebook AT-20 Identification code of the B2B Scheme. AT-21 Transaction / Sequence Type. AT-59 Category purpose of the Collection.</p> <p>ISO Name Payment Type Information</p> <p>ISO Definition Set of elements used to further specify the type of transaction.</p> <p>XML Tag PmtTpInf</p> <p>Type PaymentTypeInformation22</p>
3.35	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Payment Method	<p>ISO Name Payment Method</p> <p>ISO Definition Specifies the means of payment that will be used to move the amount of money.</p> <p>XML Tag PmtMtd</p> <p>Type PaymentMethod4Code</p>
3.36	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	<p>SEPA Rulebook AT-01 Unique Mandate reference. AT-16 Placeholder for the electronic signature, if applicable. AT-17 The type of Mandate (paper or e-Mandate). AT-18 Identifier of the original Creditor who issued the Mandate. AT-19 Unique mandate reference as given by the original creditor who issued the mandate. AT-24 Reason for Amendment of the Mandate. AT-25 Signing date of the Mandate. AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03).</p> <p>ISO Name Mandate Related Information</p> <p>ISO Definition Set of elements used to provide further details of the mandate signed between the creditor and the debtor.</p> <p>XML Tag MndtRltdInf</p> <p>Type MandateRelatedInformation6</p>



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.37	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Remittance Information	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-22 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
3.38	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-15 Name of the Debtor Reference Party.</i> <i>AT-37 Identification code of the Debtor Reference Party.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32
3.39	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Debtor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-14 Name of the Debtor.</i> <i>AT-09 Address of the Debtor.</i> <i>AT-27 Debtor identification code.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
3.40	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Debtor Account	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-07 Account number (IBAN) of the Debtor.</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
3.41	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Debtor Agent	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-13 BIC of the Debtor Bank.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
3.42	0..1	FITo FIPayment Reversal V02 +Transaction Information ++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
3.43	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor Agent	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-12 BIC of the Creditor Bank.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
3.44	0..1	FITo FIPayment Reversal V02 +Transaction Information ++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
3.45	0..1	FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor	<i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-03 Name of the Creditor.</i> <i>AT-05 Address of the Creditor.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32



#	SEPA Mult	Message Element	SEPA Core Requirements	
3.46	1..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-04 Account number (IBAN) of the Creditor.</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
3.47	0..1	FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-38 Name of the Creditor Reference Party.</i> <i>AT-39 Identification code of the Creditor 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 an interbank reversal present in the Rulebook are mapped to the ISO codes as follows:

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



3 LIST OF CHANGES IN INTERBANK BUSINESS-TO-BUSINESS DIRECT DEBIT IMPLEMENTATION GUIDELINES - RELATIVE TO V7.0

(Note: This list is for information – the changes included 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.	N/A	1.5.4 SMNDA	Section was deleted (as change was already introduced in the previous version)	ACC	CLAR
4.	N/A	2.2.2 & 2.3.2 Message Element Specifications	Code MD07 was added.	ACC	CHAN
5.	2.103	FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address	Updated text (see bold): 'Postal Address' is optional but mandatory if present in DS-02 or when the Creditor Bank or the Debtor Bank is located in a non-EEA SEPA country or territory.	ACC	CHAN

