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## SEPA BUSINESS-TO-BUSINESS DIRECT DEBIT SCHEME CUSTOMER-TO-BANK IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing Version 1.0 of the 2019 SEPA Business-to-Business Direct Debit Scheme Rulebook based on Version 2009 of the customer-to-bank direct debit ISO 20022 XML message standards.
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Note	The Creditor Bank is obliged to accept customer-to-bank collection instructions which are based on the ISO 20022 XML message standards that are described in this document.



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## 0 DOCUMENT INFORMATION

### 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC222-07	SEPA Business-to-Business Direct Debit Scheme Rulebook 2019 Version 1.0	<a href="#">EPC</a>
[2]	-	ISO 20022 XML Direct Debits and Related message standards, September 2009: <ul style="list-style-type: none"><li>• Initiation</li><li>• Clearing and Settlement</li></ul>	<a href="#">ISO 20022</a>
[3]	ISO 3166	Country Codes	<a href="#">ISO</a>
[4]	ISO 4217	Currency Code List	<a href="#">ISO</a>
[5]	ISO 9362	Business Identifier Codes (BIC)	<a href="#">ISO</a>
[6]	ISO 13616	IBAN: International Bank Account Number	<a href="#">ISO</a> <sup>1</sup>
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	<a href="#">ISO</a>
[8]	EPC129-09	SEPA B2B Direct Debit Scheme E-Mandate Service Implementation Guidelines	<a href="#">EPC</a>
[9]	EPC217-08	SEPA Requirements for an Extended Character Set	<a href="#">EPC</a>
[10]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<a href="#">EPC</a>

### 0.2 Change History

Issue number	Dated	Reason for revision
V1.1	20081218	EPC Plenary approval 17 December 2008
V1.2	20090630	EPC Plenary approval June 2009
V2.0	20091101	EPC Plenary approval October 2009
V3.0	20101101	EPC Plenary approval September 2010
V4.0	20111117	EPC Plenary approval September 2011
V5.0	20121130	EPC Plenary approval September 2012
V6.0	20141125	EPC Plenary approval October 2014
V7.0	20150126	EPC Plenary approval December 2014
2017 V1.0	20161103	Scheme Management Board approval November 2016

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



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### **0.3 Purpose of Document**

The objective of these Guidelines is to define the rules to be applied to the ISO 20022 XML message standards for the implementation of the SEPA Business-to-Business Direct Debits in the customer-to-bank space.



## 1 INTRODUCTION

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

SEPA Direct Debit Scheme Rulebook	ISO 20022 XML Message Standards
DS-03 <i>Business Customer to bank Collection</i>	Customer Direct Debit Initiation (pain.008.001.02)
DS-06 <i>Bank to Business Customer Direct Debit Information</i>	Statements/advice ISO 20022 XML standards are covered separately
<i>Reject based on DS-05 for the Bank to Customer space</i>	Reject – Customer Payment Status Report (pain.002.001.03)

The Guidelines for the customer-to-bank and bank-to-customer XML standards are mandatory. Only when the Creditor Bank offers to its Creditors the service of accepting and processing electronically bundled Customer-to-Bank Collections, the Creditor Bank is obliged to accept at least but not exclusively the messages as described in these guidelines

### 1.1 Coverage of the SEPA Customer-to-Bank Implementation Guidelines

The purpose of the SEPA customer-to-bank Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the payment initiation Global ISO 20022 XML standards (the 'pain' messages) in initiating 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 requirements as defined in the Rulebook and identify message elements needed for initiating SEPA payments 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 Processing	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA
<b>EPC Implementation Guidelines for SEPA B2B subset, identifying elements</b> <ul style="list-style-type: none"> <li>- to be used as defined in ISO</li> <li>- to be used with SEPA usage rules (from or completing the Rulebook)</li> </ul> <b>Note: yellow fields can be used in a specific way for an AOS.</b>		<b>To be developed and documented by AOS Communities</b>	<b>Not available for use in SEPA payments</b>
<b>SEPA B2B Payments</b>			

Figure 1

These Guidelines define the SEPA B2B Direct Debit Mandatory Subset<sup>2</sup> of the Global ISO 20022 XML standard that consists of message elements:

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

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

These message elements define the **SEPA B2B 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

<sup>2</sup> The SEPA Business-to-Business Direct Debit Mandatory subset is hereafter known as the SEPA B2B Direct Debit service.



denoted with red shading in the right-most column of the message structures. To date, few such message elements have been identified.

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

- SEPA B2B Direct Debit payments are executed using messages only containing message elements defined as part of the SEPA B2B Direct Debit 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 customer and instructed bank of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The instructed bank receiving a message containing AOS-related message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

## 1.3 Notation Conventions

The Guidelines are presented in 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> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> (Yellow: Message Element that is part of the SEPA Core Service)
	1..1		<b>XML Tag</b> 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.) <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b> (Yellow: Message Element that is part of the SEPA Core Service)
			<b>SEPA Code restrictions</b>
			<b>SEPA</b> <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i>

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



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

Figure 2

Where:

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

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

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
  - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-*nn*. Those message elements are shaded yellow.
  - When the message element relates to 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 relations between message components or elements, e.g. either component 1 or component 2 must be present, component 1 and component 2 are mutually exclusive. For XML Tag "xs:choice" (containing just one subsequent component or element due to applied restrictions on subsequent components or elements) column 4 may indicate, that the "choice" nature is lost due to applied restrictions i.e. only one element is 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 and their customers must be allowed to use the character set currently in use at national level,
- Banks and their customers throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

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

a b c d e f g h i j k l m n o p q r s t u v w x y z  
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
0 1 2 3 4 5 6 7 8 9  
/ - ? : ( ) . , ' +  
Space

- 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 CUSTOMER-TO-BANK AND BANK-TO-CUSTOMER MESSAGES

### **2.1 Business Customer to Bank Direct Debit Collection Dataset (DS-03)**

#### **2.1.1 Use of Customer Direct Debit Initiation (pain.008.001.02)**

The message is used to transport the SEPA B2B Collection instruction from the Creditor to the Creditor Bank.

The message caters for bulk and single direct debit instructions.

**Note:** The use case is implied by the name of the message 'pain.008.001.02' and 'Local Instrument' under 'Payment Type Information' set to 'B2B' (SEPA Business to Business Direct Debit).



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Customer Direct Debit Initiation V02	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Customer Direct Debit Initiation V02 The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor's agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) to a creditor. CstmrDrctDbtInitn CustomerDirectDebitInitiationV02
1.0	1..1	Customer Direct Debit Initiation V02 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader39
1.1	1..1	Customer Direct Debit Initiation V02 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, 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	Customer Direct Debit Initiation V02 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Creation Date Time Date and time at which a (group of) payment instruction(s) was created by the instructing party. CreDtTm ISODateTime
1.3	0..2	Customer Direct Debit Initiation V02 +Group Header ++Authorisation	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Authorisation User identification or any user key that allows to check if the initiating party is allowed to initiate transactions from the account specified in the initiation.  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 different party than the initiating party. Authstn Authorisation1Choice
1.4	1..1	Customer Direct Debit Initiation V02 +Group Header ++Number Of Transactions	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	<i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
1.5	1..1	Customer Direct Debit Initiation V02 +Group Header ++Control Sum	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <i>The validation of this data element depends on pre-agreed customer-to-bank conditions. The fractional part has a maximum of two digits.</i></p> <p><b>SEPA Format Rule(s)</b></p> <p><b>ISO Name</b> Control Sum</p> <p><b>ISO Definition</b> Total of all individual amounts included in the message, irrespective of currencies.</p> <p><b>XML Tag</b> CtrlSum</p> <p><b>Type</b> DecimalNumber</p> <p><b>SEPA FractDigits</b> 2</p> <p><b>TotalDigits</b> 18</p>
1.6	1..1	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party	<p><b>ISO Name</b> Initiating Party</p> <p><b>ISO Definition</b> Party that initiates the payment.</p> <p>Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor.</p> <p><b>XML Tag</b> InitgPty</p> <p><b>Type</b> PartyIdentification32</p>
1.7	0..1	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++Name	<p><b>SEPA Usage Rule(s)</b> <i>'Name' is limited to 70 characters in length.</i></p> <p><b>ISO Name</b> Name</p> <p><b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party.</p> <p><b>XML Tag</b> Nm</p> <p><b>Type</b> Max140Text</p> <p><b>ISO Length</b> 1 .. 140</p> <p><b>SEPA Length</b> 1 .. 70</p>
1.8	0..1	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++Postal Address	<p><b>ISO Name</b> Postal Address</p> <p><b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services.</p> <p><b>XML Tag</b> PstlAdr</p> <p><b>Type</b> PostalAddress6</p>
1.9	0..1	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++Identification	<p><b>ISO Name</b> Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identification of a party.</p> <p><b>XML Tag</b> Id</p> <p><b>Type</b> Party6Choice</p>
	1..1		<b>XML Tag</b> xs:choice
1.10	1..1	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	<p><b>SEPA Usage Rule(s)</b> <i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i></p> <p><b>ISO Name</b> Organisation Identification</p> <p><b>ISO Definition</b> Unique and unambiguous way to identify an organisation.</p> <p><b>XML Tag</b> OrgId</p> <p><b>Type</b> OrganisationIdentification4</p>
1.11	1..1	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++Identification ++++Private Identification	<p><b>SEPA Usage Rule(s)</b> <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i></p> <p><b>ISO Name</b> Private Identification</p> <p><b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport.</p> <p><b>XML Tag</b> PrvtId</p> <p><b>Type</b> PersonIdentification5</p>
1.12	0..1	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++Country Of Residence	<p><b>ISO Name</b> Country Of Residence</p> <p><b>ISO Definition</b> Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p><b>XML Tag</b> CtryOfRes</p> <p><b>Type</b> CountryCode</p> <p><b>Pattern</b> [A-Z]{2,2}</p>



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
1.13	0..1	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
1.14	0..1	Customer Direct Debit Initiation V02 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification4
2.0	1..n	Customer Direct Debit Initiation V02 +Payment Information	ISO Name ISO Definition XML Tag Type	Payment Information Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation. PmtInf PaymentInstructionInformation4
2.1	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 .. 35 1 .. 35
2.2	1..1	Customer Direct Debit Initiation V02 +Payment Information ++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 PaymentMethod2Code
2.3	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Batch Booking	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. If element is not present, pre-agreed customer-to-bank conditions apply.</i> 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
2.4	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>Mandatory</i> <i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.5	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Control Sum	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i></p> <p><b>SEPA Format Rule(s)</b> <i>The fractional part has a maximum of two digits.</i></p> <p><b>ISO Name</b> Control Sum <b>ISO Definition</b> Total of all individual amounts included in the group, irrespective of currencies.</p> <p><b>XML Tag</b> CtrlSum <b>Type</b> DecimalNumber</p> <p><b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18</p>
2.6	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information	<p><b>SEPA Usage Rule(s)</b> <i>'Payment Type Information' must be present either here or under 'Direct Debit Transaction Information'.</i></p> <p><b>ISO Name</b> Payment Type Information <b>ISO Definition</b> Set of elements used to further specify the type of transaction.</p> <p><b>XML Tag</b> PmtTpInf <b>Type</b> PaymentTypeInformation20</p>
2.7	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Instruction Priority	<p><b>ISO Name</b> Instruction Priority <b>ISO Definition</b> Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p><b>XML Tag</b> InstrPrty <b>Type</b> Priority2Code</p>
2.8	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Service Level	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i></p> <p><b>ISO Name</b> Service Level <b>ISO Definition</b> Agreement under which or rules under which the transaction should be processed.</p> <p><b>XML Tag</b> SvcLvl <b>Type</b> ServiceLevel8Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.9	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Service Level ++++Code	<p><b>SEPA Rulebook</b> <i>AT-20 The identification code of the B2B Scheme.</i></p> <p><b>SEPA Usage Rule(s)</b> <i>Only 'SEPA' is allowed.</i></p> <p><b>ISO Name</b> Code <b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p><b>XML Tag</b> Cd <b>Type</b> ExternalServiceLevel1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4</p> <p><b>SEPA Code Restrictions</b></p> <p><b>SEPA</b> <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i></p>
2.10	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	<p><b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p><b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>





#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.11	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Local Instrument	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i></p> <p><b>ISO Name</b> Local Instrument</p> <p><b>ISO Definition</b> 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><b>XML Tag</b> LclInstrm</p> <p><b>Type</b> LocalInstrument2Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.12	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<p><b>SEPA Rulebook</b> <i>AT-20 The identification code of the B2B Scheme.</i></p> <p><b>SEPA Usage Rule(s)</b> <i>Only 'B2B' is allowed. 'B2B' is used to indicate a B2B direct debit. The mixing of different Local Instrument values is not allowed in the same message.</i></p> <p><b>ISO Name</b> Code</p> <p><b>ISO Definition</b> Specifies the local instrument, as published in an external local instrument code list.</p> <p><b>XML Tag</b> Cd</p> <p><b>Type</b> ExternalLocalInstrument1Code</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p> <p><b>SEPA Code Restrictions</b></p> <p><b>B2B</b> <i>SEPA Business to Business Direct Debit Transaction is related to SEPA business to business direct debit.</i></p>
2.13	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	<p><b>ISO Name</b> Proprietary</p> <p><b>ISO Definition</b> Specifies the local instrument, as a proprietary code.</p> <p><b>XML Tag</b> Prtry</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.14	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Sequence Type	<p><b>SEPA Rulebook</b> <i>AT-21 Transaction / Sequence Type.</i></p> <p><b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <i>If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA' (Same Mandate with a New Debtor Account), this message element indicates either 'FRST' (First), 'RCUR' (Recurring), 'FNAL' (Final) or 'OOFF' (One-off) (all four codes allowed, no restrictions).</i></p> <p><b>ISO Name</b> Sequence Type</p> <p><b>ISO Definition</b> Identifies the direct debit sequence, such as first, recurrent, final or one-off.</p> <p><b>XML Tag</b> SeqTp</p> <p><b>Type</b> SequenceType1Code</p>
2.15	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Category Purpose	<p><b>SEPA Rulebook</b> <i>AT-59 Category purpose of the Collection.</i></p> <p><b>SEPA Usage Rule(s)</b> <i>Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.</i></p> <p><b>ISO Name</b> Category Purpose</p> <p><b>ISO Definition</b> Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.</p> <p><b>XML Tag</b> Ctgypurp</p> <p><b>Type</b> CategoryPurpose1Choice</p>



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.16	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Requested Collection Date	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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
2.17	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
2.18	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Name	<i>SEPA Rulebook</i> <i>SEPA Usage Rule(s)</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <i>SEPA Length</i>	<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
2.19	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Postal Address	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-05 Address of the Creditor.</i> Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.20	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Postal Address ++++Address Type	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Address Type Identifies the nature of the postal address. AdrTp AddressType2Code
2.21	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Postal Address ++++Department	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <i>SEPA Length</i>	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.22	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Postal Address ++++Sub Department	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <i>SEPA Length</i>	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.23	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Postal Address ++++Street Name	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <i>SEPA Length</i>	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.24	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Postal Address ++++Building Number	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <i>SEPA Length</i>	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.25	0..1	Customer Direct Debit Initiation V02 +Payment 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
2.26	0..1	Customer Direct Debit Initiation V02 +Payment 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
2.27	0..1	Customer Direct Debit Initiation V02 +Payment 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
2.28	0..1	Customer Direct Debit Initiation V02 +Payment 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}
2.29	0..2	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Postal Address ++++Address Line	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  AdrLine Max70Text 1 .. 70 1 .. 70
2.30	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor +++Identification	ISO Name ISO Definition  XML Tag Type	Identification Unique and unambiguous identification of a party.  Id Party6Choice
2.31	0..1	Customer Direct Debit Initiation V02 +Payment 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}
2.32	0..1	Customer Direct Debit Initiation V02 +Payment 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
2.33	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Account	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	<i>AT-04 The 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



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.34	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Account +++Identification	<i>SEPA Usage Rule(s)</i> Only IBAN is allowed. <b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification for the account between the account owner and the account servicer. <b>XML Tag</b> Id <b>Type</b> AccountIdentification4Choice
2.35	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Account +++Type	<b>ISO Name</b> Type <b>ISO Definition</b> Specifies the nature, or use of the account. <b>XML Tag</b> Tp <b>Type</b> CashAccountType2
2.36	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Account +++Currency	<b>ISO Name</b> Currency <b>ISO Definition</b> Identification of the currency in which the account is held.  Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. <b>XML Tag</b> Ccy <b>Type</b> ActiveOrHistoricCurrencyCode <b>Pattern</b> [A-Z]{3,3}
2.37	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Account +++Name	<b>ISO Name</b> Name <b>ISO Definition</b> Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.  Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. <b>XML Tag</b> Nm <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70
2.38	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent	<b>ISO Name</b> Creditor Agent <b>ISO Definition</b> Financial institution servicing an account for the creditor. <b>XML Tag</b> CdrAgt <b>Type</b> BranchAndFinancialInstitutionIdentification4
2.39	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification	<i>SEPA Usage Rule(s)</i> Either BIC or 'Other/Identification' must be used. <b>ISO Name</b> Financial Institution Identification <b>ISO Definition</b> Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. <b>XML Tag</b> FinInstnId <b>Type</b> FinancialInstitutionIdentification7



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.40	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++BIC	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	<i>AT-12 BIC of the Creditor bank.</i> BIC Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BIC BICIdentifier [A-Z]{6,6}[A-Z-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.41	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Clearing System Member Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.42	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Name	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 .. 140 1 .. 140
2.43	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Postal Address	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.44	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.45	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other +++++Identification	<i>SEPA Usage Rule(s)</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>Only 'NOTPROVIDED' is allowed.</i> Identification Unique and unambiguous identification of a person. Id Max35Text 1 .. 35 1 .. 35
2.46	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice
2.47	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other +++++Issuer	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35
2.48	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Branch Identification	<b>ISO Name</b> <b>ISO Definition</b>        <b>XML Tag</b> <b>Type</b>	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



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.49	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent in the payment chain. CdtrAgtAcct CashAccount16
2.50	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32
2.51	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++Name	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-38 Name of the Creditor Reference Party. '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
2.52	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++Postal Address	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.53	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-39 Identification code of the Creditor Reference Party.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		<b>XML Tag</b>	xs:choice
2.54	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++Identification ++++Organisation Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.55	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5
2.56	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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}
2.57	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++Contact Details	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.58	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Charge Bearer	<p><b>SEPA Usage Rule(s)</b> Only 'SLEV' is allowed. It is recommended that this element be specified at 'Payment Information' level.</p> <p><b>ISO Name</b> Charge Bearer <b>ISO Definition</b> Specifies which party/parties will bear the charges associated with the processing of the payment transaction. <b>XML Tag</b> ChrgBr <b>Type</b> ChargeBearerType1Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>SLEV</b> FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</p>
2.59	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Charges Account	<p><b>ISO Name</b> Charges Account <b>ISO Definition</b> Account used to process charges associated with a transaction.  Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. <b>XML Tag</b> ChrgsAcct <b>Type</b> CashAccount16</p>
2.60	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Charges Account Agent	<p><b>ISO Name</b> Charges Account Agent <b>ISO Definition</b> Agent that services a charges account.  Usage: Charges account agent should only be used when the charges account agent is different from the creditor agent. <b>XML Tag</b> ChrgsAcctAgt <b>Type</b> BranchAndFinancialInstitutionIdentification4</p>
2.61	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification	<p><b>SEPA Usage Rule(s)</b> It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.</p> <p><b>ISO Name</b> Creditor Scheme Identification <b>ISO Definition</b> Credit party that signs the mandate. <b>XML Tag</b> CctrSchmeId <b>Type</b> PartyIdentification32</p>
2.62	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Name	<p><b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 140</p>
2.63	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Postal Address	<p><b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress6</p>
2.64	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Identification	<p><b>SEPA Rulebook</b> AT-02 Identifier of the Creditor. <b>SEPA Usage Rule(s)</b> Mandatory <b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party6Choice</p>
	1..1		<b>XML Tag</b> xs:choice



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.65	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Identification ++++Organisation Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4
2.66	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>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. PrvtId PersonIdentification5
2.67	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Date And Place Of Birth	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth
2.68	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<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
2.69	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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}
2.70	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++Contact Details	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.71	1..n	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Direct Debit Transaction Information Set of elements used to provide information on the individual transaction(s) included in the message. DrctDbtTxInf DirectDebitTransactionInformation9
2.72	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Payment Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification1





#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.73	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++Instruction Identification	<p><b>ISO Name</b> Instruction Identification</p> <p><b>ISO Definition</b> Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.</p> <p>Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p><b>XML Tag</b> InstrId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.74	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++End To End Identification	<p><b>SEPA Rulebook</b> AT-10 Creditor's reference of the direct debit Collection.</p> <p><b>ISO Name</b> End To End Identification</p> <p><b>ISO Definition</b> Unique identification 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><b>XML Tag</b> EndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.75	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information	<p><b>SEPA Usage Rule(s)</b> 'Payment Type Information' must be present either here or directly under 'Payment Information'.</p> <p><b>ISO Name</b> Payment Type Information</p> <p><b>ISO Definition</b> Set of elements used to further specify the type of transaction.</p> <p><b>XML Tag</b> PmtTpInf</p> <p><b>Type</b> PaymentTypeInformation20</p>
2.76	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Instructed Amount	<p><b>SEPA Rulebook</b> AT-06 Amount of the Collection in Euro.</p> <p><b>SEPA Usage Rule(s)</b> Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.</p> <p><b>SEPA Format Rule(s)</b></p> <p><b>ISO Name</b> Instructed Amount</p> <p><b>ISO Definition</b> 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><b>XML Tag</b> InstdAmt</p> <p><b>Type</b> ActiveOrHistoricCurrencyAndAmount</p> <p><b>SEPA FractDigits</b> 2</p> <p><b>TotalDigits</b> 18</p> <p><b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>
2.77	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Charge Bearer	<p><b>SEPA Usage Rule(s)</b> Only 'SLEV' is allowed.</p> <p><b>ISO Name</b> Charge Bearer</p> <p><b>ISO Definition</b> Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p><b>XML Tag</b> ChrgBr</p> <p><b>Type</b> ChargeBearerType1Code</p>
			<b>SEPA Code Restrictions</b>
			<b>SLEV</b> FollowingServiceLevel



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
			<b>SEPA Code Restrictions</b>
			<i>Charges are to be applied following the rules agreed in the service level and/or scheme.</i>
2.78	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction	<b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <b>ISO Name</b> Direct Debit Transaction <b>ISO Definition</b> Set of elements providing information specific to the direct debit mandate. <b>XML Tag</b> DrctDbtTx <b>Type</b> DirectDebitTransaction6
2.79	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information	<b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <b>ISO Name</b> Mandate Related Information <b>ISO Definition</b> Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor. <b>XML Tag</b> MndtRltdInf <b>Type</b> MandateRelatedInformation6
2.80	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Mandate Identification	<b>SEPA Rulebook</b> <i>AT-01 Unique Mandate Reference.</i> <b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <b>ISO Name</b> Mandate Identification <b>ISO Definition</b> Unique identification, as assigned by the creditor, to unambiguously identify the mandate. <b>XML Tag</b> MndtId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.81	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Date Of Signature	<b>SEPA Rulebook</b> <i>AT-25 Date of Signing of the Mandate.</i> <b>SEPA Usage Rule(s)</b> <i>Mandatory</i> <b>ISO Name</b> Date Of Signature <b>ISO Definition</b> Date on which the direct debit mandate has been signed by the debtor. <b>XML Tag</b> DtOfSgntr <b>Type</b> ISODate
2.82	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Indicator	<b>ISO Name</b> Amendment Indicator <b>ISO Definition</b> Indicator notifying whether the underlying mandate is amended or not. <b>XML Tag</b> AmdmntInd <b>Type</b> TrueFalseIndicator
2.83	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details	<b>SEPA Rulebook</b> <i>AT-24 Reason for Amendment of the Mandate. The reason from the Rulebook is indicated by using the following message sub-elements.</i> <b>SEPA Usage Rule(s)</b> <i>Mandatory if 'Amendment Indicator' is 'true'.</i> <b>ISO Name</b> Amendment Information Details <b>ISO Definition</b> List of mandate elements that have been modified. <b>XML Tag</b> AmdmntInfDtls <b>Type</b> AmendmentInformationDetails6
2.84	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Mandate Identification	<b>SEPA Rulebook</b> <i>AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate.</i> <b>SEPA Usage Rule(s)</b> <i>Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.</i> <b>ISO Name</b> Original Mandate Identification <b>ISO Definition</b> Unique identification, as assigned by the creditor, to unambiguously identify the original mandate. <b>XML Tag</b> OrgnlMndtId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection
			SEPA Core Requirements
2.85	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification	<i>SEPA Usage Rule(s)</i> Mandatory if changes occur in 'Creditor Scheme Identification' ('Name' and/or 'Identification'), otherwise not to be used.  <b>ISO Name</b> Original Creditor Scheme Identification <b>ISO Definition</b> Original creditor scheme identification that has been modified. <b>XML Tag</b> OrgnlCdtrSchmeId <b>Type</b> PartyIdentification32
2.86	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Name	<i>SEPA Rulebook</i> Original AT-03 Name of the Creditor. <i>SEPA Usage Rule(s)</i> If present the new 'Name' must be specified under 'Creditor'. 'Name' is limited to 70 characters in length.  <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70
2.87	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services.  <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress6
2.88	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Identification	<i>SEPA Rulebook</i> AT-18 Identifier of the original Creditor who issued the Mandate.  <b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party6Choice
	1..1		<b>XML Tag</b> xs:choice
2.89	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Identification ++++++Organisation Identification	<b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation.  <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification4
2.90	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Identification ++++++Private Identification	<i>SEPA Usage Rule(s)</i> Private Identification is used to identify either an organisation or a private person.  <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification5



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.91	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.92	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Identification ++++++Private Identification ++++++Other	<i>SEPA Usage Rule(s)</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'.	
			ISO Name ISO Definition XML Tag Type	Other Unique identification of a person, as assigned by an institution, using an identification scheme. Oth GenericPersonIdentification1
2.93	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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}
2.94	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.95	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.96	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.97	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.98	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Debtor Account	<i>SEPA Usage Rule(s)</i> To use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' (Same Mandate with a New Debtor Account) 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 OrgnDbtrAcct Type CashAccount16
2.99	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Debtor Agent	<i>SEPA Usage Rule(s)</i> Not to be used if element 'Original Debtor Account' is populated with 'SMNDA' (Same Mandate with a New Debtor Account).  ISO Name Original Debtor Agent ISO Definition Original debtor agent that has been modified. XML Tag OrgnDbtrAgt Type BranchAndFinancialInstitutionIdentification4
2.100	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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 OrgnDbtrAgtAcct Type CashAccount16
2.101	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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 OrgnFnlColltnDt Type ISODate
2.102	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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 OrgnFrqcy Type Frequency1Code
2.103	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Electronic Signature	<i>SEPA Rulebook</i> AT-16 Placeholder for the Electronic Signature Data, if applicable. AT-17 Type of Mandate (paper, e-Mandate). AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03). <i>SEPA Usage Rule(s)</i> 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 <i>SEPA Length</i> 1 .. 1025
2.104	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.105	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Final Collection Date	ISO Name ISO Definition XML Tag Type	Final Collection Date Date of the final collection of a direct debit as per the mandate. FnlColltnDt ISODate
2.106	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.107	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification	<i>SEPA Usage Rule(s)</i> It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level. ISO Name ISO Definition XML Tag Type	
2.108	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.109	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.110	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification	<i>SEPA Rulebook</i> AT-02 Identifier of the Creditor. <i>SEPA Usage Rule(s)</i> Mandatory ISO Name ISO Definition XML Tag Type	
	1..1		XML Tag	xs:choice
2.111	1..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.112	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification ++++++Private Identification	<i>SEPA Usage Rule(s)</i> Private Identification is used to identify either an organisation or a private person. ISO Name ISO Definition XML Tag Type	



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.113	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.114	1..1	Customer Direct Debit Initiation V02 +Payment Information ++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	<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
2.115	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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}
2.116	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.117	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Pre Notification Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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
2.118	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.119	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.120	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Name	<i>SEPA Rulebook</i> AT-38 Name of the Creditor Reference Party. <i>SEPA Usage Rule(s)</i> 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70
2.121	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress6
2.122	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification	<i>SEPA Rulebook</i> AT-39 Identification code of the Creditor Reference Party. <b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party6Choice
	1..1		<b>XML Tag</b> xs:choice
2.123	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	<i>SEPA Usage Rule(s)</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification4
2.124	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	<i>SEPA Usage Rule(s)</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification5
2.125	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}
2.126	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> ContactDetails2
2.127	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent	<b>ISO Name</b> Debtor Agent <b>ISO Definition</b> Financial institution servicing an account for the debtor. <b>XML Tag</b> DbtrAgt <b>Type</b> BranchAndFinancialInstitutionIdentification4
2.128	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification	<i>SEPA Usage Rule(s)</i> Either BIC or 'Other/Identification' must be used. <b>ISO Name</b> Financial Institution Identification <b>ISO Definition</b> Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. <b>XML Tag</b> FinInstnId <b>Type</b> FinancialInstitutionIdentification7





#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.129	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++BIC	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	<i>AT-13 BIC of the Debtor Bank.</i> BIC Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.130	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.131	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Name	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 .. 140 1 .. 140
2.132	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Postal Address	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.133	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.134	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other +++++Identification	<i>SEPA Usage Rule(s)</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>Only 'NOTPROVIDED' is allowed.</i> Identification Unique and unambiguous identification of a person. Id Max35Text 1 .. 35 1 .. 35
2.135	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other +++++Scheme Name	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice
2.136	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other +++++Issuer	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.137	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++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
2.138	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent Account	ISO Name ISO Definition  XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
2.139	1..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.140	1..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.141	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-09 Address of the Debtor (only mandatory when the Creditor Bank or the Debtor Bank is located a non-EEA SEPA country or territory). Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.142	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType2Code
2.143	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++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
2.144	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++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



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.145	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++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
2.146	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++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
2.147	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++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
2.148	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++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
2.149	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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
2.150	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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}
2.151	0..2	Customer Direct Debit Initiation V02 +Payment Information ++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
2.152	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.153	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification +++++Organisation Identification	<i>SEPA Usage Rule(s)</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification4
2.154	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification +++++Private Identification	<i>SEPA Usage Rule(s)</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification5
2.155	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}
2.156	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> ContactDetails2
2.157	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Account	<i>SEPA Rulebook</i> AT-07 The account number (IBAN) of the Debtor. <i>SEPA Usage Rule(s)</i> Only IBAN is allowed. <b>ISO Name</b> Debtor Account <b>ISO Definition</b> Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. <b>XML Tag</b> DbtrAcct <b>Type</b> CashAccount16
2.158	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor	<i>SEPA Usage Rule(s)</i> Mandatory, if provided by the Debtor in the Mandate. <b>ISO Name</b> Ultimate Debtor <b>ISO Definition</b> Ultimate party that owes an amount of money to the (ultimate) creditor. <b>XML Tag</b> UltmtDbtr <b>Type</b> PartyIdentification32
2.159	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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. Mandatory, if provided by the Debtor in the mandate. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 70
2.160	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress6



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.161	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification	<i>SEPA Rulebook</i> AT-37 Identification code of the Debtor Reference Party. <b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party6Choice
	1..1		<b>XML Tag</b> xs:choice
2.162	1..1	Customer Direct Debit Initiation V02 +Payment Information ++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. <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification4
2.163	1..1	Customer Direct Debit Initiation V02 +Payment Information ++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. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification5
2.164	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}
2.165	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> ContactDetails2
2.166	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Instruction For Creditor Agent	<b>ISO Name</b> Instruction For Creditor Agent <b>ISO Definition</b> Further information, related to the processing of the payment instruction, that may need to be acted upon by the creditor agent, depending on agreement between creditor and the creditor agent. <b>XML Tag</b> InstrForCctrAgt <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 140
2.167	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Purpose	<i>SEPA Rulebook</i> AT-58 Purpose of the Collection. <b>ISO Name</b> Purpose <b>ISO Definition</b> 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. <b>XML Tag</b> Purp <b>Type</b> Purpose2Choice
	1..1		<b>XML Tag</b> xs:choice



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements
2.168	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Purpose ++++Code	<b>ISO Name</b> Code <b>ISO Definition</b> Underlying reason for the payment transaction, as published in an external purpose code list. <b>XML Tag</b> Cd <b>Type</b> ExternalPurpose1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4
2.169	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Purpose ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Purpose, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.170	0..10	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Regulatory Reporting	<b>ISO Name</b> Regulatory Reporting <b>ISO Definition</b> Information needed due to regulatory and statutory requirements. <b>XML Tag</b> RgltryRptg <b>Type</b> RegulatoryReporting3
2.171	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Tax	<b>ISO Name</b> Tax <b>ISO Definition</b> Set of elements used to provide details on the tax. <b>XML Tag</b> Tax <b>Type</b> TaxInformation3
2.172	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Related Remittance Information	<b>ISO Name</b> Related Remittance Information <b>ISO Definition</b> 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. <b>XML Tag</b> RltdRmtInf <b>Type</b> RemittanceLocation2
2.173	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information	<b>SEPA Rulebook</b> AT-22 Remittance information from the Creditor. <b>SEPA Usage Rule(s)</b> Either 'Structured' or 'Unstructured', may be present. <b>ISO Name</b> Remittance Information <b>ISO Definition</b> Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. <b>XML Tag</b> RmtInf <b>Type</b> RemittanceInformation5
2.174	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Unstructured	<b>SEPA Usage Rule(s)</b> 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Only one occurrence of 'Unstructured' is allowed. <b>ISO Name</b> Unstructured <b>ISO Definition</b> Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. <b>XML Tag</b> Ustrd <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 140



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.175	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured	<b>SEPA Usage Rule(s)</b>	'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. Only one occurrence of 'Structured' is allowed.
			<b>ISO Name</b>	Structured
			<b>ISO Definition</b>	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
			<b>XML Tag</b>	Strd
			<b>Type</b>	StructuredRemittanceInformation7
2.176	0..n	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	<b>ISO Name</b>	Referred Document Information
			<b>ISO Definition</b>	Set of elements used to identify the documents referred to in the remittance information.
			<b>XML Tag</b>	RfrdDocInf
			<b>Type</b>	ReferredDocumentInformation3
2.177	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	<b>ISO Name</b>	Referred Document Amount
			<b>ISO Definition</b>	Set of elements used to provide details on the amounts of the referred document.
			<b>XML Tag</b>	RfrdDocAmt
			<b>Type</b>	RemittanceAmount1
2.178	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	<b>SEPA Usage Rule(s)</b>	When present, the Creditor Bank is not obliged to validate the reference information. When used, both 'Type' and 'Reference' must be present.
			<b>ISO Name</b>	Creditor Reference Information
			<b>ISO Definition</b>	Reference information provided by the creditor to allow the identification of the underlying documents.
			<b>XML Tag</b>	CdtrRefInf
			<b>Type</b>	CreditorReferenceInformation2
2.179	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	<b>SEPA Usage Rule(s)</b>	Mandatory if 'Creditor Reference Information' is used.
			<b>ISO Name</b>	Type
			<b>ISO Definition</b>	Specifies the type of creditor reference.
			<b>XML Tag</b>	Tp
			<b>Type</b>	CreditorReferenceType2
2.180	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary	<b>ISO Name</b>	Code Or Proprietary
			<b>ISO Definition</b>	Coded or proprietary format creditor reference type.
			<b>XML Tag</b>	CdOrPrtry
			<b>Type</b>	CreditorReferenceType1Choice
	1..1		<b>XML Tag</b>	xs:choice
2.181	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Code	<b>SEPA Usage Rule(s)</b>	Only 'SCOR' is allowed.
			<b>ISO Name</b>	Code
			<b>ISO Definition</b>	Type of creditor reference, in a coded form.
			<b>XML Tag</b>	Cd
			<b>Type</b>	DocumentType3Code
			<b>SEPA Code Restrictions</b>	
			<b>SCOR</b>	StructuredCommunicationReference Document is a structured communication



#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
			<b>SEPA Code Restrictions</b>	
			<i>reference provided by the creditor to identify the referred transaction.</i>	
2.182	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.183	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the credit reference type. Issr Max35Text 1 .. 35 1 .. 35
2.184	1..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	<p><b>SEPA Usage Rule(s)</b> <i>Mandatory if 'Creditor Reference Information' is used.</i></p> <p><i>If '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.</i></p> <p><i>RF Creditor Reference may be used (ISO 11649).</i></p> <p>Reference</p> <p>ISO Name ISO Definition</p> <p>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 Type ISO Length SEPA Length</p> <p>Ref Max35Text 1 .. 35 1 .. 35</p>	
2.185	0..1	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Invoicer	ISO Name ISO Definition XML Tag Type	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification32
2.186	0..1	Customer Direct Debit Initiation V02 +Payment Information ++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. Invcce PartyIdentification32





#	SEPA Mult	Message Element	Business Customer to Bank Direct Debit Collection SEPA Core Requirements	
2.187	0..3	Customer Direct Debit Initiation V02 +Payment Information ++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 Customer to Bank Reversal Instruction for a Collection (Based on DS-07 and DS-03)

### 2.2.1 Use of the Customer to Bank Payment Reversal (pain.007.001.02)

The message is used to transport the Customer to Bank Reversal Instruction for a Collection sent by the Creditor to the Creditor bank.

The message caters for bulk and single reversal instructions.

**Note:** Attribute AT-R1 'Type of "R" message' in DS-07 is implied by the 'Message Name', 'pain.007.001.02', the 'Original Message Name Identification' set to 'pain.008.001.02' and 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to 'B2B' (SEPA Business to Business Direct Debit).

**Note:** Message elements under 'Original Transaction Reference' sequence are based on DS-03 attributes.



#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Customer Payment Reversal V02	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Customer Payment Reversal V02 The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed. CstmrPmtRvsl CustomerPaymentReversalV02
1.0	1..1	Customer Payment Reversal V02 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader40
1.1	1..1	Customer Payment Reversal V02 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Payment Reversal V02 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Customer Payment Reversal V02 +Group Header ++Authorisation	<b>ISO Name</b> <b>ISO Definition</b>      <b>XML Tag Type</b>	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.  Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	0..1	Customer Payment Reversal V02 +Group Header ++Batch Booking	<b>ISO Name</b> <b>ISO Definition</b>     <b>XML Tag Type</b>	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
1.5	1..1	Customer Payment Reversal V02 +Group Header ++Number Of Transactions	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	<i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection SEPA Core Requirements
1.6	1..1	Customer Payment Reversal V02 +Group Header ++Control Sum	<i>SEPA Usage Rule(s)</i> <b>Mandatory</b> <i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> <b>ISO Name</b> Control Sum <b>ISO Definition</b> Total of all individual amounts included in the message, irrespective of currencies. <b>XML Tag</b> CtrlSum <b>Type</b> DecimalNumber <i>SEPA FractDigits</i> 17 <i>TotalDigits</i> 18
1.7	0..1	Customer Payment Reversal V02 +Group Header ++Group Reversal	<i>SEPA Usage Rule(s)</i> <i>It is recommended that 'false' is used.</i> <b>ISO Name</b> Group Reversal <b>ISO Definition</b> Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group. <b>XML Tag</b> GrpRvsl <b>Type</b> TrueFalseIndicator
1.8	1..1	Customer Payment Reversal V02 +Group Header ++Initiating Party	<i>SEPA Usage Rule(s)</i> <b>Mandatory</b> <b>ISO Name</b> Initiating Party <b>ISO Definition</b> Party that initiates the reversal message. Usage: This can be either the creditor or a party that initiates the reversal of the direct debit on behalf of the creditor. <b>XML Tag</b> InitgPty <b>Type</b> PartyIdentification32
1.9	0..1	Customer Payment Reversal V02 +Group Header ++Initiating Party +++Name	<i>SEPA Usage Rule(s)</i> <i>'Name' is limited to 70 characters in length.</i> <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <i>SEPA Length</i> 1 .. 70
1.10	0..1	Customer Payment Reversal V02 +Group Header ++Initiating Party +++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress6
1.11	0..1	Customer Payment Reversal V02 +Group Header ++Initiating Party +++Identification	<b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party6Choice
	1..1		<b>XML Tag</b> xs:choice
1.12	1..1	Customer Payment Reversal V02 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	<i>SEPA Usage Rule(s)</i> <i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification4
1.13	1..1	Customer Payment Reversal V02 +Group Header ++Initiating Party +++Identification ++++Private Identification	<i>SEPA Usage Rule(s)</i> <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, eg, passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification5



#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection SEPA Core Requirements	
1.14	0..1	Customer Payment Reversal V02 +Group Header ++Initiating Party +++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}
1.15	0..1	Customer Payment Reversal V02 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
1.16	0..1	Customer Payment Reversal V02 +Group Header ++Forwarding Agent	ISO Name ISO Definition  XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification4
1.17	0..1	Customer Payment Reversal V02 +Group Header ++Debtor Agent	ISO Name ISO Definition  XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
1.18	0..1	Customer Payment Reversal V02 +Group Header ++Creditor Agent	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-12 BIC of the Creditor bank. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
2.0	1..1	Customer Payment 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	Customer Payment 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	Customer Payment Reversal V02 +Original Group Information ++Original Message Name Identification	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Only pain..008.001.02 is allowed. 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	Customer Payment 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	Customer to Bank Reversal Instruction for a Collection	SEPA Core Requirements
2.4	0..1	Customer Payment Reversal V02 +Original Group Information ++Reversal Reason Information		<p><b>SEPA Usage Rule(s)</b> Only one occurrence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.</p> <p><b>ISO Name</b> Reversal Reason Information <b>ISO Definition</b> Set of elements used to provide detailed information on the reversal reason. <b>XML Tag</b> RvslRsnInf <b>Type</b> ReversalReasonInformation6</p>
2.5	0..1	Customer Payment Reversal V02 +Original Group Information ++Reversal Reason Information +++Originator		<p><b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the reversal. <b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification32</p>
2.6	1..1	Customer Payment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason		<p><b>SEPA Usage Rule(s)</b> Mandatory if 'Reversal Reason Information' is used at this level.</p> <p><b>ISO Name</b> Reason <b>ISO Definition</b> Specifies the reason for the reversal. <b>XML Tag</b> Rsn <b>Type</b> ReversalReason4Choice</p>
	1..1			<b>XML Tag</b> xs:choice
2.7	1..1	Customer Payment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason ++++Code		<p><b>SEPA Rulebook</b> AT-31 Reversal reason code. See Message Element Specifications below.</p> <p><b>ISO Name</b> Code <b>ISO Definition</b> Reason for the reversal, as published in an external reason code list. <b>XML Tag</b> Cd <b>Type</b> ExternalReversalReason1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4</p>
2.8	1..1	Customer Payment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason ++++Proprietary		<p><b>ISO Name</b> Proprietary <b>ISO Definition</b> Reason for the reversal, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>
2.9	0..n	Customer Payment Reversal V02 +Original Group Information ++Reversal Reason Information +++Additional Information		<p><b>ISO Name</b> Additional Information <b>ISO Definition</b> Further details on the reversal reason. <b>XML Tag</b> AddtlInf <b>Type</b> Max105Text <b>ISO Length</b> 1 .. 105 <b>SEPA Length</b> 1 .. 105</p>
3.0	0..n	Customer Payment Reversal V02 +Original Payment Information And Reversal		<p><b>ISO Name</b> Original Payment Information And Reversal <b>ISO Definition</b> Information concerning the original payment information, to which the reversal message refers. <b>XML Tag</b> OrgnlPmtInfAndRvsl <b>Type</b> OriginalPaymentInformation2</p>
3.1	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Payment Information Identification		<p><b>ISO Name</b> Reversal Payment Information Identification <b>ISO Definition</b> Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group. Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed. <b>XML Tag</b> RvslPmtInfId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35</p>



#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection	SEPA Core Requirements
3.2	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Original Payment Information Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnPmtInfId Max35Text 1 .. 35 1 .. 35
3.3	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Original Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnNbOfTxS Max15NumericText [0-9]{1,15}
3.4	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Original Control Sum	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b>	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnCtrlSum DecimalNumber 17 18
3.5	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Batch Booking	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
3.6	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Payment Information Reversal	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Payment Information Reversal Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group. PmtInfRvsl TrueFalseIndicator
3.7	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Reason Information	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>Only one occurrence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.</i> Reversal Reason Information Set of elements used to provide detailed information on the reversal reason. RvslRsnInf ReversalReasonInformation6
3.8	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Reason Information +++Originator	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Originator Party that issues the reversal. Orgtr PartyIdentification32
3.9	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason	<b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Mandatory if 'Reversal Reason Information' is used at this level.</i> Reason Specifies the reason for the reversal. Rsn ReversalReason4Choice
	1..1		<b>XML Tag</b>	xs:choice



#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection	SEPA Core Requirements
3.10	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason ++++Code	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-31 Reversal reason code.</i> Code Reason for the reversal, as published in an external reason code list. Cd ExternalReversalReason1Code 1 .. 4 1 .. 4
3.11	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the reversal, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.12	0..n	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Reason Information +++Additional Information	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Additional Information Further details on the reversal reason. AddtlInf Max105Text 1 .. 105 1 .. 105
3.13	0..n	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Transaction Information Set of elements used to provide information on the original transactions to which the reversal message refers. TxInf PaymentTransactionInformation28
3.14	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Reversal Identification 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. RvslId Max35Text 1 .. 35 1 .. 35
3.15	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Instruction Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35 1 .. 35
3.16	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original End To End Identification	<i>SEPA Rulebook</i> <i>SEPA Usage Rule(s)</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-10 Creditor reference of the direct debit Collection.</i> <i>Mandatory</i> Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35 1 .. 35





#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection SEPA Core Requirements
3.17	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Instructed Amount	<p><b>SEPA Rulebook</b> AT-06 Amount of the Collection in euro. <b>SEPA Usage Rule(s)</b> Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p><b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits.</p> <p><b>ISO Name</b> Original Instructed Amount <b>ISO Definition</b> Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party.</p> <p><b>XML Tag</b> OrgnlInstdAmt <b>Type</b> ActiveOrHistoricCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>
3.18	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversed Instructed Amount	<p><b>SEPA Usage Rule(s)</b> Amount of the Reversal must be the same as the Amount of the Collection in euro (AT-06). Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p><b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits.</p> <p><b>ISO Name</b> Reversed Instructed Amount <b>ISO Definition</b> Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.</p> <p><b>XML Tag</b> RvsdInstdAmt <b>Type</b> ActiveOrHistoricCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 999999999.99</p>
3.19	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Charge Bearer	<p><b>SEPA Usage Rule(s)</b> Only 'SLEV' is allowed.</p> <p><b>ISO Name</b> Charge Bearer <b>ISO Definition</b> Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.</p> <p>Usage: The ChargeBearer applies to the reversal message, not to the original instruction.</p> <p><b>XML Tag</b> ChrgBr <b>Type</b> ChargeBearerType1Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>SLEV</b> FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</p>
3.20	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information	<p><b>SEPA Usage Rule(s)</b> Only one occurrence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.</p> <p><b>ISO Name</b> Reversal Reason Information <b>ISO Definition</b> Set of elements used to provide detailed information on the reversal reason.</p> <p><b>XML Tag</b> RvslRsnInf <b>Type</b> ReversalReasonInformation6</p>
3.21	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Originator	<p><b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the reversal. <b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification32</p>



#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection
			SEPA Core Requirements
3.22	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason	<i>SEPA Usage Rule(s)</i> Mandatory if 'Reversal Reason Information' is used at this level.  ISO Name Reason ISO Definition Specifies the reason for the reversal. XML Tag Rsn Type ReversalReason4Choice
	1..1		XML Tag xs:choice
3.23	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason +++++Code	<i>SEPA Rulebook</i> AT-31 Reversal reason code.  ISO Name Code ISO Definition Reason for the reversal, as published in an external reason code list.  XML Tag Cd Type ExternalReversalReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4
3.24	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason +++++Proprietary	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
3.25	0..n	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Additional Information	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
3.26	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference	<i>SEPA Rulebook</i> An exact copy of all attributes of the received DS-03 which is being reversed. <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.  ISO Name Original Transaction Reference ISO Definition Set of key elements used to identify the original transaction that is being referred to.  XML Tag OrgnlTxRef Type OriginalTransactionReference13
3.27	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent.  XML Tag IntrBkSttlmAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 5 TotalDigits 18 SEPA Inclusive 0 ..
3.28	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Amount	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.  XML Tag Amt Type AmountType3Choice
3.29	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Interbank Settlement Date	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.  XML Tag IntrBkSttlmDt Type ISODate



#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection	SEPA Core Requirements
3.30	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Requested Collection Date	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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
3.31	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Requested Execution Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate
3.32	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Scheme Identification	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-02 Identifier of the Creditor.</i> Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmId PartyIdentification32
3.33	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13
3.34	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Payment Type Information	<i>SEPA Rulebook</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-20 Identification code of the 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
3.35	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Payment Method	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.36	1..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Mandate Related Information	<i>SEPA Rulebook</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-01 Unique Mandate reference.</i> <i>AT-16 Placeholder for the electronic signature data, if applicable.</i> <i>AT-17 Type of Mandate (paper, 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	Customer to Bank Reversal Instruction for a Collection	SEPA Core Requirements
3.37	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Remittance Information	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-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	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor	<i>SEPA Rulebook</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-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	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor	<i>SEPA Rulebook</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-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	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Account	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-07 The 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	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Agent	<i>SEPA Rulebook</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-13 BIC of the Debtor Bank (if present in DS-03).</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
3.42	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Agent Account	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
3.43	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Agent	<i>SEPA Rulebook</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-12 BIC of the Creditor Bank (if present in DS-03).</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
3.44	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16



#	SEPA Mult	Message Element	Customer to Bank Reversal Instruction for a Collection SEPA Core Requirements
3.45	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor	<b>SEPA Rulebook</b> AT-03 Name of the Creditor. AT-05 Address of the Creditor.  <b>ISO Name</b> Creditor <b>ISO Definition</b> Party to which an amount of money is due. <b>XML Tag</b> Cdtr <b>Type</b> PartyIdentification32
3.46	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Account	<b>SEPA Rulebook</b> AT-04 The account number (IBAN) of the Creditor.  <b>ISO Name</b> Creditor Account <b>ISO Definition</b> Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.  <b>XML Tag</b> CdtrAcct <b>Type</b> CashAccount16
3.47	0..1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor	<b>SEPA Rulebook</b> AT-38 Name of the Credit Reference Party. AT-39 Identification code of the Credit Reference Party.  <b>ISO Name</b> Ultimate Creditor <b>ISO Definition</b> Ultimate party to which an amount of money is due.  <b>XML Tag</b> UltmtCdtr <b>Type</b> PartyIdentification32



### 2.2.2 Message Element Specifications

The reasons for the reversal presented in the Rulebook are mapped to the ISO codes in the table below. Other ISO codes may be used when the Creditor has requested the reversal.

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



## 2.3 Bank to Customer Direct Debit Reject Dataset (Based on DS-05)

### 2.3.1 Use of the Customer Payment Status Report (pain.002.001.03)

The code 'RJCT' (Rejected) must be used in 'Group Status', 'Payment Information Status' or 'Transaction Status', to transport the B2B Direct Debit Reject instruction between the bank and its remitting customer.

The message caters for bulk and single reject instructions.

**Note:** Attribute AT-R1 'Type of "R" message' in DS-05 is implied by the 'Message Name', 'pain.002.001.03', the 'Original Message Name Identification' set to 'pain.008.001.02', 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to 'B2B' (SEPA Business to Business Direct Debit) and Group Status', 'Payment Information Status' or 'Transaction Status' set to 'RJCT'.

**Note:** AT-R4 'The Settlement Date for the Return or Refund instruction or the Reversal' is not applicable to reject instructions.

**Note:** Message elements under 'Original Transaction Reference' sequences are based on DS-03 attributes.



#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Customer Payment Status Report V03	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Customer Payment Status Report V03 The CustomerPaymentStatusReport 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. CstmrPmtStsRpt CustomerPaymentStatusReportV03
1.0	1..1	Customer Payment Status Report V03 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader36
1.1	1..1	Customer Payment Status Report V03 +Group Header ++Message Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-R5 Specific reference of the bank initiating the R-message.</i> 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	Customer Payment Status Report V03 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V03 +Group Header ++Initiating Party	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Initiating Party Party that initiates the status message. InitgPty PartyIdentification32
1.4	0..1	Customer Payment Status Report V03 +Group Header ++Forwarding Agent	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification4
1.5	0..1	Customer Payment Status Report V03 +Group Header ++Debtor Agent	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
1.6	0..1	Customer Payment Status Report V03 +Group Header ++Creditor Agent	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>AT-12 BIC code of the Creditor Bank.</i> Creditor Agent Financial institution servicing an account for the creditor. CctrAgt BranchAndFinancialInstitutionIdentification4
2.0	1..1	Customer Payment Status Report V03 +Original Group Information And Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupInformation20





#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements
2.1	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Message Identification	<b>ISO Name</b> Original Message Identification <b>ISO Definition</b> Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. <b>XML Tag</b> OrgnMsgId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.2	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Message Name Identification	<b>SEPA Usage Rule(s)</b> <i>Only pain.008.001.02 is allowed.</i> <b>ISO Name</b> Original Message Name Identification <b>ISO Definition</b> Specifies the original message name identifier to which the message refers. <b>XML Tag</b> OrgnMsgNmId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.3	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Creation Date Time	<b>ISO Name</b> Original Creation Date Time <b>ISO Definition</b> Date and time at which the original message was created. <b>XML Tag</b> OrgnCreDtTm <b>Type</b> ISODateTime
2.4	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Number Of Transactions	<b>ISO Name</b> Original Number Of Transactions <b>ISO Definition</b> Number of individual transactions contained in the original message. <b>XML Tag</b> OrgnNbOfTxs <b>Type</b> Max15NumericText <b>Pattern</b> [0-9]{1,15}
2.5	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Control Sum	<b>ISO Name</b> Original Control Sum <b>ISO Definition</b> Total of all individual amounts included in the original message, irrespective of currencies. <b>XML Tag</b> OrgnCtrlSum <b>Type</b> DecimalNumber <b>SEPA FractDigits</b> 17 <b>TotalDigits</b> 18
2.6	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Group Status	<b>SEPA Rulebook</b> <i>AT-R1 Type of R-message.</i> <b>SEPA Usage Rule(s)</b> <i>Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.</i> <b>ISO Name</b> Group Status <b>ISO Definition</b> Specifies the status of a group of transactions. <b>XML Tag</b> GrpSts <b>Type</b> TransactionGroupStatus3Code <b>SEPA Code Restrictions</b> <b>RJCT</b> <i>Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.</i>
2.7	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information	<b>SEPA Usage Rule(s)</b> <i>'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'.</i> <b>ISO Name</b> Status Reason Information <b>ISO Definition</b> Set of elements used to provide detailed information on the status reason. <b>XML Tag</b> StsRsnInf <b>Type</b> StatusReasonInformation8



#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements	
2.8	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Originator	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-R2 Identification of the type of party that initiated the reject.</i> <i>Mandatory</i> <i>Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.</i> <i>'Name' is limited to 70 characters in length.</i> Originator Party that issues the status. Orgtr PartyIdentification32
2.9	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-R3 Reason code for non-acceptance of the Collection.</i> <i>Mandatory</i> Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		<b>XML Tag</b>	xs:choice
2.10	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>See Message Element Specifications below.</i> Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 1 .. 4
2.11	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.12	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Additional Information	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 1 .. 105
2.13	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Number Of Transactions Per Status	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxSPerSts NumberOfTransactionsPerStatus3
3.0	0..n	Customer Payment Status Report V03 +Original Payment Information And Status	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnPmtInfAndSts OriginalPaymentInformation1
3.1	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Payment Information Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnPmtInfId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements
3.2	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Number Of Transactions	<b>ISO Name</b> Original Number Of Transactions <b>ISO Definition</b> Number of individual transactions contained in the original payment information group. <b>XML Tag</b> OrgnlNbOfTxs <b>Type</b> Max15NumericText <b>Pattern</b> [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Control Sum	<b>ISO Name</b> Original Control Sum <b>ISO Definition</b> Total of all individual amounts included in the original payment information group, irrespective of currencies. <b>XML Tag</b> OrgnlCtrlSum <b>Type</b> DecimalNumber <b>SEPA FractDigits</b> 17 <b>TotalDigits</b> 18
3.4	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Payment Information Status	<b>SEPA Rulebook</b> AT-R1 Type of R-message. <b>SEPA Usage Rule(s)</b> Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'. <b>ISO Name</b> Payment Information Status <b>ISO Definition</b> Specifies the status of the payment information group. <b>XML Tag</b> PmtInfSts <b>Type</b> TransactionGroupStatus3Code <b>SEPA Code Restrictions</b> <b>RJCT</b> Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
3.5	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information	<b>SEPA Usage Rule(s)</b> 'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'. <b>ISO Name</b> Status Reason Information <b>ISO Definition</b> Set of elements used to provide detailed information on the status reason. <b>XML Tag</b> StsRsnInf <b>Type</b> StatusReasonInformation8
3.6	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Originator	<b>SEPA Rulebook</b> AT-R2 Identification of the type of party that initiated the reject. <b>SEPA Usage Rule(s)</b> Mandatory Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. <b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the status. <b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification32
3.7	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason	<b>SEPA Rulebook</b> AT-R3 Reason code for non-acceptance of the Collection. <b>SEPA Usage Rule(s)</b> Mandatory <b>ISO Name</b> Reason <b>ISO Definition</b> Specifies the reason for the status report. <b>XML Tag</b> Rsn <b>Type</b> StatusReason6Choice
	1..1		<b>XML Tag</b> xs:choice



#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements	
3.8	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>See Message Element Specifications below.</i> Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 1 .. 4
3.9	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.10	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Additional Information	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtInf Max105Text 1 .. 105 1 .. 105
3.11	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Number Of Transactions Per Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxPerSts NumberOfTransactionsPerStatus3
3.12	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Transaction Information And Status Set of elements used to provide information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransactionInformation25
3.13	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	<i>SEPA Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-R5 Specific reference of the bank that initiated the reject.</i> Status Identification 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. StsId Max35Text 1 .. 35 1 .. 35
3.14	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnInstrId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements
3.15	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	<p><b>SEPA Rulebook</b> AT-10 Creditor's reference of the Direct Debit Transaction.</p> <p><b>ISO Name</b> Original End To End Identification</p> <p><b>ISO Definition</b> Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p><b>XML Tag</b> OrgnlEndToEndId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.16	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	<p><b>SEPA Rulebook</b> AT-R1 Type of R-message</p> <p><b>SEPA Usage Rule(s)</b> 'Group Status', Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.</p> <p><b>ISO Name</b> Transaction Status</p> <p><b>ISO Definition</b> Specifies the status of a transaction, in a coded form.</p> <p><b>XML Tag</b> TxSts</p> <p><b>Type</b> TransactionIndividualStatus3Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>RJCT</b> Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.</p>
3.17	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	<p><b>SEPA Usage Rule(s)</b> 'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'.</p> <p><b>ISO Name</b> Status Reason Information</p> <p><b>ISO Definition</b> Set of elements used to provide detailed information on the status reason.</p> <p><b>XML Tag</b> StsRsnInf</p> <p><b>Type</b> StatusReasonInformation8</p>
3.18	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	<p><b>SEPA Rulebook</b> AT-R2 Identification of the type of party that initiated the reject.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length.</p> <p><b>ISO Name</b> Originator</p> <p><b>ISO Definition</b> Party that issues the status.</p> <p><b>XML Tag</b> Orgtr</p> <p><b>Type</b> PartyIdentification32</p>
3.19	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	<p><b>SEPA Rulebook</b> AT-R3 Reason code for non-acceptance.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory</p> <p><b>ISO Name</b> Reason</p> <p><b>ISO Definition</b> Specifies the reason for the status report.</p> <p><b>XML Tag</b> Rsn</p> <p><b>Type</b> StatusReason6Choice</p>
	1..1		<b>XML Tag</b> xs:choice
3.20	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason ++++Code	<p><b>SEPA Rulebook</b> See Message Element Specifications below.</p> <p><b>ISO Name</b> Code</p> <p><b>ISO Definition</b> Reason for the status, as published in an external reason code list.</p> <p><b>XML Tag</b> Cd</p> <p><b>Type</b> ExternalStatusReason1Code</p> <p><b>ISO Length</b> 1 .. 4</p> <p><b>SEPA Length</b> 1 .. 4</p>



#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements	
3.21	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.22	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 1 .. 105
3.23	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b>	Charges Information 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. ChrgsInf ChargesInformation5
3.24	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b>	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AcptncDtTm ISODateTime
3.25	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text 1 .. 35 1 .. 35
3.26	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 .. 35 1 .. 35
3.27	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>    <b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	<i>An exact copy of all attributes of the received DS-03 which is being rejected.</i> <b>Mandatory</b> <i>The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction.</i> Original Transaction Reference Set of key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference13



#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements	
3.28	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.29	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-06 Amount of the Collection in euro. 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
3.30	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.31	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-11 Due date of the Collection. 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
3.32	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate
3.33	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-02 Identifier of the Creditor. Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification32
3.34	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13
3.35	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-20 Identification code of the Scheme. AT-21 Transaction / Sequence Type. AT-59 Category purpose of the Collection. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo22
3.36	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code



#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements	
3.37	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-01 Unique Mandate reference.</i> <i>AT-16 Placeholder for the electronic signature data, if applicable.</i> <i>AT-17 Type of Mandate (paper or electronic).</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
3.38	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-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
3.39	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-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
3.40	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-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
3.41	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-07 The 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
3.42	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-13 BIC of the Debtor Bank (if present in DS-03).</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
3.43	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16





#	SEPA Mult	Message Element	Bank to Customer Direct Debit Reject SEPA Core Requirements	
3.44	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-12 BIC of the Creditor Bank (if present in DS-03).</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
3.45	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16
3.46	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<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
3.47	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-04 The 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
3.48	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-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 a **reject by the Creditor Bank or the CSM** as present in the Rulebook are mapped to the ISO codes in the table below. Other ISO codes may be used when the Creditor Bank has rejected the message.

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
BE01	InconsistentWithEndCustomer	Debtor's name does not match with the account holder's name.
BE05	UnrecognisedInitiatingParty	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	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid



ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
		BIC)
RR01	Missing Debtor Account Or Identification	Regulatory reason
RR02	Missing Debtor Name Or Address	Regulatory Reason
RR03	Missing Debtor 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



### **3 LIST OF CHANGES IN BUSINESS-TO-BUSINESS DIRECT DEBIT C2B IMPLEMENTATION GUIDELINES RELATIVE TO 2017 V1.0**

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

#### **SYMBOLS USED**

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant Index Number
3. Column three contains the reference(s) to the relevant section or message element (including full path)
4. Column four contains a description of the change
5. Column five contains a status code:
  - REJ: Rejected by the SEM WG
  - PEN: Issue pending in the SEM WG
  - ACC: Accepted by the SEM WG in Guidelines
1. 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

<b>N°</b>	<b>#</b>	<b>Section / Message Element</b>	<b>Description</b>	<b>Status</b>	<b>Type</b>
1.		1	Rewording of the paragraph just above section 1.1.	ACC	CLAR
2.		1.3	Rewording of the last paragraph.	ACC	CLAR
3.		2.1.1	Update of the introduction section.	ACC	CLAR
4.	2.14	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Sequence Type	Explanation of acronyms.	ACC	CLAR
5.	2.40	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++BIC	Removal of “The BIC is only mandatory when Creditor Bank is located in a non-EEA SEPA country or territory”.	ACC	CHAN
6.	2.98/ 2.99	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related	Explanation of acronym ‘SMNDA’.	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
		Information +++++Amendment Information Details +++++Original Debtor Account  Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction +++++Mandate Related Information +++++Amendment Information Details +++++Original Debtor Agent			
7.	2.129	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent +++++Financial Institution Identification +++++BIC	Removal of "The BIC is only mandatory when Debtor Bank is located in a non-EEA SEPA country or territory".	ACC	CHAN
8.	2.179/ 2.184	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information +++++Structured +++++Creditor Reference Information +++++Type  Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information +++++Structured +++++Creditor Reference Information +++++Reference	Inclusion of following usage rule: "Mandatory if 'Creditor Reference Information' is used". (Mandatory element)	ACC	CLAR
9.		2.2.1	Update of the introduction section.	ACC	CLAR
10.	2.2	Customer Payment Reversal V02 +Original Group Information ++Original Message Name Identification	Inclusion of the following usage rule: "Only pain.008.001.02 is allowed".	ACC	CLAR
11.	2.4 / 3.7 / 3.20	Customer Payment Reversal V02 +Original Group Information ++Reversal Reason Information  Customer Payment Reversal V02 +Original Payment Information And Reversal	Inclusion of the following usage rule: "Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'".	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
		++Reversal Reason Information Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information			
12.	2.6 / 3.9 / 3.22	Customer Payment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information +++Reason	Removal of the following usage rule: "Reason' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'". Inclusion of the following usage rule: "Mandatory if 'Reversal Reason Information' is used at this level". (Mandatory element)	ACC	CLAR
13.		2.3.1	Update of the introduction section.	ACC	CLAR
14.	2.2	Customer Payment Status Report V03 +Original Group Information And Status ++Original Message Name Identification	Inclusion of the following usage rule: "Only pain.008.001.02 is allowed".	ACC	CLAR