



SEPA Direct Debit Business-to-Business Scheme

Customer-to-PSP Implementation Guidelines

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Abstract

This document sets out the rules for implementing Version 1.0 of the 2023 SEPA Direct Debit Business-to-Business Scheme Rulebook, based on the 2019 message version of the ISO 20022 standard.



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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 Direct Debit Business-to-Business Scheme Rulebook 2023 Version 1.0	EPC
[2]	-	ISO 20022 XML Direct Debits and Related message standards,: <ul style="list-style-type: none">• Initiation• Clearing and Settlement Note: The 2023 IGs are based on the 2019 message version of ISO 20022.	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International Bank Account Number	ISO ¹
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	ISO
[8]	EPC129-09	SEPA B2B Direct Debit Scheme E-Mandate Service Implementation Guidelines	EPC
[9]	EPC217-08	SEPA Requirements for an Extended Character Set	EPC
[10]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC

0.2 Change History

Issue number	Dated	Reason for revision
V1.1	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

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



V7.0	20150126	EPC Plenary approval December 2014
2017 V1.0	20161103	Scheme Management Board approval November 2016
2019 V1.0	20181217	Scheme Management Board approval October 2018
2021 V1.0	20201029	Scheme Management Board approval October 2020
2023 V1.0	20220428	Scheme Management Board approval April 2022

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 Direct Debits Business-to-Business in the customer-to-Payment Service Provider (PSP) (C2PSP) space.

Note: The term “bank” has been replaced by “PSP” in all the EPC SEPA payment scheme rulebooks and associated implementation guidelines to formally reflect the changes introduced by the Payment Services Directive (PSD) to the categories of institutions that can offer payment services, and the variety in PSP categories that are eligible to adhere to the EPC SEPA payment schemes. However, please note that in the context of ISO, the term “bank” is still used.

Note: The term ‘Customer’ is to be understood as ‘Payment Service User’ (PSU), meaning a natural or legal person making use of a payment service in the capacity of payer, payee, or both. Such person can take up the role of Originator and/or Beneficiary under the Scheme.



1 INTRODUCTION

This document sets out the SEPA rules for implementing the business-to-business (B2B) customer-to-PSP 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-PSP Collection</i>	Customer Direct Debit Initiation (pain.008.001.08)
DS-06 <i>PSP to Business Customer Direct Debit Information</i>	Statements/advice ISO 20022 XML standards are covered separately
DS-07 <i>The inter-PSP Reversal instruction for a Collection by the Creditor</i>	<i>Reversal – Payment Reversal (pacs.007.001.09)</i> <i>Reversal – Customer Payment Reversal (pain.007.001.09) in combination with DS-03</i>
<i>Reject based on DS-05 for the PSP-to-Customer space</i>	Reject – Customer Payment Status Report (pain.002.001.10)

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

1.1 Coverage of the SEPA Customer-to-PSP Implementation Guidelines

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

Figure 1

These Guidelines define the SEPA B2B Direct Debit Mandatory Subset² of the Global ISO 20022 XML standard that consists of message elements:

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

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



repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

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

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

1.2 Use of these Guidelines by the instructing and instructed parties³

- SEPA B2B Direct Debit payments are executed using messages only containing message elements defined as part of the SEPA B2B Direct Debit 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 PSP 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 PSP 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 PSP, however, may reject the message for this reason.

1.3 Notation Conventions

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

#	SEPA Mult	Message Element	SEPA Core Requirements
1.00	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2	<i>SEPA Usage Rule(s)</i> (e.g. Mandatory) <i>SEPA Format Rule(s)</i> ISO Name ISO Definition XML Tag Type (Yellow: Message Element that is part of the SEPA Core Service)
	1..1		XML Tag xs:choice

³ Instructing and instructed parties include CSMS.



1.01	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	SEPA Rulebook (Attribute used in Rulebook) SEPA Usage Rule(s) (e.g. Only 'SEPA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length (Yellow: Message Element that is part of the SEPA Core Service)
			SEPA Code restrictions
			SEPA <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i>
1.02	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	ISO Name ISO Definition XML Tag Type (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)
1.0n	0..1	Message root +Group Header ++Sublevel 1	ISO Name ISO Definition XML Tag Type (Red: Message Element that is not to be used in SEPA Payments)

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines.

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-PSP 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 PSPs and their customers must be allowed to use the character set currently in use at national level,
- PSPs 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)
- PSPs 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 '//s

Note: When a slash is used as delimiter between the attribute number (AT-XXXX) or code (ABCD) and the data content, no space is allowed directly after this slash.

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-E005)

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 PSP 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-E005.

This section also applies to AT-M003 '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-M001 The 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 PSPs may only receive messages, including the r-messages, in the new version.



2 MANDATORY CUSTOMER-TO-PSP AND PSP-TO-CUSTOMER MESSAGES

2.1 Business Customer-to-PSP Direct Debit Collection Dataset (DS-03)

2.1.1 Use of Customer Direct Debit Initiation (pain.008.001.08)

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

The message caters for bulk and single direct debit instructions.

Note: The use case is implied by the name of the message 'pain.008.001.08' and 'Local Instrument' under 'Payment Type Information' set to "B2B" (SEPA Business to Business Direct Debit).



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Direct Debit Initiation V08	ISO Name ISO Definition XML Tag Type	Customer Direct Debit Initiation V08 Scope The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor. CstmrDrctDbtInitn CustomerDirectDebitInitiationV08
1.0	1..1	Customer Direct Debit Initiation V08 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader83
1.1	1..1	Customer Direct Debit Initiation V08 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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 V08 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Customer Direct Debit Initiation V08 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	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 V08 +Group Header ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>The validation of this data element depends on pre-agreed customer-to-PSP 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-PSP Direct Debit Collection SEPA Core Requirements
1.5	1..1	Customer Direct Debit Initiation V08 +Group Header ++Control Sum	<p>SEPA Usage Rule(s) <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the message, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p>
1.6	1..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party	<p>ISO Name Initiating Party</p> <p>ISO Definition 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>XML Tag InitgPty</p> <p>Type PartyIdentification135</p>
1.7	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Name	<p>SEPA Usage Rule(s) <i>'Name' is limited to 70 characters in length.</i></p> <p>ISO Name Name</p> <p>ISO Definition Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag Nm</p> <p>Type Max140Text</p> <p>ISO Length 1 .. 140</p> <p>SEPA Length 1 .. 70</p>
1.8	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Postal Address	<p>ISO Name Postal Address</p> <p>ISO Definition Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag PstlAdr</p> <p>Type PostalAddress24</p>
1.9	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification	<p>ISO Name Identification</p> <p>ISO Definition Unique and unambiguous identification of a party.</p> <p>XML Tag Id</p> <p>Type Party38Choice</p>
	1..1		XML Tag xs:choice
1.10	1..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	<p>SEPA Usage Rule(s) <i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i></p> <p>ISO Name Organisation Identification</p> <p>ISO Definition Unique and unambiguous way to identify an organisation.</p> <p>XML Tag OrgId</p> <p>Type OrganisationIdentification29</p>
1.11	1..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification ++++Private Identification	<p>SEPA Usage Rule(s) <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i></p> <p>ISO Name Private Identification</p> <p>ISO Definition Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag PrvtId</p> <p>Type PersonIdentification13</p>
1.12	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Country Of Residence	<p>ISO Name Country Of Residence</p> <p>ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p>XML Tag CtryOfRes</p> <p>Type CountryCode</p> <p>Pattern [A-Z]{2,2}</p>



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
1.13	0..1	Customer Direct Debit Initiation V08 +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 Contact4
1.14	0..1	Customer Direct Debit Initiation V08 +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 BranchAndFinancialInstitutionIdentification6
2.0	1..n	Customer Direct Debit Initiation V08 +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 PaymentInstruction29
2.1	1..1	Customer Direct Debit Initiation V08 +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 V08 +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 V08 +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-PSP 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 V08 +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-PSP 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-PSP Direct Debit Collection SEPA Core Requirements
2.5	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Control Sum	<p>SEPA Usage Rule(s) <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the group, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p>
2.6	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information	<p>SEPA Usage Rule(s) <i>'Payment Type Information' must be present either here or under 'Direct Debit Transaction Information'.</i></p> <p>ISO Name Payment Type Information</p> <p>ISO Definition Set of elements used to further specify the type of transaction.</p> <p>XML Tag PmtTpInf</p> <p>Type PaymentTypeInformation29</p>
2.7	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Instruction Priority	<p>ISO Name Instruction Priority</p> <p>ISO Definition Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p>XML Tag InstrPrty</p> <p>Type Priority2Code</p>
2.8	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Service Level	<p>SEPA Usage Rule(s) <i>Mandatory.</i> <i>Only one occurrence is allowed.</i></p> <p>ISO Name Service Level</p> <p>ISO Definition Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag SvcLvl</p> <p>Type ServiceLevel8Choice</p>
	1..1		XML Tag xs:choice
2.9	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Service Level ++++Code	<p>SEPA Rulebook <i>AT-T001 The identification code of the B2B Scheme.</i></p> <p>SEPA Usage Rule(s) <i>Only "SEPA" is allowed.</i></p> <p>ISO Name Code</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>XML Tag Cd</p> <p>Type ExternalServiceLevel1Code</p> <p>ISO Length 1 .. 4</p> <p>SEPA Length 1 .. 4</p> <p>SEPA Code Restrictions</p> <p>SEPA <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 V08 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	<p>ISO Name Proprietary</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p>XML Tag Ptry</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p>



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.11	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Local Instrument	SEPA Usage Rule(s) <i>Mandatory.</i> ISO Name Local Instrument ISO Definition User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. XML Tag LclInstrm Type LocalInstrument2Choice	
	1..1		XML Tag xs:choice	
2.12	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	SEPA Rulebook AT-T001 <i>The identification code of the B2B Scheme.</i> SEPA Usage Rule(s) <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> ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Cd Type ExternalLocalInstrument1Code ISO Length 1 .. 35 SEPA Length 1 .. 35	
			SEPA Code Restrictions	
			B2B <i>SEPABusinessToBusinessDirectDebit Transaction is related to SEPA business to business direct debit.</i>	
2.13	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.14	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Sequence Type	SEPA Rulebook AT-M006 <i>Transaction / Sequence Type.</i> SEPA Usage Rule(s) <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", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions).</i> ISO Name Sequence Type ISO Definition Identifies the direct debit sequence, such as first, recurrent, final or one-off. XML Tag SeqTp Type SequenceType3Code	
			SEPA Code Restrictions	
			FNAL <i>Final</i> <i>Final collection of a series of direct debit instructions.</i>	
			FRST <i>First</i> <i>First collection of a series of direct debit instructions.</i>	
			OOFF <i>OneOff</i> <i>Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.</i>	
			RCUR <i>Recurring</i> <i>Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.</i>	



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.15	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-T008 Category purpose of the Collection.</i> <i>Depending on the agreement between the Creditor and the Creditor PSP, 'Category Purpose' may be forwarded to the Debtor PSP.</i> Category Purpose 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. CtgPurp CategoryPurpose1Choice
	1..1		XML Tag	xs:choice
2.16	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 .. 4 1 .. 4
2.17	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.18	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-T013 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
2.19	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor	ISO Name ISO Definition XML Tag Type	Creditor Party to which an amount of money is due. Cdtr PartyIdentification135
2.20	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>AT-E001 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
2.21	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-E004 The Address of the Creditor.</i> <i>If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.</i> <i>If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.</i> Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.22	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.23	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.24	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.25	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.26	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.27	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35
2.28	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70
2.29	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16
2.30	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 .. 70 1 .. 70



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.31	0..1	Customer Direct Debit Initiation V08 +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
2.32	0..1	Customer Direct Debit Initiation V08 +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
2.33	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35
2.34	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.35	0..1	Customer Direct Debit Initiation V08 +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
2.36	0..1	Customer Direct Debit Initiation V08 +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}
2.37	0..2	Customer Direct Debit Initiation V08 +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. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is 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
2.38	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.39	0..1	Customer Direct Debit Initiation V08 +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}
2.40	0..1	Customer Direct Debit Initiation V08 +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 Contact4
2.41	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-C001 The account number (IBAN) of the Creditor. 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 CashAccount38
2.42	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only IBAN is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.43	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.44	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency 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. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.45	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name 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. Nm Max70Text 1 .. 70 1 .. 70



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.46	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Proxy	ISO Name ISO Definition XML Tag Type	Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.47	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent	ISO Name ISO Definition XML Tag Type	Creditor Agent Financial institution servicing an account for the creditor. CdrAgt BranchAndFinancialInstitutionIdentification6
2.48	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'BICFI' or 'Other/Identification' must be used. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18
2.49	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++BICFI	SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	AT-C012 The BIC code of the Creditor PSP. BICFI 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)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.50	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ISO Name ISO Definition XML Tag Type	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.51	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++LEI	ISO Name ISO Definition XML Tag Type Pattern	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.52	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 .. 140 1 .. 140
2.53	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution 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 PostalAddress24
2.54	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements
2.55	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other +++++Identification	<i>SEPA Usage Rule(s)</i> Only "NOTPROVIDED" is allowed. ISO Name Identification ISO Definition Unique and unambiguous identification of a person. XML Tag Id Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.56	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	ISO Name Scheme Name ISO Definition Name of the identification scheme. XML Tag SchmeNm Type FinancialIdentificationSchemeName1Choice
2.57	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other +++++Issuer	ISO Name Issuer ISO Definition Entity that assigns the identification. XML Tag Issr Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.58	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Branch Identification	ISO Name Branch Identification ISO Definition Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. XML Tag BrnchId Type BranchData3
2.59	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent Account	ISO Name Creditor Agent Account ISO Definition Unambiguous identification of the account of the creditor agent at its servicing agent in the payment chain. XML Tag CctrAgtAcct Type CashAccount38
2.60	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor	<i>SEPA Usage Rule(s)</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level. ISO Name Ultimate Creditor ISO Definition Ultimate party to which an amount of money is due. XML Tag UltmtCdtr Type PartyIdentification135
2.61	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor +++Name	<i>SEPA Rulebook</i> AT-E007 Name of the Creditor Reference Party. <i>SEPA Usage Rule(s)</i> 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70
2.62	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor +++Postal Address	ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.63	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor +++Identification	SEPA Rulebook	AT-E010 Identification code of the Creditor Reference Party.
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		XML Tag	xs:choice
2.64	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor +++Identification ++++Organisation Identification	SEPA Usage Rule(s)	Either 'AnyBICI', 'LEI' or one occurrence of 'Other' is allowed.
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
2.65	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor +++Identification ++++Private Identification	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.66	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor +++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.67	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor +++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.68	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Charge Bearer	SEPA Usage Rule(s)	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level.
			ISO Name	Charge Bearer
			ISO Definition	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
			XML Tag	ChrgBr
			Type	ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.69	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Charges Account	ISO Name	Charges Account
			ISO Definition	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.
			XML Tag	ChrgsAcct
			Type	CashAccount38



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.70	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Charges Account Agent	ISO Name ISO Definition XML Tag Type	Charges Account Agent 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. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6
2.71	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<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.</i> Creditor Scheme Identification Credit party that signs the mandate. CdrSchmEld PartyIdentification135
2.72	0..1	Customer Direct Debit Initiation V08 +Payment Information ++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
2.73	0..1	Customer Direct Debit Initiation V08 +Payment Information ++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 PostalAddress24
2.74	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-E005 Identifier of the Creditor. Mandatory.</i> Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.75	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification ++++Organisation Identification	ISO Name ISO Definition XML Tag Type	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.76	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Private Identification is used to identify either an organisation or a private person.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.77	0..1	Customer Direct Debit Initiation V08 +Payment Information ++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 DateAndPlaceOfBirth1



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.78	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other	SEPA Usage Rule(s) <i>Mandatory.</i> <i>Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.</i> <i>'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.</i> <i>'Proprietary' under 'Scheme Name' must specify "SEPA".</i>	ISO Name Other ISO Definition Unique identification of a person, as assigned by an institution, using an identification scheme. XML Tag Othr Type GenericPersonIdentification1
2.79	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Country Of Residence	ISO Name Country Of Residence ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2}
2.80	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Contact Details	ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party.	XML Tag CtctDtls Type Contact4
2.81	1..n	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information	ISO Name Direct Debit Transaction Information ISO Definition Provides information on the individual transaction(s) included in the message.	XML Tag DrctDbtTxInf Type DirectDebitTransactionInformation23
2.82	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification	ISO Name Payment Identification ISO Definition Set of elements used to reference a payment instruction.	XML Tag PmtId Type PaymentIdentification6
2.83	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name Instruction Identification ISO Definition Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	XML Tag InstrId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.84	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++End To End Identification	SEPA Rulebook AT-T015 The Creditor's Reference of the Direct Debit Transaction. ISO Name End To End Identification ISO Definition 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. 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. XML Tag EndToEndId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.85	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++UETR	ISO Name UETR ISO Definition Universally unique identifier to provide an end-to-end reference of a payment transaction. XML Tag UETR Type UUIDv4Identifier Pattern [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}	
2.86	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information	SEPA Usage Rule(s) 'Payment Type Information' must be present either here or directly under 'Payment Information'. ISO Name Payment Type Information ISO Definition Set of elements used to further specify the type of transaction. XML Tag PmtTpInf Type PaymentTypeInformation29	
2.87	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name Instruction Priority ISO Definition Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. XML Tag InstrPrty Type Priority2Code	
2.88	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Service Level	SEPA Usage Rule(s) Mandatory. Only one occurrence is allowed. ISO Name Service Level ISO Definition Agreement under which or rules under which the transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice	
	1..1		XML Tag xs:choice	
2.89	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Service Level ++++Code	SEPA Rulebook AT-T001 The identification code of the B2B Scheme. SEPA Usage Rule(s) Only "SEPA" is allowed. ISO Name Code ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag Cd Type ExternalServiceLevel1Code ISO Length 1 .. 4 SEPA Length 1 .. 4 SEPA Code Restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.	



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.90	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
2.91	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Local Instrument	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.92	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T001 The identification code of the B2B Scheme. 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. Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35
2.93	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
2.94	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Sequence Type	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-M006 Transaction / Sequence Type. Mandatory. 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", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions). Sequence Type Identifies the direct debit sequence, such as first, recurrent, final or one-off. SeqTp SequenceType3Code
			SEPA Code Restrictions	
			FNAL	Final Final collection of a series of direct debit instructions.
			FRST	First First collection of a series of direct debit instructions.
			OOFF	OneOff Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
			RCUR	Recurring



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
			SEPA Code Restrictions	
			<i>Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.</i>	
2.95	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Category Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-T008 Category purpose of the Collection. <i>Depending on the agreement between the Creditor and the Creditor PSP, 'Category Purpose' may be forwarded to the Debtor PSP.</i> Category Purpose 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. CtgPurp CategoryPurpose1Choice
	1..1		XML Tag	xs:choice
2.96	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 .. 4 1 .. 4
2.97	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.98	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Instructed Amount	SEPA Rulebook SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	AT-T002 Amount of the Collection in Euro. <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i> Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
2.99	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only "SLEV" is allowed. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	<i>FollowingServiceLevel</i> <i>Charges are to be applied following the rules agreed in the service level and/or scheme.</i>



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements
2.100	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction	<i>SEPA Usage Rule(s)</i> Mandatory. ISO Name Direct Debit Transaction ISO Definition Provides information specific to the direct debit mandate. XML Tag DrctDbtTx Type DirectDebitTransaction10
2.101	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information	<i>SEPA Usage Rule(s)</i> Mandatory. ISO Name Mandate Related Information ISO Definition Provides further details of the direct debit mandate signed between the creditor and the debtor. XML Tag MndtRltdInf Type MandateRelatedInformation14
2.102	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Mandate Identification	<i>SEPA Rulebook</i> AT-M001 Unique Mandate Reference. <i>SEPA Usage Rule(s)</i> Mandatory. ISO Name Mandate Identification ISO Definition Unique identification, as assigned by the creditor, to unambiguously identify the mandate. XML Tag MndtId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
2.103	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Date Of Signature	<i>SEPA Rulebook</i> AT-M008 The Date of Signing of the Mandate. <i>SEPA Usage Rule(s)</i> Mandatory. ISO Name Date Of Signature ISO Definition Date on which the direct debit mandate has been signed by the debtor. XML Tag DtOfSgntr Type ISODate
2.104	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Indicator	ISO Name Amendment Indicator ISO Definition Indicator notifying whether the underlying mandate is amended or not. XML Tag AmdmntInd Type TrueFalseIndicator
2.105	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details	<i>SEPA Rulebook</i> AT-M007 Reason for Amendment of the Mandate. <i>The reason from the Rulebook is indicated by using the following message sub-elements.</i> <i>SEPA Usage Rule(s)</i> Mandatory if 'Amendment Indicator' is 'true'. ISO Name Amendment Information Details ISO Definition List of mandate elements that have been modified. XML Tag AmdmntInfDtls Type AmendmentInformationDetails13
2.106	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details +++++Original Mandate Identification	<i>SEPA Rulebook</i> AT-M005 Unique Mandate Reference as given by the Original Creditor who issued the Mandate. <i>SEPA Usage Rule(s)</i> Mandatory if changes occur in 'Mandate Identification', otherwise not to be used. ISO Name Original Mandate Identification ISO Definition Unique identification, as assigned by the creditor, to unambiguously identify the original mandate. XML Tag OrgnlMndtId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements
2.107	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification	SEPA Usage Rule(s) <i>Mandatory if changes occur in 'Creditor Scheme Identification' ('Name' and/or 'Identification'), otherwise not to be used.</i> ISO Name Original Creditor Scheme Identification ISO Definition Original creditor scheme identification that has been modified. XML Tag OrgnlCdtrSchmeId Type PartyIdentification135
2.108	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Name	SEPA Rulebook <i>Original AT-E001 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.</i> ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70
2.109	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Postal Address	ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24
2.110	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Identification	SEPA Rulebook <i>AT-M004 Identifier of the original Creditor who issued the Mandate.</i> ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice
	1..1		XML Tag xs:choice
2.111	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Identification +++++++Organisation Identification	ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification29
2.112	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Identification +++++++Private Identification	SEPA Usage Rule(s) <i>Private Identification is used to identify either an organisation or a private person.</i> ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, for example a passport. XML Tag PrvtId Type PersonIdentification13



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.113	0..1	Customer Direct Debit Initiation V08 +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 DateAndPlaceOfBirth1
2.114	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Identification +++++++Private Identification +++++++Other	SEPA Usage Rule(s) Mandatory. <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> ISO Name ISO Definition XML Tag Type	
2.115	0..1	Customer Direct Debit Initiation V08 +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}
2.116	0..1	Customer Direct Debit Initiation V08 +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 Contact4
2.117	0..1	Customer Direct Debit Initiation V08 +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 BranchAndFinancialInstitutionIdentification6
2.118	0..1	Customer Direct Debit Initiation V08 +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 CashAccount38
2.119	0..1	Customer Direct Debit Initiation V08 +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 PartyIdentification135



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.120	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Debtor Account	SEPA Usage Rule(s) To use 'Identification' under 'Other' under 'Identification' with code "SMNDA" (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 PSP, IBAN is allowed. ISO Name Original Debtor Account ISO Definition Original debtor account that has been modified. XML Tag OrgnlDbtrAcct Type CashAccount38	
2.121	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Debtor Agent	SEPA Usage Rule(s) Not to be used if element 'Original Debtor Account' is populated with "SMNDA" (Same Mandate with a New Debtor Account). ISO Name Original Debtor Agent ISO Definition Original debtor agent that has been modified. XML Tag OrgnlDbtrAgt Type BranchAndFinancialInstitutionIdentification6	
2.122	0..1	Customer Direct Debit Initiation V08 +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 OrgnlDbtrAgtAcct Type CashAccount38	
2.123	0..1	Customer Direct Debit Initiation V08 +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 OrgnlFnlColltnDt Type ISODate	
2.124	0..1	Customer Direct Debit Initiation V08 +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 OrgnlFrqcy Type Frequency36Choice	
2.125	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Reason	ISO Name Original Reason ISO Definition Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor. XML Tag OrgnlRsn Type MandateSetupReason1Choice	
2.126	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Tracking Days	ISO Name Original Tracking Days ISO Definition Original number of tracking days that has been modified. XML Tag OrgnlTrckgDays Type Exact2NumericText Pattern [0-9]{2}	



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.127	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Electronic Signature	SEPA Rulebook <i>AT-M010 Placeholder for the Electronic Signature Data, if applicable.</i> <i>AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies).</i> <i>AT-M013 Reference of the validation made by the Debtor PSP (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-M013 which is the reference to the Mandate Acceptance Report made by the Debtor PSP. This data element is not to be used if the mandate is a paper mandate.</i> ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>AT-M010 Placeholder for the Electronic Signature Data, if applicable.</i> <i>AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies).</i> <i>AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03).</i> <i>If the direct debit is based on an EPC electronic mandate, this data element must contain AT-M013 which is the reference to the Mandate Acceptance Report made by the Debtor PSP. This data element is not to be used if the mandate is a paper mandate.</i> Electronic Signature Additional security provisions, such as a digital signature, as provided by the debtor. ElectrncSgntr Max1025Text 1 .. 1025 1 .. 1025
2.128	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++First Collection Date	ISO Name ISO Definition XML Tag Type	First Collection Date Date of the first collection of a direct debit as per the mandate. FrstColltnDt ISODate
2.129	0..1	Customer Direct Debit Initiation V08 +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
2.130	0..1	Customer Direct Debit Initiation V08 +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 Frequency36Choice
2.131	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Reason	ISO Name ISO Definition XML Tag Type	Reason Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor. Rsn MandateSetupReason1Choice
2.132	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Tracking Days	ISO Name ISO Definition XML Tag Type Pattern	Tracking Days Specifies the number of days the direct debit instruction must be tracked. TrckgDays Exact2NumericText [0-9]{2}
2.133	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.</i> <i>This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.</i> Creditor Scheme Identification Credit party that signs the mandate. CctrSchmld PartyIdentification135



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.134	0..1	Customer Direct Debit Initiation V08 +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
2.135	0..1	Customer Direct Debit Initiation V08 +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 PostalAddress24
2.136	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-E005 Identifier of the Creditor. Mandatory. Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.137	1..1	Customer Direct Debit Initiation V08 +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 OrganisationIdentification29
2.138	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification ++++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Private Identification is used to identify either an organisation or a private person. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.139	0..1	Customer Direct Debit Initiation V08 +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 DateAndPlaceOfBirth1
2.140	1..1	Customer Direct Debit Initiation V08 +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	Mandatory. Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify "SEPA". Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.141	0..1	Customer Direct Debit Initiation V08 +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}
2.142	0..1	Customer Direct Debit Initiation V08 +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 Contact4
2.143	0..1	Customer Direct Debit Initiation V08 +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
2.144	0..1	Customer Direct Debit Initiation V08 +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
2.145	0..1	Customer Direct Debit Initiation V08 +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 PartyIdentification135
2.146	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E007 Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.147	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.148	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E010 Identification code of the Creditor Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.149	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.150	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.151	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate 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}
2.152	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.153	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
2.154	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'BICFI' or 'Other/Identification' must be used. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18
2.155	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++BICFI	SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	AT-D002 The BIC code of the Debtor PSP. BICFI 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)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.156	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification	ISO Name ISO Definition XML Tag Type	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.157	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++LEI	ISO Name ISO Definition XML Tag Type Pattern	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.158	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 .. 140 1 .. 140
2.159	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution 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 PostalAddress24
2.160	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.161	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other ++++++Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Only "NOTPROVIDED" is allowed. Identification Unique and unambiguous identification of a person. Id Max35Text 1 .. 35 1 .. 35
2.162	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other ++++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice
2.163	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other ++++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35
2.164	0..1	Customer Direct Debit Initiation V08 +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 BranchData3
2.165	0..1	Customer Direct Debit Initiation V08 +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 CashAccount38



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.166	1..1	Customer Direct Debit Initiation V08 +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 PartyIdentification135
2.167	1..1	Customer Direct Debit Initiation V08 +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-P001 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
2.168	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P005 The Address of the Debtor (only mandatory when the Creditor PSP or the Debtor PSP is located a non-EEA SEPA country or territory). If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.169	0..1	Customer Direct Debit Initiation V08 +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 AddressType3Choice
2.170	0..1	Customer Direct Debit Initiation V08 +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
2.171	0..1	Customer Direct Debit Initiation V08 +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
2.172	0..1	Customer Direct Debit Initiation V08 +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



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.173	0..1	Customer Direct Debit Initiation V08 +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
2.174	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35
2.175	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70
2.176	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16
2.177	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 .. 70 1 .. 70
2.178	0..1	Customer Direct Debit Initiation V08 +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
2.179	0..1	Customer Direct Debit Initiation V08 +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
2.180	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35
2.181	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.182	0..1	Customer Direct Debit Initiation V08 +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
2.183	0..1	Customer Direct Debit Initiation V08 +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}
2.184	0..2	Customer Direct Debit Initiation V08 +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. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.</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
2.185	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-P004 Debtor identification code. Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.186	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.187	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification +++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.188	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.189	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.190	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Account	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-D001 The account number (IBAN) of the Debtor.</i> <i>Only IBAN is allowed.</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
2.191	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Mandatory, if provided by the Debtor in the Mandate.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.192	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>AT-P006 Name of the Debtor Reference Party.</i> <i>'Name' is limited to 70 characters in length.</i> <i>Mandatory, if provided by the Debtor in the mandate.</i> Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.193	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++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 PostalAddress24
2.194	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-P007 Identification code of the Debtor Reference Party.</i> Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.195	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'AnyBIC' or 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.196	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.197	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.198	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.199	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction For Creditor Agent 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. InstrForCdrAgt Max140Text 1 .. 140 1 .. 140
2.200	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T007 Purpose of the Collection. Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
	1..1		XML Tag	xs:choice
2.201	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Purpose ++++Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4
2.202	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.203	0..10	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.204	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8
2.205	0..10	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.206	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection.</i> <i>Either 'Structured' or 'Unstructured', may be present.</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 RemittanceInformation16
2.207	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Unstructured	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor.</i> <i>Only one occurrence of 'Unstructured' is allowed.</i> Unstructured 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. Ustrd Max140Text 1 .. 140 1 .. 140
2.208	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.</i> <i>Only one occurrence of 'Structured' is allowed.</i> Structured 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. Strd StructuredRemittanceInformation16
2.209	0..n	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name ISO Definition XML Tag Type	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7
2.210	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name ISO Definition XML Tag Type	Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2
2.211	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>When present, the Creditor PSP is not obliged to validate the reference information.</i> <i>When used, both 'Type' and 'Reference' must be present.</i> Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.212	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	SEPA Usage Rule(s)	Mandatory if 'Creditor Reference Information' is used.
			ISO Name	Type
			ISO Definition	Specifies the type of creditor reference.
			XML Tag	Tp
			Type	CreditorReferenceType2
2.213	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary	ISO Name	Code Or Proprietary
			ISO Definition	Coded or proprietary format creditor reference type.
			XML Tag	CdOrPrtry
			Type	CreditorReferenceType1Choice
	1..1		XML Tag	xs:choice
2.214	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Code	SEPA Usage Rule(s)	Only "SCOR" is allowed.
			ISO Name	Code
			ISO Definition	Type of creditor reference, in a coded form.
			XML Tag	Cd
			Type	DocumentType3Code
			SEPA Code Restrictions	
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.215	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Proprietary	ISO Name	Proprietary
			ISO Definition	Creditor reference type, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	1 .. 35
2.216	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	ISO Name	Issuer
			ISO Definition	Entity that assigns the credit reference type.
			XML Tag	Issr
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	1 .. 35



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.217	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	<p>SEPA Usage Rule(s) Mandatory if 'Creditor Reference Information' is used. If 'Creditor' Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference may be used (ISO 11649). Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p>XML Tag Ref Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p>	
2.218	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Invoicer	<p>ISO Name Invoicer ISO Definition Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p>XML Tag Invc Type PartyIdentification135</p>	
2.219	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Invoicee	<p>ISO Name Invoicee ISO Definition Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p>XML Tag Invcee Type PartyIdentification135</p>	
2.220	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	<p>ISO Name Tax Remittance ISO Definition Provides remittance information about a payment made for tax-related purposes.</p> <p>XML Tag TaxRmt Type TaxInformation7</p>	
2.221	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	<p>ISO Name Garnishment Remittance ISO Definition Provides remittance information about a payment for garnishment-related purposes.</p> <p>XML Tag GrnshmtRmt Type Garnishment3</p>	
2.222	0..3	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	<p>ISO Name Additional Remittance Information ISO Definition Additional information, in free text form, to complement the structured remittance information.</p> <p>XML Tag AddtlRmtInf Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 140</p>	



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.223	0..n	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
3.0	0..n	Customer Direct Debit Initiation V08 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



2.2 Customer-to-PSP Reversal Instruction for a Collection (Based on DS-07 and DS-03)

2.2.1 Use of the Customer-to-PSP Payment Reversal (pain.007.001.09)

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

The message caters for bulk and single reversal instructions.

Note: Attribute AT-R001 'Type of "R" message' in DS-07 is implied by the 'Message Name', 'pain.007.001.09', the 'Original Message Name Identification' set to 'pain.008.001.08' 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-PSP Reversal Instruction for a Collection SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Payment Reversal V09	ISO Name ISO Definition XML Tag Type	Customer Payment Reversal V09 Scope 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 CustomerPaymentReversalV09
1.0	1..1	Customer Payment Reversal V09 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader88
1.1	1..1	Customer Payment Reversal V09 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Payment Reversal V09 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODatetime
1.3	0..2	Customer Payment Reversal V09 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	1..1	Customer Payment Reversal V09 +Group Header ++Number Of Transactions	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>The validation of this data element depends on pre-agreed customer-to-PSP 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-PSP Reversal Instruction for a Collection SEPA Core Requirements
1.5	1..1	Customer Payment Reversal V09 +Group Header ++Control Sum	SEPA Usage Rule(s) <i>Mandatory.</i> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> ISO Name Control Sum ISO Definition Total of all individual amounts included in the message, irrespective of currencies. XML Tag CtrlSum Type DecimalNumber SEPA FractDigits 17 TotalDigits 18
1.6	0..1	Customer Payment Reversal V09 +Group Header ++Group Reversal	SEPA Usage Rule(s) <i>It is recommended that 'false' is used.</i> ISO Name Group Reversal ISO Definition Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group. XML Tag GrpRvsl Type TrueFalseIndicator
1.7	1..1	Customer Payment Reversal V09 +Group Header ++Initiating Party	SEPA Usage Rule(s) <i>Mandatory.</i> ISO Name Initiating Party ISO Definition Party that initiates the reversal message. <i>Usage: This can be either the creditor or a party that initiates the reversal of the direct debit on behalf of the creditor.</i> XML Tag InitgPty Type PartyIdentification135
1.8	0..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Name	SEPA Usage Rule(s) <i>'Name' is limited to 70 characters in length.</i> ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70
1.9	0..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Postal Address	ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24
1.10	0..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification	ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice
	1..1		XML Tag xs:choice
1.11	1..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	SEPA Usage Rule(s) <i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification29
1.12	1..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification ++++Private Identification	SEPA Usage Rule(s) <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, for example a passport. XML Tag PrvtId Type PersonIdentification13



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
1.13	0..1	Customer Payment Reversal V09 +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}
1.14	0..1	Customer Payment Reversal V09 +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 Contact4
1.15	0..1	Customer Payment Reversal V09 +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 BranchAndFinancialInstitutionIdentification6
1.16	0..1	Customer Payment Reversal V09 +Group Header ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
1.17	0..1	Customer Payment Reversal V09 +Group Header ++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-C002 The BIC code of the Creditor PSP. Only 'BICFI' is allowed. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	Customer Payment Reversal V09 +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 OriginalGroupHeader16
2.1	1..1	Customer Payment Reversal V09 +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 V09 +Original Group Information ++Original Message Name Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Only pain.008.001.08 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 V09 +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-PSP Reversal Instruction for a Collection SEPA Core Requirements	
2.4	0..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information	SEPA Usage Rule(s) Only one occurrence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'. ISO Name Reversal Reason Information ISO Definition Provides detailed information on the reversal reason. XML Tag RvslRsnInf Type PaymentReversalReason9	
2.5	0..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Originator	ISO Name Originator ISO Definition Party that issues the reversal. XML Tag Orgtr Type PartyIdentification135	
2.6	1..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason	SEPA Usage Rule(s) 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	
2.7	1..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Code	SEPA Rulebook AT-R041 Reversal reason code. SEPA Usage Rule(s) See Message Element Specifications below. 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	
2.8	1..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name Proprietary ISO Definition Reason for the reversal, in a proprietary form. XML Tag Ptry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
2.9	0..n	Customer Payment Reversal V09 +Original Group 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	
3.0	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal	ISO Name Original Payment Information And Reversal ISO Definition Information concerning the original payment information, to which the reversal message refers. XML Tag OrgnlPmtInfAndRvsl Type OriginalPaymentInstruction33	
3.1	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Payment Information Identification	ISO Name Reversal Payment Information Identification ISO Definition 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. XML Tag RvslPmtInfId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.2	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 .. 35 1 .. 35
3.3	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
3.4	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Original Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
3.5	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Batch Booking	ISO Name ISO Definition XML Tag Type	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
3.6	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Payment Information Reversal	ISO Name ISO Definition XML Tag Type	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 V09 +Original Payment Information And Reversal ++Reversal Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'. Reversal Reason Information Provides detailed information on the reversal reason. RvslRsnInf PaymentReversalReason9
3.8	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Originator	ISO Name ISO Definition XML Tag Type	Originator Party that issues the reversal. Orgtr PartyIdentification135
3.9	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory if 'Reversal Reason Information' is used at this level. Reason Specifies the reason for the reversal. Rsn ReversalReason4Choice
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.10	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason ++++Code	SEPA Rulebook AT-R041 Reversal reason code. SEPA Usage Rule(s) See Message Element Specifications below. 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	
3.11	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++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	
3.12	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal ++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	
3.13	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information	ISO Name Transaction Information ISO Definition Provides information on the original transactions to which the reversal message refers. XML Tag TxInf Type PaymentTransaction108	
3.14	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Identification	ISO Name Reversal Identification ISO Definition Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction. Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed. XML Tag RvslId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
3.15	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Instruction Identification	ISO Name Original Instruction Identification ISO Definition Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. XML Tag OrgnlInstrId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	
3.16	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original End To End Identification	SEPA Rulebook AT-T015 The Creditor's Reference of the Direct Debit Transaction. SEPA Usage Rule(s) Mandatory. ISO Name Original End To End Identification ISO Definition Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. XML Tag OrgnlEndToEndId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35	



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.17	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original UETR	ISO Name ISO Definition XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.18	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Instructed Amount	SEPA Rulebook SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	AT-T002 Amount of the Collection in euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Original Instructed Amount 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. Usage: This amount has to be transported unchanged through the transaction chain. OrgnInstAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.19	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversed Instructed Amount	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Amount of the Reversal must be the same as the Amount of the Collection in euro (AT-T002). 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. Reversed Instructed Amount Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction. Usage: This amount has to be transported unchanged through the transaction chain. RvstInstAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.20	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Code Restrictions SLEV	Only "SLEV" is allowed. Charge Bearer Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction. Usage: The ChargeBearer applies to the reversal message, not to the original instruction. ChrgBr ChargeBearerType1Code FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.21	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information	SEPA Usage Rule(s) Only one occurrence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'. ISO Name Reversal Reason Information ISO Definition Provides detailed information on the reversal reason. XML Tag RvslRsnInf Type PaymentReversalReason9	
3.22	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Originator	ISO Name Originator ISO Definition Party that issues the reversal. XML Tag Orgtr Type PartyIdentification135	
3.23	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason	SEPA Usage Rule(s) 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	
3.24	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason +++++Code	SEPA Rulebook AT-R041 Reversal reason code. SEPA Usage Rule(s) See Message Element Specifications below. 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	
3.25	1..1	Customer Payment Reversal V09 +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	
3.26	0..n	Customer Payment Reversal V09 +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	
3.27	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference	SEPA Rulebook An exact copy of all attributes of the received DS-03 which is being reversed. SEPA Usage Rule(s) Mandatory. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction. ISO Name Original Transaction Reference ISO Definition Key elements used to identify the original transaction that is being referred to. XML Tag OrgnlTxRef Type OriginalTransactionReference28	



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.28	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.29	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.30	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.31	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T013 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 Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.33	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Scheme Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E005 Identifier of the Creditor. Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification135
3.34	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7
3.35	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Payment Type Information	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T001 Identification code of the Scheme. AT-M006 Transaction / Sequence Type. AT-T008 Category purpose of the Collection. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.36	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.37	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Mandate Related Information	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature data, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M004 Identifier of the original Creditor who issued the Mandate. AT-M005 Unique Mandate reference as given by the original Creditor who issued the Mandate. AT-M007 Reason for Amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14
3.38	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Remittance Information	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection. 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 RemittanceInformation16
3.39	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P006 Name of the Debtor Reference Party. AT-P007 Identification code of the Debtor Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.40	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P001 Name of the Debtor. AT-P005 Address of the Debtor. AT-P004 Debtor identification code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
3.41	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-D001 The account number (IBAN) of the Debtor. 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 CashAccount38



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.42	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-D002 The BIC code of the Debtor PSP (if present in DS-03).</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.43	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.44	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-C002 The BIC code of the Creditor PSP (if present in DS-03).</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.45	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.46	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-E001 Name of the Creditor.</i> <i>AT-E004 Address of the Creditor.</i> <i>Only 'Party' is allowed.</i> Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.47	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-C001 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 CashAccount38
3.48	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-E007 Name of the Credit Reference Party.</i> <i>AT-E010 Identification code of the Credit Reference Party.</i> <i>Only 'Party' is allowed.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice



#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.49	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-T007 The Purpose of the Collection.</i> Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.50	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	Customer Payment Reversal V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



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 PSP-to-Customer Direct Debit Reject Dataset (Based on DS-05)

2.3.1 Use of the Customer Payment Status Report (pain.002.001.10)

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 PSP and its remitting customer.

The message caters for bulk and single reject instructions.

Note: Attribute AT-R001 'Type of "R" message' in DS-05 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.008.001.08', '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: Message elements under 'Original Transaction Reference' sequences are based on DS-03 attributes.



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Payment Status Report V10	ISO Name ISO Definition XML Tag Type	Customer Payment Status Report V10 Scope The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction. CstmrPmtStsRpt CustomerPaymentStatusReportV10
1.0	1..1	Customer Payment Status Report V10 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader86
1.1	1..1	Customer Payment Status Report V10 +Group Header ++Message Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-R003 Specific reference of the PSP initiating the Reject. 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 V10 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V10 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the status message. InitgPty PartyIdentification135
1.4	0..1	Customer Payment Status Report V10 +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 BranchAndFinancialInstitutionIdentification6
1.5	0..1	Customer Payment Status Report V10 +Group Header ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
1.6	0..1	Customer Payment Status Report V10 +Group Header ++Creditor Agent	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-C002 The BIC code of the Creditor PSP. Only 'BICFI' is allowed. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition XML Tag Type	Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
2.1	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++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 Status Report V10 +Original Group Information And Status ++Original Message Name Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only pain.008.001.08 is allowed.</i> 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 Status Report V10 +Original Group Information And Status ++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
2.4	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original message. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
2.5	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original message, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
2.6	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Group Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>AT-R001 Type of R-message.</i> <i>Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT".</i> Group Status Specifies the status of a group of transactions. GrpSts ExternalPaymentGroupStatus1Code 1 .. 4 1 .. 4
			SEPA Code Restrictions	
			RJCT	<i>Rejected</i> <i>Payment initiation or individual transaction included in the payment initiation has been rejected.</i>
2.7	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<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> Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
2.8	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R002 The Identification of the type of party initiating the Reject.</i> <i>Mandatory.</i> <i>Limited to 'AnyBIC' to identify the PSP 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 PartyIdentification135
2.9	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R004 Reason code for non-acceptance of the Collection.</i> <i>Mandatory.</i> Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice
2.10	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<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 V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.12	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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 V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxPerSts NumberOfTransactionsPerStatus5
3.0	0..n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition XML Tag Type	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32
3.1	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.2	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
3.4	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-R001 Type of R-message. Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT". Payment Information Status Specifies the status of the payment information group. PmtInfSts ExternalPaymentGroupStatus1Code 1 .. 4 1 .. 4
			SEPA Code Restrictions	
			RJCT	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
3.5	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.6	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R002 The Identification of the type of party initiating the Reject. Mandatory. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135
3.7	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 The Reason code for Non-Acceptance. Mandatory. Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.8	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<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 V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.10	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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
3.11	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxPerSts NumberOfTransactionsPerStatus5
3.12	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition XML Tag Type	Transaction Information And Status Provides information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransaction105
3.13	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>AT-R003 Specific reference of the PSP initiating 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 V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.15	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T015 The Creditor's Reference of the Direct Debit Transaction. 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
3.16	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	ISO Name ISO Definition XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.17	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-R001 Type of R-message ' <i>Group Status</i> ', ' <i>Payment Information Status</i> ' or ' <i>Transaction Status</i> ' must be present with the code "RJCT". Transaction Status Specifies the status of a transaction, in a coded form. TxSts ExternalPaymentTransactionStatus1Code 1 .. 4 1 .. 4
			SEPA Code Restrictions	
			RJCT	<i>Rejected</i> <i>Payment instruction has been rejected.</i>
3.18	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	' <i>Status Reason Information</i> ' must be present in ' <i>Original Group Information and Status</i> ', ' <i>Original Payment Information and Status</i> ' or in ' <i>Transaction Information and Status</i> '. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.19	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R002 The Identification of the type of party initiating the Reject. Mandatory. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135
3.20	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 Reason code for non-acceptance. Mandatory. Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.21	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<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
3.22	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.23	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	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
3.24	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	ISO Name ISO Definition XML Tag Type	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 Charges7
3.25	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Tracker Data	ISO Name ISO Definition XML Tag Type	Tracker Data Provides information on the tracking of the interbank transaction related to the payment. TrckrData TrackerData1
3.26	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	ISO Name ISO Definition XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AcptncDtTm ISODateTime
3.27	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text 1 .. 35 1 .. 35
3.28	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.29	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	An exact copy of all attributes of the received DS-03 which is being rejected. Mandatory. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction. Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.30	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.31	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T002 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 AmountType4Choice
3.32	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.33	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T013 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
3.34	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.35	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E005 Identifier of the Creditor. Creditor Scheme Identification Credit party that signs the mandate. CdrSchmId PartyIdentification135
3.36	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.37	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-T001 Identification code of the Scheme.</i> <i>AT-M006 Transaction / Sequence Type.</i> <i>AT-T008 Category purpose of the Collection.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
3.38	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.39	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-M001 Unique Mandate reference.</i> <i>AT-M010 Placeholder for the electronic signature data, if applicable.</i> <i>AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies).</i> <i>AT-M004 Identifier of the original Creditor who issued the Mandate.</i> <i>AT-M005 Unique Mandate reference as given by the original Creditor who issued the Mandate.</i> <i>AT-M007 Reason for Amendment of the Mandate.</i> <i>AT-M008 The Date of Signing of the Mandate.</i> <i>AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03).</i> Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14
3.40	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection.</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 RemittanceInformation16
3.41	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-P006 Name of the Debtor Reference Party.</i> <i>AT-P007 Identification code of the Debtor Reference Party.</i> <i>Only 'Party' is allowed.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.42	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-P001 Name of the Debtor.</i> <i>AT-P005 Address of the Debtor.</i> <i>AT-P004 Debtor identification code.</i> <i>Only 'Party' is allowed.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.43	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-D001 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 CashAccount38
3.44	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-D002 The BIC code of the Debtor PSP (if present in DS-03).</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.45	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.46	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-C002 The BIC code of the Creditor PSP (if present in DS-03).</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.47	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.48	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-E001 Name of the Creditor.</i> <i>AT-E004 Address of the Creditor.</i> <i>Only 'Party' is allowed.</i> Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.49	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-C001 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 CashAccount38
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-E007 Name of the Credit Reference Party.</i> <i>AT-E010 Identification code of the Credit Reference Party.</i> <i>Only 'Party' is allowed.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice



#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.51	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-T007 The Purpose of the Collection.</i> Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.52	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	Customer Payment Status Report V10 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



2.3.2 Message Element Specifications

The reasons for a **Reject by the Creditor PSP 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 PSP 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	PSP identifier incorrect (i.e. invalid BIC)



ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
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 PSP
DNOR	Debtor bank is not registered	Debtor PSP is not registered under this BIC in the CSM
CNOR	Creditor bank is not registered	Creditor PSP is not registered under this BIC in the CSM

3 LIST OF MAIN CHANGES IN THE SDD B2B CUSTOMER-TO-PSP IMPLEMENTATION GUIDELINES RELATIVE TO VERSION 2021 v1.0

Note: This list is for information i.e. the changes included in the body of the document are the changes in effect.

1. General

- Migration to the 2019 message version of the ISO 20022 standard.
- Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.

2. Section 0.3 'Purpose of Document'

- Inclusion of a note to explain the meaning of the term "customer".

3. Section 1.4 'Character Set'

- Inclusion of a note to clarify the use of a slash after an attribute or code.

4. ISO 20022 Messages:

- 'Identification/Organisation Identification': SEPA Usage Rule was updated as follows (see bold text): "Either '**AnyBIC**~~or BEI~~', '**LEI**' or one occurrence of 'Other' is allowed."
- Possibility to provide a structured address of the payment end-user:
 - o 'Creditor/Postal Address': All sub-elements (except for 'Address Type') have been shaded yellow and inclusion of the following SEPA Usage Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed.
 - If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.
 - o 'Debtor/Postal Address': All sub-elements (except for 'Address Type') have been shaded yellow and inclusion of the following SEPA Usage Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.
 - If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.
 - o 'Creditor/Postal Address/Address Line': Inclusion of the following SEPA Usage Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.



- A combination of 'Address Line' and 'Country' is allowed.
- 'Debtor/Postal Address/Address Line': Inclusion of the following SEPA Usage Rules:
 - If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.
 - A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.