

# SEPA Direct Debit Business-to Business Scheme

# Inter-PSP Implementation Guidelines

EPC301-07 / 2023 Version 1.0 / Date issued: 22 June 2022 / Date effective: 19 November 2023

**Public** 



#### 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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# **O DOCUMENT INFORMATION**

# 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC222-07	SEPA Direct Debit B2B Scheme Rulebook 2023 Version 1.0	<u>EPC</u>
[2]	-	ISO 20022 XML Direct Debits and Related messages:	ISO 20022
		Initiation	
		Clearing and Settlement	
		Note: The 2023 IGs are based on the 2019 message version of ISO 20022.	
[3]	ISO 3166	Country Codes	<u>ISO</u>
[4]	ISO 4217	Currency Code List	<u>ISO</u>
[5]	ISO 9362	Business Identifier Codes (BIC)	<u>ISO</u>
[6]	ISO 13616	IBAN: International Bank Account Number	<u>ISO</u> <sup>1</sup>
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	<u>ISO</u>
[8]	EPC129-09	SEPA B2B Direct Debit Scheme E-Mandate Service Implementation Guidelines	EPC
[9]	EPC217-08	SEPA Requirements for an Extended Character Set	<u>EPC</u>
[10]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<u>EPC</u>

# **0.2 Change History**

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

<sup>&</sup>lt;sup>1</sup> See also <a href="http://www.swift.com/products/bic\_registration/iban\_format\_registration">http://www.swift.com/products/bic\_registration/iban\_format\_registration</a>



V4.0	20111117	EPC Plenary Approval September 2011		
V5.0	20121130	EPC Plenary Approval September 2012		
V6.0	20141125	EPC Plenary Approval October 2014		
V7.0	20150126	EPC Plenary Approval December 2014		
2017 V1.0	20161103	Approval by the November 2016 Scheme Management Board		
2019 V1.0	20181217	Approval by the October 2018 Scheme Management Board		
2021 V1.0	20201029	Approval by the October 2020 Scheme Management Board		
2023 V1.0	20220428	Approval by the April 2022 Scheme Management Board		

### **0.3** Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the inter-Payment Service Provider (PSP) ISO 20022 XML message standards for the implementation of the SEPA B2B Direct Debits as defined in the SEPA Direct Debit B2B Scheme Rulebook.

**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 inter-PSP direct debit ISO 20022 XML message standards. The SEPA B2B Direct Debit Scheme (B2B Scheme) Rulebook defines nine data sets which are implemented in the relevant ISO 20022 XML message standard as follows.

SEPA Direct Debit Scheme Rulebook	ISO 20022 XML Message Standards		
DS-01 The Mandate	Not applicable as this refers to the paper mandate		
DS-02 The dematerialised Mandate	For electronic Mandates see the B2B e- Mandate Service Implementation Guidelines.		
DS-04 The inter-PSP Collection	FI to FI Customer Direct Debit (pacs.003.001.08)		
DS-05 Direct Debit Rejection, Return of a Collection or a Reversal	Return – Payment Return (pacs.004.001.09)		
	Reject – Payment Status Report (pacs.002.001.10)		
DS-06 <i>PSP-to-Business Customer direct debit information</i>	Statements/advice ISO 20022 XML standards are covered separately.		
DS-07 The inter-PSP Reversal for a Collection by the Creditor	Reversal –Payment Reversal (pacs.007.001.09)		
DS-08 The request and response message for the inquiry procedure	Not applicable as there is no specific XML message available		
DS-09 The request and response template for the inquiry procedure	Not applicable as this refers to a paper- based exchange		
DS-10 The request message for obtaining a copy of a Mandate	Not applicable as there is no specific XML message available yet		
DS-11 The template for the request and the response for obtaining a copy of a Mandate	Not applicable as this refers to a paper- based exchange		

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

# 1.1 Coverage of the SEPA Business-to-Business Direct Debit Implementation Guidelines

The purpose of the SEPA inter-PSP Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the Global ISO 20022 XML standards in making SEPA B2B Direct Debit payments as defined in the SEPA Direct Debit B2B Scheme Rulebook and supplemented by processing requirements.



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

G	lobal ISO 20022 XML Mess	sage Standards	
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for Inter-PSP 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
B2B subset, i to be used as to be used w (from or com	tion Guidelines for SEPA dentifying elements defined in ISO ith SEPA usage rules ipleting the Rulebook) s can be used in a n AOS.	To be developed and documented by AOS Communities	Not available for use in SEPA e- Mandate Serrvice
SEP	A B2B Direct Debit Paymen	ıts	

Figure 1

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

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

These message elements define the **SEPA Direct Debit B2B 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 Direct Debit B2B requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

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

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



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 Direct Debit B2B payments are executed using messages only containing message elements defined as part of the SEPA Direct Debit B2B Mandatory Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as SEPA payments, but not as SEPA Direct Debit B2B payments.
- It is the responsibility of the instructing 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 the AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed 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	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2	SEPA Usage Rule(s) (e.g. Mandatory) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type  (Yellow: Message Element that is part of the SEPA Core Service)
	11		XML Tag xs:choice
1.01	11	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 SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.

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



1.02	11	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	01	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.:
  - o 0..1 element is optional and may only be present once
  - o 0...n element is optional with unlimited repetition
  - o 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 must be allowed to use the character set currently in use at national level,
- PSPs 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 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]:
  - o 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 nonalphanumeric characters
  - o Add the ISO country code and '00' to the right-hand end
  - Convert letters to digits in accordance with conversion table 1
  - o Apply the check character system MOD 97-10 (see ISO 7064)

Α	= 10	G	= 16	М	= 22	S	= 28	Υ	= 34
В	= 11	Н	= 17	N	= 23	Т	= 29	Z	= 35
С	= 12	Ι	= 18	0	= 24	U	= 30		
D	= 13	J	= 19	Р	= 25	V	= 31		
Е	= 14	K	= 20	Q	= 26	W	= 32		
F	= 15	L	= 21	R	= 27	Х	= 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 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 PSP-TO-PSP MESSAGES

## 2.1 Inter-PSP Collection (DS-04)

# 2.1.1 Use of the FI to FI Customer Direct Debit (pacs.003.001.08)

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

The message caters for bulk and single direct debit instructions.

**Note:** The use case is implied by the name of the message 'pacs.003.001.08' and 'Local Instrument' under 'Payment Type Information' set to "B2B" (SEPA Direct Debit Business to Business).



#	SEPA	Message Element		Inter-PSP Collection			
	Mult	<u> </u>		SEPA Core Requirements			
		Document	XML Tag	Document			
	1 1	EIE EIG ( D' (D1; 100	Type	Document Di L D L'AVOS			
	11	FITo FICustomer Direct Debit V08	ISO Name ISO Definition	FITo FICustomer Direct Debit V08 Scope			
			150 Definition	The			
				FinancialInstitutionToFinancialInstitutionCustom			
				erDirectDebit message is sent by the creditor			
				agent to the debtor agent, directly or through			
				other agents and/or a payment clearing and settlement system.			
				It is used to collect funds from a debtor account			
				for a creditor.			
			XML Tag	FIToFICstmrDrctDbt			
1.0		EVE FIG	Type	FIToFICustomerDirectDebitV08			
1.0	11	FITo FICustomer Direct Debit V08 +Group Header	ISO Name ISO Definition	Group Header Set of characteristics shared by all individual			
		+Group Header	150 Definition	transactions included in the message.			
			XML Tag	GrpHdr			
			Type	GroupHeader94			
1.1	11	FITo FICustomer Direct Debit V08	ISO Name ISO Definition	Message Identification			
		+Group Header ++Message Identification	180 Definition	Point to point reference, as assigned by the instructing party, and sent to the next party in the			
		Triviessage Identification		chain to unambiguously identify the message.			
				Usage: The instructing party has to make sure			
				that MessageIdentification is unique per			
			XML Tag	instructed party for a pre-agreed period.			
			Type	MsgId Max35Text			
			ISO Length	1 35			
			SEPA Length	1 35			
1.2	11	FITo FICustomer Direct Debit V08	ISO Name	Creation Date Time			
		+Group Header ++Creation Date Time	ISO Definition XML Tag	Date and time at which the message was created.  CreDtTm			
		The reaction Bate Time	Type	ISODateTime			
1.3	02	FITo FICustomer Direct Debit V08	ISO Name	Authorisation			
		+Group Header	ISO Definition	User identification or any user key to be used to			
		++Authorisation		check whether the initiating party is allowed to initiate transactions from the account specified in			
				the message.			
				and 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			
			XML Tag	party. Authstn			
			Type	Authorisation1Choice			
1.4	01	FITo FICustomer Direct Debit V08	ISO Name	Batch Booking			
		+Group Header	<b>ISO Definition</b>	Identifies whether a single entry per individual			
		++Batch Booking		transaction or a batch entry for the sum of the			
				amounts of all transactions within the group of a message is requested.			
				Usage: Batch booking is used to request and not			
				order a possible batch booking.			
			XML Tag	BtchBookg			
			Type	BatchBookingIndicator			



#	SEPA	Message Element	Inter-PSP Collection			
	Mult		S	SEPA Core Requirements		
1.5	11	FITo FICustomer Direct Debit V08	ISO Name	Number Of Transactions		
		+Group Header	<b>ISO Definition</b>	Number of individual transactions contained in		
		++Number Of Transactions		the message.		
			XML Tag	NbOfTxs		
			Type	Max15NumericText		
1.6	0 1	EIT FIG ( D' (D1', 100)	Pattern ISO Name	[0-9]{1,15}		
1.6	01	FITo FICustomer Direct Debit V08 +Group Header	ISO Name ISO Definition	Control Sum Total of all individual amounts included in the		
		++Control Sum	150 Definition	message, irrespective of currencies.		
		++Control Sum	XML Tag	CtrlSum		
			Type	DecimalNumber		
			SEPA FractDigits	17		
			TotalDigits	18		
1.7	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)			
		+Group Header		Only 'EUR' is allowed.		
		++Total Interbank Settlement Amount		Amount must be 0.01 or more and		
			CERA E	99999999999999999999999999999999999999		
			SEPA Format Rule(s)	The fractional part has a maximum of two digits.		
			ISO Name	Total Interbank Settlement Amount		
			ISO Definition	Total amount of money moved between the		
			150 Definition	instructing agent and the instructed agent.		
			XML Tag	TtlIntrBkSttlmAmt		
			Type	ActiveCurrencyAndAmount		
			SEPA FractDigits	2		
			TotalDigits	18		
			SEPA Inclusive	0.01 99999999999999999999999999999999		
1.8	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-T051 Settlement Date of the Collection.		
		+Group Header	SEPA Usage Rule(s)			
		++Interbank Settlement Date	ISO Name	Interbank Settlement Date		
			ISO Definition	Date on which the amount of money ceases to be		
				available to the agent that owes it and when the		
				amount of money becomes available to the agent to which it is due.		
			XML Tag	IntrBkSttlmDt		
			Type	ISODate		
1.9	11	FITo FICustomer Direct Debit V08	ISO Name	Settlement Information		
		+Group Header	ISO Definition	Specifies the details on how the settlement of the		
		++Settlement Information		transaction(s) between the instructing agent and		
				the instructed agent is completed.		
			XML Tag	SttlmInf		
			Туре	SettlementInstruction8		
1.10	11	FITo FICustomer Direct Debit V08	ISO Name	Settlement Method		
		+Group Header	ISO Definition	Method used to settle the (batch of) payment		
		++Settlement Information +++Settlement Method	VMI Too	instructions. SttlmMtd		
		+++Settlement Method	XML Tag Type	SettlementMethod2Code		
1.11	01	FITo FICustomer Direct Debit V08		Only 'Identification' is allowed.		
1.11	01	+Group Header	ISO Name	Settlement Account		
		++Settlement Information	ISO Definition	A specific purpose account used to post debit and		
		+++Settlement Account		credit entries as a result of the transaction.		
			XML Tag	SttlmAcct		
			Туре	CashAccount38		
1.12	01	FITo FICustomer Direct Debit V08	ISO Name	Clearing System		
		+Group Header	<b>ISO Definition</b>	Specification of a pre-agreed offering between		
		++Settlement Information		clearing agents or the channel through which the		
		+++Clearing System	\$73.4¥ .75	payment instruction is processed.		
			XML Tag	Classic Scott and Identification 2 Chaire		
			Туре	ClearingSystemIdentification3Choice		



#	SEPA	Message Element	Inter-PSP Collection			
	Mult	g	SEPA Core Requirements			
1.13	01	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information	SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	'Payment Type Information' must be present in either 'Group Header' or in 'Direct Debit Transaction Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27		
1.14	01	FITo FICustomer Direct Debit V08	ISO Name	Instruction Priority		
1.14	01	+Group Header ++Payment Type Information +++Instruction Priority	ISO Definition  XML Tag Type	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code		
1.15		FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Clearing Channel	ISO Name ISO Definition  XML Tag Type	Clearing Channel Specifies the clearing channel to be used to process the payment instruction. ClrChanl ClearingChannel2Code		
1.16	11	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level	SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type			
	11		XML Tag	xs:choice		
1.17	11	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level ++++Code	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T001 Identification code of the Scheme. Only "SEPA" is allowed. Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 4 1 4		
			SEPA Code Restrict	ions		
			SEPA	SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.		
1.18		FITo FICustomer Direct Debit V08 +Group Header ++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		
1.19	11	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Local Instrument	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type  XML Tag	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 xs:choice		



#	SEPA			Inter-PSP Collection SEPA Core Requirements
1.20	Mult		SEPA Rulebook	-
1.20	11	FITo FICustomer Direct Debit V08 +Group Header	SEPA KULEDOOK	AT-T001 The identification code of the B2B scheme.
		++Payment Type Information	SEPA Usage Rule(s	Only "B2B" is allowed.
		+++Local Instrument	SEITI OSUGE Ruic(S	The mixing of different Local Instrument values
		++++Code		is not allowed in the same message.
			ISO Name	Code
			<b>ISO Definition</b>	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 Restric	
			B2B	SEPABusinessToBusinessDirectDebit
				Transaction is related to SEPA business to
1.01	1 1	DIE EIG ( D. 15, 100	TOO N	business direct debit.
1.21	11	FITo FICustomer Direct Debit V08	ISO Name ISO Definition	Proprietary Specifies the local instrument, as a proprietary
		+Group Header ++Payment Type Information	180 Definition	code.
		+++Local Instrument	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
		,	ISO Length	1 35
			SEPA Length	1 35
1.22	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-M006 Transaction / Sequence Type.
		+Group Header	SEPA Usage Rule(s	
		++Payment Type Information		If 'Amendment Indicator' is "true", and 'Original
		+++Sequence Type		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).
			ISO Name	Sequence Type
			<b>ISO Definition</b>	Identifies the direct debit sequence, such as first,
				recurrent, final or one-off.
			XML Tag	SeqTp
			Type	SequenceType3Code
			SEPA Code Restric	tions
			FNAL	Final
				Final collection of a series of direct debit
			EDCT	instructions.
			FRST	First First collection of a series of direct debit
				instructions.
			OOFF	OneOff
			0011	Direct debit instruction where the debtor's
				authorisation is used to initiate one single direct
				debit transaction.
			RCUR	Recurring
				Direct debit instruction where the debtor's
				authorisation is used for regular direct debit
				transactions initiated by the creditor.



ш	CEDA	Managar Elaman		Later DCD Called an
#	SEPA	Message Element	C C	Inter-PSP Collection EPA Core Requirements
1.00	Mult			=
1.23	01	FITo FICustomer Direct Debit V08 +Group Header	SEPA Usage Puls(s)	AT-T008 Category purpose of the Collection.
		++Payment Type Information	SEFA Usage Kule(s)	Depending on the agreement between the Creditor and the Creditor PSP, 'Category
		+++Category Purpose	ISO Name	Purpose' may be forwarded to the Debtor PSP. Category Purpose
			ISO Name ISO Definition	Specifies the high level purpose of the instruction
			180 Definition	based on a set of pre-defined categories.
				Usage: This is used by the initiating party to
				provide information concerning the processing of
				the payment. It is likely to trigger special
				processing by any of the agents involved in the
				payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	11		XML Tag	xs:choice
1.24		FITo FICustomer Direct Debit V08	ISO Name	Code
		+Group Header	<b>ISO Definition</b>	Category purpose, as published in an external
		++Payment Type Information		category purpose code list.
		+++Category Purpose	XML Tag	Cd
		++++Code	Type	ExternalCategoryPurpose1Code
			ISO Length	1 4
			SEPA Length	1 4
1.25	11	FITo FICustomer Direct Debit V08	ISO Name	Proprietary
		+Group Header	ISO Definition	Category purpose, in a proprietary form.
		++Payment Type Information	XML Tag	Prtry
		+++Category Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
1.26	0 1	EIT FIG ( D' (D1; 100)	SEPA Length	1 35
1.26	01	FITo FICustomer Direct Debit V08		Only 'BICFI" is allowed.
		+Group Header	ISO Name ISO Definition	Instructing Agent
		++Instructing Agent	180 Definition	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
			XML Tag	InstgAgt
			Type	BranchAndFinancialInstitutionIdentification6
1.27	01	FITo FICustomer Direct Debit V08		Only 'BICFI' is allowed.
1.27	01	+Group Header	ISO Name	Instructed Agent
		++Instructed Agent	ISO Definition	Agent that is instructed by the previous party in
		- Timburaetea Tigent		the chain to carry out the (set of) instruction(s).
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.0	1n	FITo FICustomer Direct Debit V08	ISO Name	Direct Debit Transaction Information
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Set of elements providing information specific to
				the individual direct debit(s).
			XML Tag	DrctDbtTxInf
			Type	DirectDebitTransactionInformation24
2.1	11	FITo FICustomer Direct Debit V08	ISO Name	Payment Identification
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Set of elements used to reference a payment
		++Payment Identification		instruction.
			XML Tag	PmtId
			Type	PaymentIdentification7



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.2	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Identification +++Instruction Identification	ISO Name ISO Definition	Instruction Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.
			XML Tag Type ISO Length SEPA Length	Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.  InstrId  Max35Text  1 35  1 35
2.3	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-T015 The Creditor's Reference of the Direct
	11	+Direct Debit Transaction Information		Debit Transaction.
		++Payment Identification	SEPA Usage Rule(s)	A customer reference that must be passed on in
		+++End To End Identification		the end-to-end payment chain. In the event that no reference was given, "NOTPROVIDED" must
			TGO N	be used.
			ISO Name ISO Definition	End To End Identification Unique identification, as assigned by the
				initiating party, to unambiguously identify the
				transaction. This identification is passed on,
				unchanged, throughout the entire end-to-end chain.
				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.
				Usage: In case there are technical limitations to
				pass on multiple references, the end-to-end identification must be passed on throughout the
				entire end-to-end chain.
			XML Tag Type	EndToEndId Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.4	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Rulebook	AT-T055 Creditor PSP's reference of the collection.
		++Payment Identification	SEPA Usage Rule(s)	
		+++Transaction Identification		Must contain a reference that is meaningful to
			ICO Nama	the Creditor PSP and is unique over time.  Transaction Identification
			ISO Name ISO Definition	Unique identification, as assigned by the first
				instructing agent, to unambiguously identify the
				transaction that is passed on, unchanged,
				throughout the entire interbank chain. Usage: The transaction identification can be used
				for reconciliation, tracking or to link tasks
				relating to the transaction on the interbank level.
				Usage: The instructing agent has to make sure that the transaction identification is unique for a
				pre-agreed period.
			XML Tag	TxId
			Type ISO Length	Max35Text 1 35
			SEPA Length	1 35



#	SEPA	Message Element		Inter-PSP Collection
,,	Mult	Wessage Exement	S	EPA Core Requirements
2.5	01	FITo FICustomer Direct Debit V08	ISO Name	UETR
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Universally unique identifier to provide an end-
		++Payment Identification		to-end reference of a payment transaction.
		+++UETR	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}
2.6	01	FITo FICustomer Direct Debit V08	ISO Name	Clearing System Reference
		+Direct Debit Transaction Information	ISO Definition	Unique reference, as assigned by a clearing
		++Payment Identification		system, to unambiguously identify the
		+++Clearing System Reference	**************************************	instruction.
			XML Tag	ClrSysRef
			Type ISO I anoth	Max35Text 1 35
			ISO Length SEPA Length	1 35 1 35
2.7	01	FITo FICustomer Direct Debit V08		'Payment Type Information' must be present
2.1	01	+Direct Debit Transaction Information	BEI A Usuge Rule(s)	either in 'Group Header' or in 'Direct Debit
		++Payment Type Information		Transaction Information'.
		ayment Type Information	ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of
				transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation27
2.8	01	FITo FICustomer Direct Debit V08	ISO Name	Instruction Priority
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Indicator of the urgency or order of importance
		++Payment Type Information		that the instructing party would like the instructed
		+++Instruction Priority		party to apply to the processing of the instruction.
			XML Tag	InstrPrty
			Туре	Priority2Code
2.9	01	FITo FICustomer Direct Debit V08	ISO Name	Clearing Channel
		+Direct Debit Transaction Information	ISO Definition	Specifies the clearing channel to be used to
		++Payment Type Information	VMI Too	process the payment instruction.
		+++Clearing Channel	XML Tag	ClrChanl ClearingChannel2Code
2.10	11	FITo FICustomer Direct Debit V08	Type  SEPA Usage Rule(s)	
2.10	11	+Direct Debit Transaction Information	SEI A Usuge Ruie(s)	Only one occurrence is allowed.
		++Payment Type Information	ISO Name	Service Level
		+++Service Level	ISO Definition	Agreement under which or rules under which the
		The Berrie Berei		transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	11		XML Tag	xs:choice
2.11	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-T001 The identification code of the B2B
		+Direct Debit Transaction Information		Scheme.
		++Payment Type Information	SEPA Usage Rule(s)	Only "SEPA" is allowed.
		+++Service Level	ISO Name	Code
		++++Code	ISO Definition	Specifies a pre-agreed service or level of service
				between the parties, as published in an external
			NO AT TO	service level code list.
			XML Tag	Cd
			Type ISO I ongth	ExternalServiceLevel1Code 1 4
			ISO Length SEPA Length	1 4
			SEPA Code Restrict	
			SEPA	SingleEuroPaymentsArea
				Payment must be executed following the Single
	1			Euro Payments Area scheme.



#	SEPA Mult	Message Element	S	Inter-PSP Collection SEPA Core Requirements
2 / -				-
2.12	11	FITo FICustomer Direct Debit V08 +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
2.13	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Mandatory.
		+Direct Debit Transaction Information ++Payment Type Information +++Local Instrument	ISO Name ISO Definition	Local Instrument User community specific instrument.  Usage: This element is used to specify a local
			XML Tag	instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	11		XML Tag	xs:choice
2.14		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument	SEPA Rulebook	AT-T001 The identification code of the B2B Scheme. Only "B2B" is allowed. The mixing of different Local Instrument values
		++++Code	ISO Name ISO Definition	is not allowed in the same message. Nor is the mixing of direct debits based on electronic and paper mandates allowed.  Code Specifies the local instrument, as published in an
			XML Tag Type ISO Length SEPA Length	external local instrument code list. Cd ExternalLocalInstrument1Code 1 35 1 35
			SEPA Code Restrict	
			B2B	SEPABusinessToBusinessDirectDebit Transaction is related to SEPA business to business direct debit.
2.15	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition  XML Tag Type ISO Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 35
2.16	1 1	Elle Elle Company	SEPA Length	1 35
2.16	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Sequence Type	SEPA Rulebook SEPA Usage Rule(s) ISO Name	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
			ISO Definition  XML Tag	Identifies the direct debit sequence, such as first, recurrent, final or one-off.  SeqTp
			Туре	SequenceType3Code
			SEPA Code Restrict	ions
			FNAL	Final Final collection of a series of direct debit instructions.
			FRST	First First collection of a series of direct debit instructions.



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
			SEPA Code Restricti	ions
			OOFF	OneOff Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
			RCUR	Recurring Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
2.17	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose	ISO Name ISO Definition	AT-T008 Category purpose of the Collection.  Depending on the agreement between the Creditor and the Creditor PSP, 'Category Purpose' May be forwarded to the Debtor PSP. 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. CtgyPurp
	1 1		Type	CategoryPurpose1Choice
2.18	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose ++++Code	XML Tag ISO Name ISO Definition  XML Tag Type ISO Length	xs:choice  Code  Category purpose, as published in an external category purpose code list.  Cd  ExternalCategoryPurpose1Code  1 4  1 4
2.19	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose ++++Proprietary	SEPA Length  ISO Name ISO Definition  XML Tag  Type ISO Length  SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 35 1 35
2.20		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Interbank Settlement 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.  Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 999999999.99
2.21	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Interbank Settlement Date	ISO Name ISO Definition  XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.22	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Settlement Priority	ISO Name ISO Definition  XML Tag	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction. SttlmPrty Priority3Code
2.23	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Settlement Time Indication	Type ISO Name ISO Definition XML Tag Type	Settlement Time Indication Provides information on the occurred settlement time(s) of the payment transaction. SttlmTmIndctn SettlementDateTimeIndication1
2.24	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructed Amount	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 5 18 0
2.25	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Exchange Rate	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11
2.26	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type  SEPA Code Restricts SLEV	Only "SLEV" is allowed. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code ions FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.27	0n	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Charges Information	ISO Name ISO Definition  XML Tag Type	Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction. ChrgsInf Charges7
2.28	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Requested Collection Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-T013 Due Date of the Collection.



#	SEPA	Message Element	G	Inter-PSP Collection
	Mult			EPA Core Requirements
2.29	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	
		+Direct Debit Transaction Information	ISO Name	Direct Debit Transaction
		++Direct Debit Transaction	ISO Definition	Provides information specific to the direct debit
			*** ** **	mandate.
			XML Tag	DrctDbtTx
2.20	1 1	EIT- EIC	Type	DirectDebitTransaction10
2.30	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Usage Rule(s) ISO Name	Mandate Related Information
		++Direct Debit Transaction	ISO Definition	Provides further details of the direct debit
		+++Mandate Related Information	150 Definition	mandate signed between the creditor and the
		Trivialidate Related Information		debtor.
			XML Tag	MndtRltdInf
			Type	MandateRelatedInformation14
2.31	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-M001 Unique Mandate reference.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	
		++Direct Debit Transaction	ISO Name	Mandate Identification
		+++Mandate Related Information	<b>ISO Definition</b>	Unique identification, as assigned by the creditor,
		++++Mandate Identification		to unambiguously identify the mandate.
			XML Tag	MndtId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.32	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-M008 The Date of Signing of the Mandate.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	
		++Direct Debit Transaction	ISO Name	Date Of Signature
		+++Mandate Related Information	ISO Definition	Date on which the direct debit mandate has been
		++++Date Of Signature	*** **	signed by the debtor.
			XML Tag	DtOfSgntr ISOD-44
2.22	0 1	FIT FIG ( D' (D1'(1)00	Type ISO Name	ISODate
2.33	01	FITo FICustomer Direct Debit V08		Amendment Indicator
		+Direct Debit Transaction Information ++Direct Debit Transaction	ISO Definition	Indicator notifying whether the underlying mandate is amended or not.
		+++Mandate Related Information	XML Tag	AmdmntInd
		++++Amendment Indicator	Type	TrueFalseIndicator
2.34	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-M007 Reason for Amendment of the
2.34	01	+Direct Debit Transaction Information	SEI A Rutebook	Mandate.
		++Direct Debit Transaction		The reason from the Rulebook is indicated by
		+++Mandate Related Information		using the following message sub-elements:
		++++Amendment Information Details	SEPA Usage Rule(s)	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
2.35	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-M005 Unique Mandate reference as given by
		+Direct Debit Transaction Information		the original Creditor who issued the Mandate.
		++Direct Debit Transaction	SEPA Usage Rule(s)	Mandatory if changes occur in 'Mandate
		+++Mandate Related Information		Identification', otherwise not to be used.
		++++Amendment Information Details	ISO Name	Original Mandate Identification
		+++++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	Magaga Elament		Intox DCD Collection
#	SEPA Mult	Message Element	S	Inter-PSP Collection EPA Core Requirements
2.36		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification	SEPA Rulebook	AT-M004 Identifier of the Original Creditor who issues the Mandate.  Mandatory if changes occur in 'Creditor Scheme Identification' and/or 'Name', otherwise not to be used.  Original Creditor Scheme Identification Original creditor scheme identification that has been modified.  OrgnlCdtrSchmeId
2.27	0 1	EITE FIG. ( D' (D1', 1/0)	Type  SEPA Rulebook	PartyIdentification135
2.37	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification +++++Name		Original AT-E001 Name of the Creditor. If present, the new name must be specified under Creditor. '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
2.38	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Postal Address	ISO Name ISO Definition  XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.39	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification +++++Identification	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-M004 Identifier of the Original Creditor who issued the Mandate. Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
2.40		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Hdentification +++++++Organisation Identification	ISO Name ISO Definition  XML Tag  Type	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.41	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Hentification +++++++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



#	SEPA	Message Element	Inter-PSP Collection	
	Mult		S	SEPA Core Requirements
2.42	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++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
2.43	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification +++++Hdentification +++++++Other	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
2.44	01	FITo FICustomer Direct Debit V08 +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}
2.45	01	FITo FICustomer Direct Debit V08 +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
2.46	01	FITo FICustomer Direct Debit V08 +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
2.47	01	FITo FICustomer Direct Debit V08 +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
2.48	01	FITo FICustomer Direct Debit V08 +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	Message Element	G	Inter-PSP Collection
	Mult			SEPA Core Requirements
2.49	01	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	To use 'Identification' under 'Other' under
		+Direct Debit Transaction Information		'Identification' with code "SMNDA" (Same
		++Direct Debit Transaction		Mandate with a New Debtor Account) to indicate
		+++Mandate Related Information		same mandate with new Debtor Account. Or
		++++Amendment Information Details		In case of an account change within the same
		+++++Original Debtor Account		PSP, IBAN is allowed.
			ISO Name	Original Debtor Account
			ISO Definition	Original debtor account that has been modified.
			XML Tag	OrgnlDbtrAcct
			Type	CashAccount38
2.50	01	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Not to be used if element 'Original Debtor
		+Direct Debit Transaction Information		Account' is populated with "SMNDA" (Same
		++Direct Debit Transaction	TOO N	Mandate with a New Debtor Account).
		+++Mandate Related Information	ISO Name	Original Debtor Agent
		++++Amendment Information Details	ISO Definition	Original debtor agent that has been modified.
		+++++Original Debtor Agent	XML Tag	OrgnlDbtrAgt
2.51	0 1	FIT FIG ( D' (D1'(V))	Type	BranchAndFinancialInstitutionIdentification6
2.51	01	FITo FICustomer Direct Debit V08	ISO Name ISO Definition	Original Debtor Agent Account
		+Direct Debit Transaction Information ++Direct Debit Transaction	180 Delinition	Original debtor agent account that has been
			VMI Tog	modified.
		+++Mandate Related Information ++++Amendment Information Details	XML Tag	OrgnlDbtrAgtAcct CashAccount38
			Туре	CashAccounts
2.52	01	+++++Original Debtor Agent Account FITo FICustomer Direct Debit V08	ISO Name	Original Final Collection Date
2.32	01	+Direct Debit Transaction Information	ISO Definition	Original final collection date that has been
		++Direct Debit Transaction	150 Definition	modified.
		+++Mandate Related Information	XML Tag	OrgnlFnlColltnDt
		++++Amendment Information Details	Type	ISODate
		+++++Original Final Collection Date	1,100	150Date
2.53	01	FITo FICustomer Direct Debit V08	ISO Name	Original Frequency
		+Direct Debit Transaction Information	ISO Definition	Original frequency that has been modified.
		++Direct Debit Transaction	XML Tag	OrgnlFrqcy
		+++Mandate Related Information	Type	Frequency36Choice
		++++Amendment Information Details	V I	1 3
		+++++Original Frequency		
2.54	01	FITo FICustomer Direct Debit V08	ISO Name	Original Reason
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Original reason for the mandate to allow the user
		++Direct Debit Transaction		to distinguish between different mandates for the
		+++Mandate Related Information		same creditor.
		++++Amendment Information Details	XML Tag	OrgnlRsn
		+++++Original Reason	Туре	MandateSetupReason1Choice
2.55	01	FITo FICustomer Direct Debit V08	ISO Name	Original Tracking Days
		+Direct Debit Transaction Information	ISO Definition	Original number of tracking days that has been
		++Direct Debit Transaction		modified.
		+++Mandate Related Information	XML Tag	OrgnlTrckgDays
		++++Amendment Information Details	Type	Exact2NumericText
		+++++Original Tracking Days	Pattern	[0-9]{2}



#	SEPA	Message Element	Inter-PSP Collection SEPA Core Populary	
-	Mult			SEPA Core Requirements
2.56	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Electronic Signature	SEPA Rulebook	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-M013 Reference of the validation made by
			SEPA Usage Rule(s)	the Debtor PSP (if present in DS-03).  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
			ISO Name	is a paper mandate. Electronic Signature
			ISO Definition  XML Tag	Additional security provisions, such as a digital signature, as provided by the debtor.  ElctrncSgntr
			Type ISO Length	Max1025Text 1 1025
			SEPA Length	1 1025
2.57	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction	ISO Name ISO Definition	First Collection Date Date of the first collection of a direct debit as per the mandate.
		+++Mandate Related Information ++++First Collection Date	XML Tag Type	FrstColltnDt ISODate
2.58	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction	ISO Name ISO Definition	Final Collection Date Date of the final collection of a direct debit as per the mandate.
		+++Mandate Related Information ++++Final Collection Date	XML Tag Type	FnlColltnDt ISODate
2.59	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition	Frequency Regularity with which direct debit instructions
		++Direct Debit Transaction +++Mandate Related Information	XML Tag	are to be created and processed. Frqcy Frequency36Choice
2.60	01	++++Frequency FITo FICustomer Direct Debit V08	Type ISO Name	Reason
		+Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information	ISO Definition	Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.
		++++Reason	XML Tag Type	Rsn MandateSetupReason1Choice
2.61	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition	Tracking Days Specifies the number of days the direct debit
		++Direct Debit Transaction +++Mandate Related Information	XML Tag	instruction must be tracked. TrckgDays
		++++Tracking Days	Type Pattern	Exact2NumericText [0-9]{2}
2.62	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	
		+Direct Debit Transaction Information ++Direct Debit Transaction	ISO Name ISO Definition	Creditor Scheme Identification Credit party that signs the mandate.
		+++Creditor Scheme Identification	XML Tag Type	CdtrSchmeId PartyIdentification135
2.63	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction	ISO Name ISO Definition	Name Name by which a party is known and which is usually used to identify that party.
		+++Creditor Scheme Identification ++++Name	XML Tag Type ISO Length SEPA Length	Nm Max140Text 1 140
2.64	01	FITo FICustomer Direct Debit V08	ISO Name	1 140 Postal Address
		+Direct Debit Transaction Information ++Direct Debit Transaction	ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
		+++Creditor Scheme Identification ++++Postal Address	XML Tag Type	PstlAdr PostalAddress24



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#	SEPA	Message Element		Inter-PSP Collection
	Mult			SEPA Core Requirements
2.65	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-E005 Identifier of the Creditor.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	
		++Direct Debit Transaction	ISO Name	Identification
		+++Creditor Scheme Identification	ISO Definition	Unique and unambiguous identification of a
		++++Identification		party.
			XML Tag	Id
			Туре	Party38Choice
	11		XML Tag	xs:choice
2.66	11	FITo FICustomer Direct Debit V08	ISO Name	Organisation Identification
		+Direct Debit Transaction Information	ISO Definition	Unique and unambiguous way to identify an
		++Direct Debit Transaction	******	organisation.
		+++Creditor Scheme Identification	XML Tag	OrgId
		++++Identification	Type	OrganisationIdentification29
2.65		+++++Organisation Identification	CERATI DIA	
2.67	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Private Identification is used to identify either an
		+Direct Debit Transaction Information	TOO N	organisation or a private person.
		++Direct Debit Transaction	ISO Name	Private Identification
		+++Creditor Scheme Identification	ISO Definition	Unique and unambiguous identification of a
		++++Identification	373 67 CE	person, for example a passport.
		++++Private Identification	XML Tag	PrvtId
2.60	0 1	EIE EIG ( B' (B1) 1000	Type	PersonIdentification13
2.68	01	FITo FICustomer Direct Debit V08	ISO Name	Date And Place Of Birth
		+Direct Debit Transaction Information	ISO Definition	Date and place of birth of a person.
		++Direct Debit Transaction	XML Tag	DtAndPlcOfBirth
		+++Creditor Scheme Identification	Туре	DateAndPlaceOfBirth1
		++++Identification		
		+++++Private Identification		
2.60	1 1	+++++Date And Place Of Birth	CEDATA D 1 (1)	M. I.
2.69	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	
		+Direct Debit Transaction Information		Only one occurrence of 'Other' is allowed, and
		++Direct Debit Transaction		no other sub-elements are allowed.
		+++Creditor Scheme Identification		'Identification' must be used with an identifier
		++++Hdentification +++++Private Identification		described in General Message Element
				Specifications, Chapter 1.5.2.
		+++++Other		'Proprietary' under 'Scheme Name' must specify "SEPA".
			ISO Name	Other
			ISO Name ISO Definition	Unique identification of a person, as assigned by
			150 Demilition	an institution, using an identification scheme.
			XML Tag	Othr
			Type	GenericPersonIdentification1
2.70	01	FITo FICustomer Direct Debit V08	ISO Name	Country Of Residence
2.70	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Country in which a person resides (the place of a
		++Direct Debit Transaction	100 Deliniduli	person's home). In the case of a company, it is the
		+++Creditor Scheme Identification		country from which the affairs of that company
		++++Country Of Residence		are directed.
		The sound of Residence	XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.71	01	FITo FICustomer Direct Debit V08	ISO Name	Contact Details
2./1	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Set of elements used to indicate how to contact
		++Direct Debit Transaction	130 Demilition	the party.
		+++Creditor Scheme Identification	XML Tag	CtctDtls
		++++Contact Details	Type	Contact4
		TTTTCOMACI DETAILS	Type	Contact4



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.72	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction ++Pre Notification Identification	ISO Name ISO Definition	Pre Notification Identification Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.
			XML Tag Type ISO Length SEPA Length	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
2.73	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Pre Notification Date	ISO Name ISO Definition	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.
			XML Tag	PreNtfctnDt ISODete
2.74	11	FITo FICustomer Direct Debit V08	Type ISO Name	ISODate Creditor
		+Direct Debit Transaction Information ++Creditor	ISO Definition XML Tag	Party to which an amount of money is due. Cdtr
2.75	11	FITo FICustomer Direct Debit V08	Type SEPA Rulebook	PartyIdentification135  AT-E001 Name of the Creditor.
2.76		+Direct Debit Transaction Information ++Creditor	SEPA Usage Rule(s)	
		+++Name	ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.  Nm
			XML Tag Type ISO Length SEPA Length	Max140Text  1 140  1 70
2.76	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address	SEPA Rulebook	AT-E004 Address of the Creditor.  'Postal Address' is optional but is mandatory if provided by the Creditor.  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.  Postal Address Information that locates and identifies a specific
			XML Tag	address, as defined by postal services. PstlAdr PostalAddress24
2.77	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.78	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Department	ISO Name ISO Definition  XML Tag Type	Department Identification of a division of a large organisation or building. Dept Max70Text
		Separation	ISO Length SEPA Length	1 70 1 70



++Creditor +++Postal Address +++HBuilding Number  2.82  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Hloor  2.84  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Hloor  2.84  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address ++++Floor  2.84  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address ++++Post Box  2.85  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Post Box  2.86  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Postal Address +++Postal Address +++Postal Address +++Room  2.86  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Room  2.87  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Room  2.87  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Room  2.88  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Postal Address ++	#	SEPA	Message Element		Inter-PSP Collection
Joint Chedit Transaction Information		Mult			SEPA Core Requirements
++Creditor +++Postal Address +++Postal Address +++Postal Address +++Postal Address +++Postal Address +++Building Number  2.80 2.81 2.82 2.81 2.82 2.82 3.83 3.83 3.84 3.85 3.85 3.85 3.85 3.85 3.85 3.85 3.85	2.79	01			
++Postal Address +++Postal Address ++++Postal Ad				ISO Definition	
				VMI Tog	
2.80 0.1 FITO FICustomer Direct Debit VOS +Drect Debit Transaction Information +-Creditor ++Postal Address +Drect Debit Transaction Information ++Creditor ++Dost			1		
Solution   Street Name   Str					
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+-Creditor +-Postal Address +-+-Street Name  2.81 0.1 FTO FICustomer Direct Debit V08 +Direct Debit Transaction Information +-Creditor +-Postal Address +	2.80	01			
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H+++Street Name					
SEPA Length					
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H-Creditor	2.81	01	FITo FICustomer Direct Debit V08		
H+Postal Address			+Direct Debit Transaction Information	<b>ISO Definition</b>	Number that identifies the position of a building
++++Building Number					
Signal Length   1 16					
SEPA Length   1 16			++++Building Number		
2.82 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address +++Post Box  2.83 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Post Box  2.84 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Post Box  2.85 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Post Box  2.86 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Post Address +++Post Code  2.86 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Post Address +++Post Address +++Post Code  2.87 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Creditor ++Postal Address +++Post Address +++Post Code  2.88 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Post Code  2.89 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Post Code  2.80 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Post Code  3.0 Length 3.0 Lengt					
+Direct Debit Transaction Information ++Creditor ++Postal Address +++Building Name  2.83	2.82	01	FITo FICustomer Direct Debit V08		
+++Postal Address ++++Building Name  1					
++++Building Name   ISO Length   1 35   SEPA Length   1 36   SEPA Length   1 70   SEPA Length   1 16   SEPA Length   1 16   SEPA Length   1 16   SEPA Length   1 16   SEPA Length   1 70			++Creditor	XML Tag	BldgNm
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+Direct Debit Transaction Information ++Creditor +++Ploor  2.84 01 FITO FICustomer Direct Debit V08 +++Postal Address ++++Post Box  2.85 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Postal Address +	2 92	0 1	EITa EICustomor Direct Debit VO		
++Creditor +++Postal Address +++Floor  2.84 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Post Box  2.85 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Room  2.85 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Postal Address ++++Postal Address ++++Postal Address ++++Room  2.86 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Postal Address ++++Postal Address +++Postal Address +++Post Code  2.87 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address +++Post Code  2.87 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code  3.	2.83	01			
+++Postal Address ++++Floor    1					
SEPA Length   1 70			+++Postal Address		Max70Text
2.84   01   FITo FICustomer Direct Debit V08			++++Floor		
+Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Box  XML Tag PstBx Type Max16Text ISO Length Pirect Debit Transaction Information ++Creditor ++Postal Address +++Room  2.86  0.1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++Postal Address +++Postal Address +++Post Code  Definition  Type Max70Text ISO Name ISO Definition SEPA Length I 70  SEPA Length I 16					
++Creditor +++Postal Address ++++Post Box     Address	2.84	01			
+++Postal Address ++++Post Box  XML Tag PstBx Type Max16Text ISO Length 1 16  SEPA Length 1 70  SEPA Length 1 16  SEPA Length				180 Definition	
++++Post Box    XML Tag					
SO Length   1 16   SEPA Length   1 16			++++Post Box	XML Tag	
2.85 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Room  2.86 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Postal Address ++++Post Code  2.87 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Post Code  2.87 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Postal Address ++++Postal Address +++Postal Address +++Postal Address ++++Postal Address +++Postal Address ++++Postal Address ++++Postal Address ++++Postal Address ++++Town Name  Type Max35Text  ISO Name ISO Name ISO Name ISO Definition Name of a built-up area, with defined boundaries and a local government. Type Max35Text ISO Length 1 16  ISO Name ISO Definition Name of a built-up area, with defined boundaries and a local government. Type Max35Text ISO Length 1 35					Max16Text
2.85   01   FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Creditor   ++Postal Address   ++++Room   ++Postal Address   ++++Room   +-Postal Address   +Direct Debit Transaction Information   ++Creditor   ++Postal Address   ++++Postal Address   +++++Postal Address   +++++Town Name   +++++Town Name   +++++Town Name   ++++++Town Name   ++++++Town Name   ++++++Town Name   +++++++++++++++++++++++++++++++++++					
+Direct Debit Transaction Information ++Creditor +++Postal Address ++++Room  2.86  O1 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code  ISO Name  SEPA Length I 70  ISO Name  ISO Definition For Element Iso Name  ISO Definition Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.  XML Tag PstCd Type Max16Text ISO Length I 16 SEPA Length I	207	0.4			
++Creditor +++Postal Address ++++Room  2.86 O1 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code  2.87 O1 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++-Postal Address ++++Post Code  2.87 O1 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor ++-Postal Address ++++Postal Address ++	2.85	01			
+++Postal Address ++++Room  Type  Max70Text  1 70  SEPA Length 1 70  2.86  O1 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code  SEPA Length ISO Name  ISO Definition  Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.  XML Tag PstCd Type Max16Text ISO Length 1 16  SEPA Length 1 16  SEPA Length Town Name  SO Definition  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Town Name  Type Max35Text ISO Length 1 35					
++++Room  ISO Length SEPA Length 1 70  2.86  O1 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address +++++Post Code  ISO Name ISO Definition Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.  XML Tag PstCd Type Max16Text ISO Length 1 16 SEPA Length 1 1					
2.86 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code  2.87 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Town Name  ISO Name ISO Definition Identifier consisting of a group of letters and/or numbers that is added to a postal address to assis the sorting of mail.  XML Tag PstCd Type Max16Text ISO Length 1 16 ISO Name ISO Name ISO Name ISO Definition Name of a built-up area, with defined boundaries and a local government.  XML Tag Type Max35Text ISO Length 1 35			++++Room		1 70
+Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code  XML Tag PstCd Type Max16Text ISO Definition  1. 16 SEPA Length 1					
++Creditor +++Postal Address ++++Post Code  XML Tag PstCd Type Max16Text ISO Length 1 16 SEPA Length 1 16  SEPA Length Pirect Debit Transaction Information ++Creditor +++Postal Address ++++Town Name  Type Max35Text ISO Length 1 35	2.86	01			
+++Postal Address ++++Post Code  XML Tag PstCd Type Max16Text ISO Length 1 16  SEPA Length 1 16  SEPA Length Pirect Debit Transaction Information +-Creditor +++Postal Address ++++Town Name  XML Tag PstCd Type Max16Text ISO Length 1 16  SEPA Length ISO Name ISO Definition Name of a built-up area, with defined boundaries and a local government.  XML Tag TwnNm Type Max35Text ISO Length 1 35				ISO Definition	
++++Post Code  XML Tag PstCd Type Max16Text ISO Length 1 16  SEPA Length 1 16  2.87 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information +-Creditor +++Postal Address ++++Town Name  XML Tag PstCd Type Max16Text ISO Length 1 16  ISO Name ISO Definition Name of a built-up area, with defined boundaries and a local government.  XML Tag TwnNm Type Max35Text ISO Length 1 35					•
Type Max16Text ISO Length 1 16 SEPA Length 1 16  2.87 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information +-Creditor +++Postal Address ++++Town Name  Type Max16Text ISO Length 1 16  ISO Name ISO Definition Name of a built-up area, with defined boundaries and a local government.  TwnNm Type Max35Text ISO Length 1 35				XMI, Tag	
2.87 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Town Name  ISO Length I 16  SEPA Length			I ost code		
2.87 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Town Name  ISO Name ISO Definition Name of a built-up area, with defined boundaries and a local government.  XML Tag Tyne Max35Text ISO Length 1 35					
+Direct Debit Transaction Information ++Creditor +++Postal Address ++++Town Name    SO Definition   Name of a built-up area, with defined boundaries and a local government.				SEPA Length	1 16
++Creditor +++Postal Address ++++Town Name  Type  Max 35Text  ISO Length  1 35	2.87	01			
+++Postal Address ++++Town Name  Type Max35Text ISO Length  1 35				ISO Definition	
++++Town Name  Type Max35Text ISO Length 1 35				YMI Tog	
ISO Length 1 35					
			The state of the s		
GELA Lengin 1 55	L	<u>L</u>		SEPA Length	1 35



ш	CEDA	M		Later BCD Collection
#	SEPA Mult		S	Inter-PSP Collection SEPA Core Requirements
2.88		FITo FICustomer Direct Debit V08	ISO Name	Town Location Name
2.00	01	+Direct Debit Transaction Information	ISO Definition	Specific location name within the town.
		++Creditor	XML Tag	TwnLctnNm
		+++Postal Address	Type	Max35Text
		++++Town Location Name	ISO Length	1 35
			SEPA Length	1 35
2.89	01	FITo FICustomer Direct Debit V08	ISO Name	District Name
		+Direct Debit Transaction Information	ISO Definition	Identifies a subdivision within a country sub-
		++Creditor	*** ** ***	division.
		+++Postal Address	XML Tag	DstrctNm
		++++District Name	Type	Max35Text
			ISO Length SEPA Length	1 35 1 35
2.90	01	FITo FICustomer Direct Debit V08	ISO Name	Country Sub Division
2.90	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Identifies a subdivision of a country such as state,
		++Creditor	150 Definition	region, county.
		+++Postal Address	XML Tag	CtrySubDvsn
		++++Country Sub Division	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.91	01	FITo FICustomer Direct Debit V08	ISO Name	Country
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Nation with its own government.
		++Creditor	XML Tag	Ctry
		+++Postal Address	Type	CountryCode
		++++Country	Pattern	$[A-Z]{2,2}$
2.92	02	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Only two occurrences are allowed.
		+Direct Debit Transaction Information		If 'Address Line' is used, then 'Postal Address'
		++Creditor		sub-elements other than 'Country' are forbidden.
		+++Postal Address ++++Address Line		A combination of 'Address Line' and 'Country' is allowed.
		++++Address Line	ISO Name	Address Line
			ISO Definition	Information that locates and identifies a specific
			150 Delimition	address, as defined by postal services, presented
				in free format text.
			XML Tag	AdrLine
			Type	Max70Text
			ISO Length	1 70
			SEPA Length	<i>1</i> 70
2.93	01	FITo FICustomer Direct Debit V08	ISO Name	Identification
		+Direct Debit Transaction Information	ISO Definition	Unique and unambiguous identification of a
		++Creditor	*** **	party.
		+++Identification	XML Tag	Id
2.04	0 1	EIT- EICt Dir / D 1 / V00	Type	Party38Choice
2.94	01	FITo FICustomer Direct Debit V08	ISO Name ISO Definition	Country Of Residence Country in which a person resides (the place of a
		+Direct Debit Transaction Information ++Creditor	120 Deliuition	person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
		The Country of Residence		are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.95	01	FITo FICustomer Direct Debit V08	ISO Name	Contact Details
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Set of elements used to indicate how to contact
		++Creditor		the party.
		+++Contact Details	XML Tag	CtctDtls
			Type	Contact4



#	SEPA	Message Element	Inter-PSP Collection	
	Mult			EPA Core Requirements
2.96	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor Account	SEPA Rulebook SEPA Usage Rule(s)	Only IBAN is allowed.
			ISO Name ISO Definition	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.
			XML Tag Type	CdtrAcct CashAccount38
2.97	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Rulebook SEPA Usage Rule(s)	AT-C002 The BIC code of the Creditor PSP. Only 'BICFI' is allowed.
		++Creditor Agent	ISO Name ISO Definition	Creditor Agent Financial institution servicing an account for the creditor.
			XML Tag Type	CdtrAgt BranchAndFinancialInstitutionIdentification6
2.98	01	FITo FICustomer Direct Debit V08	ISO Name	Creditor Agent Account
		+Direct Debit Transaction Information ++Creditor Agent Account	ISO Definition	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
			XML Tag Type	payment transaction. CdtrAgtAcct CashAccount38
2.99	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information		Mandatory if given by the Creditor in 'pain.008. 001.08' and must be forwarded through the
		++Ultimate Creditor	ISO Name	payment chain up to the Debtor. Ultimate Creditor
			ISO Definition  XML Tag	Ultimate party to which an amount of money is due. UltmtCdtr
			Type	PartyIdentification135
2.100	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Rulebook	AT-E007 Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length.
		++Ultimate Creditor +++Name	ISO Name ISO Definition	Name Name by which a party is known and which is usually used to identify that party.
			XML Tag Type	Nm Max140Text
2.101	0.1	EIT- EICastana Dinat Daki V00	ISO Length SEPA Length	1 140 1 70
2.101	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor	ISO Name ISO Definition	Postal Address Information that locates and identifies a specific address, as defined by postal services.
		+++Postal Address	XML Tag Type	PstlAdr PostalAddress24
2.102	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Rulebook	AT-E010 Identification code of the Creditor Reference Party.
		++Ultimate Creditor +++Identification	ISO Name ISO Definition	Identification Unique and unambiguous identification of a
			XML Tag Type	party. Id Party38Choice
	11		XML Tag	xs:choice
2.103		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Usage Rule(s)	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
		++Ultimate Creditor +++Identification	ISO Name ISO Definition	Organisation Identification Unique and unambiguous way to identify an
		++++Organisation Identification	XML Tag Type	organisation. OrgId OrganisationIdentification29



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.104	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor	SEPA Usage Rule(s) ISO Name	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification
		+++Identification ++++Private Identification	ISO Definition  XML Tag	Unique and unambiguous identification of a person, for example a passport.  PrvtId
			Type	PersonIdentification13
2.105	01	FITo FICustomer Direct Debit V08	ISO Name	Country Of Residence
		+Direct Debit Transaction Information	ISO Definition	Country in which a person resides (the place of a
		++Ultimate Creditor		person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Туре	CountryCode
			Pattern	$[A-Z]{2,2}$
2.106	01	FITo FICustomer Direct Debit V08	ISO Name	Contact Details
		+Direct Debit Transaction Information	ISO Definition	Set of elements used to indicate how to contact
		++Ultimate Creditor +++Contact Details	VMI Tog	the party. CtctDtls
		+++Contact Details	XML Tag Type	Contact4
2.107	01	FITo FICustomer Direct Debit V08	ISO Name	Initiating Party
		+Direct Debit Transaction Information	ISO Definition	Party that initiates the payment.
		++Initiating Party		Usage: This can be either the creditor or a party
				that initiates the direct debit on behalf of the
			VMI Too	creditor.
			XML Tag Type	InitgPty PartyIdentification135
2.108	01	FITo FICustomer Direct Debit V08		Only 'BICFI' is allowed.
		+Direct Debit Transaction Information	ISO Name	Instructing Agent
		++Instructing Agent	<b>ISO Definition</b>	Agent that instructs the next party in the chain to
			TO ST. OD	carry out the (set of) instruction(s).
			XML Tag	InstgAgt BranchAndFinancialInstitutionIdentification6
2.109	01	FITo FICustomer Direct Debit V08	Type  SEPA Usage Rule(s)	Only 'BICFI' is allowed.
2.10)	01	+Direct Debit Transaction Information	ISO Name	Instructed Agent
		++Instructed Agent	<b>ISO Definition</b>	Agent that is instructed by the previous party in
				the chain to carry out the (set of) instruction(s).
			XML Tag	InstdAgt
2.110	01	FITo FICustomer Direct Debit V08	Type ISO Name	BranchAndFinancialInstitutionIdentification6 Intermediary Agent 1
2.110	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Agent between the debtor's agent and the
		++Intermediary Agent 1	150 Deminion	creditor's agent.
				Usage: If more than one intermediary agent is
				present, then Intermediary Agent 1 identifies the
				agent between the DebtorAgent and the IntermediaryAgent2.
			XML Tag	IntrmyAgt1
			Туре	BranchAndFinancialInstitutionIdentification6
2.111	01	FITo FICustomer Direct Debit V08	ISO Name	Intermediary Agent 1Account
		+Direct Debit Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Intermediary Agent 1Account		intermediary agent 1 at its servicing agent in the
			XML Tag	payment chain. IntrmyAgt1Acct
			Type	CashAccount38
L	1		1 J PC	Cusin iccountso



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	SEPA Core Requirements
2.112	01	FITo FICustomer Direct Debit V08	ISO Name	Intermediary Agent 2
		+Direct Debit Transaction Information	ISO Definition	Agent between the debtor's agent and the
		++Intermediary Agent 2		creditor's agent.
				Usage: If more than two intermediary agents are
				present, then Intermediary Agent2 identifies the
				agent between the IntermediaryAgent1 and the
				IntermediaryAgent3.
			XML Tag	IntrmyAgt2
			Type	BranchAndFinancialInstitutionIdentification6
2.113	01	FITo FICustomer Direct Debit V08	ISO Name	Intermediary Agent 2Account
		+Direct Debit Transaction Information ++Intermediary Agent 2Account	ISO Definition	Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the
		++Intermediary Agent 2Account		payment chain.
			XML Tag	IntrmyAgt2Acct
			Type	CashAccount38
2.114	01	FITo FICustomer Direct Debit V08	ISO Name	Intermediary Agent 3
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Agent between the debtor agent and creditor
		++Intermediary Agent 3		agent.
				Usage: If IntermediaryAgent3 is present, then it
				identifies the agent between the intermediary
				agent 2 and the debtor agent.
			XML Tag	IntrmyAgt3
			Туре	BranchAndFinancialInstitutionIdentification6
2.115	01	FITo FICustomer Direct Debit V08	ISO Name	Intermediary Agent 3Account
		+Direct Debit Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Intermediary Agent 3Account		intermediary agent 3 at its servicing agent in the
			XML Tag	payment chain. IntrmyAgt3Acct
			Type	CashAccount38
2.116	11	FITo FICustomer Direct Debit V08	ISO Name	Debtor
		+Direct Debit Transaction Information	ISO Definition	Party that owes an amount of money to the
		++Debtor		(ultimate) creditor.
			XML Tag	Dbtr
			Туре	PartyIdentification135
2.117	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-P001 Name of the Debtor.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	) Mandatory.  'Name' is limited to 70 characters in length.
		+++Debtor +++Name	ISO Name	Name is limited to 70 characters in length.  Name
		TITIVALLIC	ISO Name ISO Definition	Name by which a party is known and which is
				usually used to identify that party.
			XML Tag	Nm
			Туре	Max140Text
			ISO Length	1 140
			SEPA Length	1 70



#	SEPA	Message Element		Inter-PSP Collection SEPA Core Requirements
	Mult			<del>-</del>
2.118	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag	AT-P005 The Address of the Debtor.  'Postal Address' is optional but mandatory if present in DS-02 or when the Creditor PSP or the Debtor PSP is located in 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
			Type	PostalAddress24
2.119	01	FITo FICustomer Direct Debit V08 +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
2.120	01	FITo FICustomer Direct Debit V08	ISO Name	Department
		+Direct Debit Transaction Information ++Debtor +++Postal Address ++++Department	ISO Definition  XML Tag  Type ISO Length  SEPA Length	Identification of a division of a large organisation or building.  Dept  Max70Text  1 70  1 70
2.121	01	FITo FICustomer Direct Debit V08	ISO Name	Sub Department
2.121	01	+Direct Debit Transaction Information ++Debtor +++Postal Address ++++Sub Department	ISO Definition  XML Tag Type ISO Length SEPA Length	Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 70 1 70
2.122	01	FITo FICustomer Direct Debit V08	ISO Name	Street Name
	0.1.2	+Direct Debit Transaction Information ++Debtor +++Postal Address ++++Street Name	ISO Definition XML Tag Type ISO Length SEPA Length	Name of a street or thoroughfare. StrtNm Max70Text 1 70 1 70
2.123		FITo FICustomer Direct Debit V08 +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
2.124	01	FITo FICustomer Direct Debit V08 +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
2.125	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Floor Floor or storey within a building. Flr Max70Text
		++++Floor	ISO Length SEPA Length	1 70 1 70



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#	SEPA	Message Element		Inter-PSP Collection SEPA Core Requirements
2 12 5	Mult			<del>_</del>
2.126	01	FITo FICustomer Direct Debit V08	ISO Name	Post Box
		+Direct Debit Transaction Information	ISO Definition	Numbered box in a post office, assigned to a
		++Debtor +++Postal Address		person or organisation, where letters are kept until called for.
		++++Postal Address ++++Post Box	XML Tag	PstBx
		++++FOSt BOX	Type	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.127	01	FITo FICustomer Direct Debit V08	ISO Name	Room
		+Direct Debit Transaction Information	ISO Definition	Building room number.
		++Debtor	XML Tag	Room
		+++Postal Address	Type	Max70Text
		++++Room	ISO Length	1 70
			SEPA Length	1 70
2.128	01	FITo FICustomer Direct Debit V08	ISO Name	Post Code
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Identifier consisting of a group of letters and/or
		++Debtor		numbers that is added to a postal address to assist
		+++Postal Address		the sorting of mail.
		++++Post Code	XML Tag	PstCd
			Type	Max16Text
			ISO Length	1 16
2.120	Λ 1	FIT FIG ( D' (D1'(1/10)	SEPA Length	1 16
2.129	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition	Town Name
			180 Definition	Name of a built-up area, with defined boundaries,
		++Debtor +++Postal Address	XML Tag	and a local government. TwnNm
		++++Town Name	Type	Max35Text
		THEFT TOWN IVAING	ISO Length	1 35
			SEPA Length	1 35
2.130	01	FITo FICustomer Direct Debit V08	ISO Name	Town Location Name
2.100	0.11	+Direct Debit Transaction Information	ISO Definition	Specific location name within the town.
		++Debtor	XML Tag	TwnLctnNm
		+++Postal Address	Type	Max35Text
		++++Town Location Name	ISO Length	1 35
			SEPA Length	1 35
2.131	01	FITo FICustomer Direct Debit V08	ISO Name	District Name
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Identifies a subdivision within a country sub-
		++Debtor		division.
		+++Postal Address	XML Tag	DstrctNm
		++++District Name	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.132	01	FITo FICustomer Direct Debit V08	ISO Name	Country Sub Division
		+Direct Debit Transaction Information	ISO Definition	Identifies a subdivision of a country such as state,
		++Debtor	VMI To	region, county.
		+++Postal Address	XML Tag	CtrySubDvsn
		++++Country Sub Division	Type ISO Length	Max35Text 1 35
			SEPA Length	1 35 1 35
2.133	01	FITo FICustomer Direct Debit V08	ISO Name	Country
2.133	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Nation with its own government.
		++Diect Debit Transaction information ++Debtor	XML Tag	Ctry
		+++Postal Address	Type	CountryCode
		++++Country	Pattern	[A-Z]{2,2}
<u> </u>	<u> </u>	1 Sound	- *************************************	[ ] ( )



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.134	02	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Address Line	ISO Name ISO Definition  XML Tag Type	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.  Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  AdrLine Max70Text
			ISO Length	1 70
			SEPA Length	1 70
2.135	01	FITo FICustomer Direct Debit V08 +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
	11		XML Tag	xs:choice
2.136	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.137	11	FITo FICustomer Direct Debit V08		Either 'Date and Place of Birth' or one
		+Direct Debit Transaction Information ++Debtor +++Identification ++++Private Identification	ISO Name ISO Definition  XML Tag Type	occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.138	01	FITo FICustomer Direct Debit V08	ISO Name	Country Of Residence
		+Direct Debit Transaction Information ++Debtor +++Country Of Residence	ISO Definition  XML Tag Type Pattern	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}
2.139	01	FITo FICustomer Direct Debit V08 +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
2.140	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Account	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-D001 Account number of the Debtor. Only IBAN is allowed. Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38



Mult	#	SEPA	Message Element		Inter-PSP Collection
Direct Debit Transaction Information	π		Wessage Element	S	
Direct Debit Transaction Information	2.141	11			
2.142   0.1   FTO FICustomer Direct Debit V08 + Direct Debit Transaction Information + Ultimate Debtor   FTO FICustomer Direct Debit V08 + Direct Debit Transaction Information + Hother Debtor Agent Account   SO Definition   SEPA Usage Rule(s)   Manual by the Debtor Reference Parry, Septial Process and identification of the account of the debtor agent at its servicing agent in the payment chain.   So Definition   SEPA Usage Rule(s)   Manual Debtor   Standard Septial Septia			+Direct Debit Transaction Information		Only 'BICFI' is allowed.
SML Tag			++Debtor Agent		
SAML Tag   DitrAgt   BranchAndlFinancialInstitutionIdentification   Parameter   Paramete				ISO Definition	
Property				NAME OF	
2.142   0.1   PTTo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor				_	
Direct Debit Transaction Information	2 1/12	0 1	FITo FICustomer Direct Debit V08		
H-Debtor Agent Account	2.142				
Cash					
2.143   0.1   FTTo FICustomer Direct Debit V08			6		
2.143 0.1 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Ultimate Debtor    2.144 01 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Ultimate Debtor    2.145 01 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Ultimate Debtor    2.145 01 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Ultimate Debtor    2.145 11 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Hostal Address    2.146 01 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Hostal Address    2.146 01 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Hostal Address    2.146 11 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Hostal Address    2.147 11 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Hostal Address    2.148 11 FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Horganisation Information   ++Horganisati				XML Tag	DbtrAgtAcct
#Direct Debit Transaction Information ++Ultimate Debtor    SO Name   ISO Name   Ultimate Debtor				V A	
Head of the period of the pe	2.143			SEPA Usage Rule(s)	
SO Name   Ultimate Debtor					
SO Definition   Ultimate party that owes an amount of money to the (ultimate) creditor.			++Ultimate Debtor	ICO Nomo	
Land   Comparison   Compariso					
2.144 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Name  2.145 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information +-Ultimate Debtor +				150 Definition	
C.144   O1   FITo FICustomer Direct Debit V08				XML Tag	
2.144 01 FTTo FICustomer Direct Debit V08 +Direct Debit Transaction Information +H Name  2.145 01 FTTO FICustomer Direct Debit V08 +Direct Debit Transaction Information +H Ultimate Debtor +H Postal Address -Direct Debit Transaction Information +H Ultimate Debtor +H Identification +H Identification +H Organisation Identification  2.148 11 FTTO FICustomer Direct Debit V08 +Direct Debit Transaction Information +H Itimate Debtor +H Organisation Identification +H Itimate Debtor +H Organisation Identification +H Itimate Debtor +H Organisation Identification +H Itimate Debtor +H					PartyIdentification135
++Ultimate Debtor +++Name    SO Name   Name	2.144	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-P006 Name of the Debtor Reference Party.
H++Name   H-+Name   HName   H-+Name   HName   HN			+Direct Debit Transaction Information		'Name' is limited to 70 characters in length.
Solution   Separation   Separ					
XML Tag			+++Name	ISO Definition	
Type   Max140Text   1 140   1 14				VMI Too	
2.145   01   FITO FICustomer Direct Debit V08   +Direct Debit Transaction Information   ++Ultimate Debtor   ++Hdentification   ++Identification					
2.145   0.1   FITo FICustomer Direct Debit V08					
2.145   01   FITo FICustomer Direct Debit V08					
++Ultimate Debtor +++Postal Address  2.146 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification  2.147 11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor	2.145	01	FITo FICustomer Direct Debit V08		
+++Postal Address    SML Tag			+Direct Debit Transaction Information	ISO Definition	
2.146 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification  11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification  11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor ++Identification  11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor ++Identification ++++Organisation Identification  2.148 11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor ++Identification +++Private Identification  Type  11 SEPA Usage Rule(s)  11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information +++Private Identification  11 SEPA Usage Rule(s)  11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information +++Private Identification  11 SEPA Usage Rule(s)  11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++++Private Identification  11 SEPA Usage Rule(s)  11 SEPA Usage Rule(s)  11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++++Private Identification  11 SEPA Usage Rule(s)  11 SEPA Usa					
2.146 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification  ISO Name Identification  ISO Name IsO Definition ISO Definition ISO Definition ISO Definition ISO Definition ISO Name ISO Definition ISO Definition ISO Definition ISO Name Iso Definition Iso Name Iso Definition Iso Name Identification Iso Definition Information Iso Name Identification Iso Name Iso Name Iso Definition Iso Name Iso Definition Iso Name Iso Definition Iso Name Information Iso Name Iso Name Iso Name Information Iso Name Iso Name Iso Name Information Iso Name Iso Name Information Iso Name Iso Name Information Iso Name Iso Name Iso Name Information Iso Name Iso Nam			+++Postal Address	_	
+Direct Debit Transaction Information ++Ultimate Debtor +++Identification  11	2.146	0 1	EIT- EIC	V A	
++Ultimate Debtor +++Identification    SO Name   Identification   Unique and unambiguous identification of a party.	2.146	01		SEPA KULEDOOK	
+++Identification    SO Definition   Unique and unambiguous identification of a party.				ISO Name	
Sample   S					
Type Party38Choice   11   XML Tag xs:choice   2.147   11   FITo FICustomer Direct Debit V08					
11   XML Tag xs:choice					Id
2.147 11 FITo FICustomer Direct Debit V08					
+Direct Debit Transaction Information ++Ultimate Debtor +++Identification +++++Organisation Identification    SO Name   Organisation Identification					
++Ultimate Debtor +++Identification ++++Organisation Identification	2.147			SEPA Usage Rule(s)	
+++Identification ++++Organisation Identification    SO Definition   Unique and unambiguous way to identify an organisation.				ISO Nama	
++++Organisation Identification  XML Tag OrgId  Type OrganisationIdentification29  2.148  11 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Private Identification  XML Tag OrgId  Type Organisation.  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					
XML Tag				100 Deminion	
2.148 11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification +++Private Identification  Type OrganisationIdentification29  SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.  ISO Name Private Identification Unique and unambiguous identification of a person, for example a passport.  XML Tag PrvtId			- 6	XML Tag	
2.148 11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification +++Private Identification  SEPA Usage Rule(s) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.  ISO Name Private Identification Unique and unambiguous identification of a person, for example a passport.  XML Tag PrvtId				O	
++Ultimate Debtor +++Identification ++++Private Identification  SML Tag  Private Identification Unique and unambiguous identification of a person, for example a passport.  YML Tag  Private Identification Unique and unambiguous identification of a person, for example a passport.  PrvtId	2.148	1		SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one
+++Identification ++++Private Identification  ISO Definition Unique and unambiguous identification of a person, for example a passport.  XML Tag PrvtId					
++++Private Identification person, for example a passport.  XML Tag PrvtId					
XML Tag PrvtId				180 Definition	
			TTTTI IIVAIC IUCHIIIICAIIUII	XML Tag	
				_	



#	SEPA	Message Element		Inter-PSP Collection
	Mult			SEPA Core Requirements
2.149	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Country Of Residence	ISO Name ISO Definition  XML Tag Type	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
2.150	0 1	EIE EIG ( B' ( B L') 100	Pattern	[A-Z]{2,2}
2.150	01	FITo FICustomer Direct Debit V08 +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
2.151	01	FITo FICustomer Direct Debit V08 +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
	11		XML Tag	xs:choice
2.152		FITo FICustomer Direct Debit V08 +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
2.153	11	FITo FICustomer Direct Debit V08 +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
2.154	0 10	FITo FICustomer Direct Debit V08 +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
2.155	0 10	FITo FICustomer Direct Debit V08 +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
2.156	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection.  Either 'Structured' or 'Unstructured' may be present.  Remittance Information  Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.  RmtInf  RemittanceInformation16



#	SEPA	Message Element		Inter-PSP Collection
	Mult			EPA Core Requirements
2.157	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Unstructured	ISO Name ISO Definition  XML Tag Type ISO Length	'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor.  Only one occurrence of 'Unstructured' is allowed.  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
2 1 7 0	0.4		SEPA Length	1 140
2.158	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured	SEPA Format Rule(s)  ISO Name ISO Definition	Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.  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
			Type	StructuredRemittanceInformation16
2.159		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Referred Document Information FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition  XML Tag Type ISO Name ISO Definition	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7 Referred Document Amount Provides details on the amounts of the referred
		++Remittance Information +++Structured ++++Referred Document Amount	XML Tag Type	document. RfrdDocAmt RemittanceAmount2
2.161	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information	ISO Name ISO Definition  XML Tag Type	When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.162		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type	SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type	Mandatory if 'Creditor Reference Information' is used.  Type Specifies the type of creditor reference.  Tp CreditorReferenceType2
2.163		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information ++++Type +++++Code Or Proprietary	ISO Name ISO Definition  XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	11		XML Tag	xs:choice



#	SEPA	Message Element		Inter-PSP Collection
2.164	<b>Mult</b> 11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information		SEPA Core Requirements  Only "SCOR" is allowed.  Code  Type of creditor reference, in a coded form.
		+++Structured ++++Creditor Reference Information +++++Type	XML Tag Type	Cd DocumentType3Code
		++++++Code Or Proprietary ++++++Code	GERL G. I. R. A. L.	
			SEPA Code Restrict	
				StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.165	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured	ISO Name ISO Definition XML Tag Type	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text
		++++Creditor Reference Information +++++Type ++++++Code Or Proprietary +++++++Proprietary	ISO Length SEPA Length	1 35 1 35
2.166	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information	ISO Name ISO Definition XML Tag Type ISO Length	Issuer Entity that assigns the credit reference type. Issr Max35Text 1 35
		+++++Type +++++Issuer	SEPA Length	1 35
2.167	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information ++++Reference	SEPA Usage Rule(s)	Mandatory if 'Creditor Reference Information' is used.  If a 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 chair.
			ISO Name ISO Definition	RF Creditor Reference may be used (ISO 11649). Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.
				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.
			XML Tag	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.  Ref Max35Text
			ISO Length SEPA Length	1 35 1 35
2.168	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured	ISO Name ISO Definition	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.
		++++Invoicer	XML Tag Type	Invcr PartyIdentification135



#	SEPA	Message Element		Inter-PSP Collection
	Mult			SEPA Core Requirements
2.169	01	FITo FICustomer Direct Debit V08	ISO Name	Invoicee
		+Direct Debit Transaction Information	ISO Definition	Identification of the party to whom an invoice is
		++Remittance Information		issued, when it is different from the debtor or
		+++Structured	*****	ultimate debtor.
		++++Invoicee	XML Tag	Invcee
2.150	0 1	TITE FIG	Type	PartyIdentification135
2.170	01	FITo FICustomer Direct Debit V08	ISO Name	Tax Remittance
		+Direct Debit Transaction Information	ISO Definition	Provides remittance information about a payment
		++Remittance Information	N/3 / II / II	made for tax-related purposes.
		+++Structured	XML Tag	TaxRmt
2 171	0 1	++++Tax Remittance	Type ISO Name	TaxInformation7
2.171	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition	Garnishment Remittance
		++Remittance Information	180 Delinition	Provides remittance information about a payment for garnishment-related purposes.
		+++Structured	VMI Tog	GrnshmtRmt
		++++Garnishment Remittance	XML Tag Type	Garnishment3
2.172	03	FITo FICustomer Direct Debit V08	ISO Name	Additional Remittance Information
2.172	03	+Direct Debit Transaction Information	ISO Definition	Additional information, in free text form, to
		++Remittance Information	180 Deminuon	complement the structured remittance
		+++Structured		information.
		++++Additional Remittance Information	XML Tag	AddtlRmtInf
		Triancoma Remittance information	Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 140
2.173	0n	FITo FICustomer Direct Debit V08	ISO Name	Supplementary Data
		+Direct Debit Transaction Information	ISO Definition	Additional information that cannot be captured in
		++Supplementary Data		the structured elements and/or any other specific
		3		block.
			XML Tag	SplmtryData
			Type	SupplementaryData1
3.0	0n	FITo FICustomer Direct Debit V08	ISO Name	Supplementary Data
		+Supplementary Data	<b>ISO Definition</b>	Additional information that cannot be captured in
				the structured elements and/or any other specific
				block.
			XML Tag	SplmtryData
			Type	Supplementary Data 1



### 2.2 Inter-PSP Direct Debit Return of a Collection (DS-05)

### 2.2.1 Use of the Payment Return (pacs.004.001.09)

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

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

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

**Note**: Attribute AT-R001 'Type of "R" message" is implied by the 'Message Name', 'pacs.004.001.09', the 'Original Message Name Identification' set to pacs.003.001.08' and 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "B2B" (SEPA Business to Business Direct Debit).

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

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



#	SEPA Mult	Message Element	Inter-PS	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
		Document	XML Tag	Document Document	
	11	Payment Return V09	Type ISO Name ISO Definition XML Tag	Payment Return V09 Scope The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled. PmtRtr	
1.0	11	Payment Return V09 +Group Header	Type ISO Name ISO Definition XML Tag	PaymentReturnV09 Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr	
1.1	11	Payment Return V09 +Group Header ++Message Identification	Type ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	GroupHeader90  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	11	Payment Return 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	02	Payment Return V09 +Group Header ++Authorisation	ISO Name ISO Definition	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	
			XML Tag Type	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	01	Payment Return V09 +Group Header ++Batch Booking	ISO Name ISO Definition	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.	
			XML Tag Type	BtchBookg BatchBookingIndicator	
1.5	11	Payment Return V09 +Group Header ++Number Of Transactions	ISO Name ISO Definition XML Tag	Number Of Transactions Number of individual transactions contained in the message. NbOfTxs	
			Type Pattern	Max15NumericText [0-9]{1,15}	



#	SEPA Mult			Direct Debit Return of a Collection SEPA Core Requirements
1.5				<del>-</del>
1.6	01	Payment Return V09	ISO Name	Control Sum
		+Group Header	ISO Definition	Total of all individual amounts included in the
		++Control Sum		message, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	17
			TotalDigits	18
1.7	01	Payment Return V09	ISO Name	Group Return
		+Group Header	<b>ISO Definition</b>	Indicates whether the return applies to the whole
		++Group Return		group of transactions or to individual transactions
		1		within the original group(s).
			XML Tag	GrpRtr
			Type	TrueFalseIndicator
1.8	11	Payment Return V09	SEPA Usage Rule(s)	
1.0	11	+Group Header	SLI II Osuge Ruie(s)	Only 'EUR' is allowed.
		++Total Returned Interbank Settlement		Amount must be 0.01 or more and
		Amount		99999999999999999999999999999999999999
		Amount	SEPA Format	
			Rule(s)	The fractional part has a maximum of two digits.
				T ( 1D ( ) 11 ( ) 1 ( ) ( ) ( )
			ISO Name	Total Returned Interbank Settlement Amount
			ISO Definition	Total amount of money moved between the
				instructing agent and the instructed agent in the
				return message.
			XML Tag	TtlRtrdIntrBkSttlmAmt
			Type	ActiveCurrencyAndAmount
			SEPA FractDigits	2
			<b>TotalDigits</b>	18
			SEPA Inclusive	0.01 99999999999999999999999999999999
1.9	11	Payment Return V09	SEPA Rulebook	AT-R005 The Settlement Date for the Return
		+Group Header		instruction.
		++Interbank Settlement Date	SEPA Usage Rule(s)	Mandatory.
			ISO Name	Interbank Settlement Date
			<b>ISO Definition</b>	Date on which the amount of money ceases to be
				available to the agent that owes it and when the
				amount of money becomes available to the agent
				to which it is due.
			XML Tag	IntrBkSttlmDt
			Type	ISODate
1.10	11	Payment Return V09	ISO Name	Settlement Information
1.10	1	+Group Header	ISO Definition	Specifies the details on how the settlement of the
		++Settlement Information	180 Definition	transaction(s) between the instructing agent and
		++Settlement information		
			VMI Too	the instructed agent is completed.
			XML Tag	SttlmInf
1 11	1 1	P 100	Type	SettlementInstruction7
1.11	11	Payment Return V09		Only "CLRG", "INGA" and "INDA" are allowed.
		+Group Header	ISO Name	Settlement Method
		++Settlement Information	ISO Definition	Method used to settle the (batch of) payment
		+++Settlement Method		instructions.
			XML Tag	SttlmMtd
			Туре	SettlementMethod1Code
			SEPA Code Restrict	ions
			CLRG	ClearingSystem
				Settlement is done through a payment clearing
				system.
			INDA	InstructedAgent
			111111	Settlement is done by the agent instructed to
				execute a payment instruction.
			INCA	
			INGA	Instructing Agent
				Settlement is done by the agent instructing and
				forwarding the payment to the next party in the
	1			payment chain.



#	SEPA	Message Element	Inter-PS	SP Direct Debit Return of a Collection
	Mult	_		SEPA Core Requirements
1.12	01	Payment Return V09 +Group Header	SEPA Usage Rule ISO Name	e(s) Only 'Identification' is allowed. Settlement Account
		++Settlement Information	ISO Definition	A specific purpose account used to post debit and
		+++Settlement Account		credit entries as a result of the transaction.
			XML Tag	SttlmAcct
			Туре	CashAccount38
1.13	01	Payment Return V09	ISO Name	Clearing System
		+Group Header	<b>ISO Definition</b>	Specification of a pre-agreed offering between
		++Settlement Information		clearing agents or the channel through which the
		+++Clearing System	XML Tag	payment instruction is processed. ClrSys
			Type	ClearingSystemIdentification3Choice
	11		XML Tag	xs:choice
1.14	11	Payment Return V09	ISO Name	Code
1.1.	11	+Group Header	ISO Definition	Infrastructure through which the payment
		++Settlement Information		instruction is processed, as published in an
		+++Clearing System		external clearing system identification code list.
		++++Code	XML Tag	Cd
			Type	ExternalCashClearingSystem1Code
			ISO Length	1 3
1.15	1 1	D V00	SEPA Length ISO Name	1 3
1.15	11	Payment Return V09 +Group Header	ISO Name ISO Definition	Proprietary  Clearing system identification in a proprietary
		++Settlement Information	150 Definition	form.
		+++Clearing System	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
1.16	01	Payment Return V09	ISO Name	Instructing Reimbursement Agent
		+Group Header	ISO Definition	Agent through which the instructing agent will
		++Settlement Information		reimburse the instructed agent.
		+++Instructing Reimbursement Agent		Usage: If InstructingAgent and InstructedAgent
				have the same reimbursement agent, then only
				InstructingReimbursementAgent must be used.
			XML Tag	InstgRmbrsmntAgt
			Туре	BranchAndFinancialInstitutionIdentification6
1.17	01	Payment Return V09	ISO Name	Instructing Reimbursement Agent Account
		+Group Header	ISO Definition	Unambiguous identification of the account of the
		++Settlement Information		instructing reimbursement agent account at its
		+++Instructing Reimbursement Agent	**************************************	servicing agent in the payment chain.
		Account	XML Tag	InstgRmbrsmntAgtAcct
1.18	01	Payment Return V09	Type ISO Name	CashAccount38 Instructed Reimbursement Agent
1.10	01	+Group Header	ISO Name ISO Definition	Agent at which the instructed agent will be
		++Settlement Information	150 Delimeton	reimbursed.
		+++Instructed Reimbursement Agent		Usage: If InstructedReimbursementAgent
				contains a branch of the InstructedAgent, then the
				party in InstructedAgent will claim
				reimbursement from that branch/will be paid by
				that branch.
				Usage: If InstructingAgent and InstructedAgent
				have the same reimbursement agent, then only
			XML Tag	InstructingReimbursementAgent must be used. InstdRmbrsmntAgt
			Type	BranchAndFinancialInstitutionIdentification6
1.19	01	Payment Return V09	ISO Name	Instructed Reimbursement Agent Account
	1	+Group Header	ISO Definition	Unambiguous identification of the account of the
		++Settlement Information		instructed reimbursement agent account at its
		+++Instructed Reimbursement Agent		servicing agent in the payment chain.
		Account	XML Tag	InstdRmbrsmntAgtAcct
			Type	CashAccount38



#	SEPA	Message Element	Inter-PSP	Direct Debit Return of a Collection
	Mult	21.2000 <b>g</b> 0 22.0000		EPA Core Requirements
1.20	01	Payment Return V09	ISO Name	Third Reimbursement Agent
		+Group Header	ISO Definition	Agent at which the instructed agent will be
		++Settlement Information		reimbursed.
		+++Third Reimbursement Agent		Usage: If ThirdReimbursementAgent contains a
				branch of the InstructedAgent, then the party in
				InstructedAgent will claim reimbursement from
				that branch/will be paid by that branch.
			XML Tag	ThrdRmbrsmntAgt
			Туре	BranchAndFinancialInstitutionIdentification6
1.21	01	Payment Return V09	ISO Name	Third Reimbursement Agent Account
		+Group Header	ISO Definition	Unambiguous identification of the account of the
		++Settlement Information		third reimbursement agent account at its servicing
		+++Third Reimbursement Agent Account	****	agent in the payment chain.
			XML Tag	ThrdRmbrsmntAgtAcct
	0.1	D 7100	Туре	CashAccount38
1.22	01	Payment Return V09		Only 'BICFI' is allowed.
		+Group Header	ISO Name	Instructing Agent
		++Instructing Agent	ISO Definition	Agent that instructs the next party in the chain to
				carry out the (set of) instruction(s).
				Usage: The instructing agent is the party sending
				the return message and not the party that sent the
			XML Tag	original instruction that is being returned.
				InstgAgt BranchAndFinancialInstitutionIdentification6
1.22	0 1	D V00	Type	Only 'BICFI' is allowed.
1.23	01	Payment Return V09	ISO Name	
		+Group Header ++Instructed Agent	ISO Name ISO Definition	Instructed Agent Agent that is instructed by the previous party in
		++Histructed Agent	180 Definition	the chain to carry out the (set of) instruction(s).
				Usage: The instructed agent is the party receiving
				the return message and not the party that received
				the original instruction that is being returned.
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.0	01	Payment Return V09		Element 'Original Group Information' must be
		+Original Group Information		present either here or under '+Transaction
				Information'.
			ISO Name	Original Group Information
			<b>ISO Definition</b>	Information concerning the original group of
				transactions, to which the message refers.
			XML Tag	OrgnlGrpInf
			Type	OriginalGroupHeader18
2.1	11	Payment Return V09	ISO Name	Original Message Identification
		+Original Group Information	<b>ISO Definition</b>	Point to point reference, as assigned by the
		++Original Message Identification		original instructing party, to unambiguously
				identify the original message.
			XML Tag	OrgnlMsgId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.2	11	Payment Return V09		Only pacs.003.001.08 is allowed.
		+Original Group Information	ISO Name	Original Message Name Identification
		++Original Message Name Identification	ISO Definition	Specifies the original message name identifier to
			NAME OF	which the message refers.
			XML Tag	OrgnlMsgNmId
			Type ISO I anoth	Max35Text
			ISO Length	1 35
2.2	0 1	Dormont Dotum VOO	SEPA Length	1 35
2.3	01	Payment Return V09 +Original Group Information	ISO Name ISO Definition	Original Creation Date Time
		+Original Group Information ++Original Creation Date Time	130 Dellillingu	Date and time at which the original message was created.
		Transmar Creation Date Tille	XML Tag	OrgnlCreDtTm
			Type	ISODateTime
L	1		- JPC	150Date I line



	~~~.			
#	SEPA	Message Element		Direct Debit Return of a Collection
	Mult			EPA Core Requirements
2.4	0n	Payment Return V09	ISO Name	Return Reason Information
		+Original Group Information	ISO Definition	Provides detailed information on the return
		++Return Reason Information	NAME OF A	reason.
			XML Tag	RtrRsnInf
3.0	1n	Payment Return V09	Type  SEPA Usage Rule(s)	PaymentReturnReason6
3.0	111	+Transaction Information	ISO Name	Transaction Information
		+ Transaction information	ISO Definition	Information concerning the original transactions,
			150 Definition	to which the return message refers.
			XML Tag	TxInf
			Туре	PaymentTransaction112
3.1	11	Payment Return V09	SEPA Rulebook	AT-R003 The Specific Reference of the PSP
		+Transaction Information		Initiating the Return.
		++Return Identification	SEPA Usage Rule(s)	Mandatory.
			ISO Name	Return Identification
			ISO Definition	Unique identification, as assigned by an
				instructing party for an instructed party, to
				unambiguously identify the returned transaction.
				Usage: The instructing party is the party sending
				the return message and not the party that sent the
			*** **	original instruction that is being returned.
			XML Tag	RtrId
			Type	Max35Text
			ISO Length SEPA Length	1 35 1 35
3.2	01	Payment Return V09		Element 'Original Group Information' must be
3.2	01	+Transaction Information	SEI A Usuge Rule(s)	present either here or in '+Original Group
		++Original Group Information		Information'.
		- Foriginal Group Information	ISO Name	Original Group Information
			ISO Definition	Provides information on the original message.
			XML Tag	OrgnlGrpInf
			Type	OriginalGroupInformation29
3.3	11	Payment Return V09	ISO Name	Original Message Identification
		+Transaction Information	<b>ISO Definition</b>	Point to point reference assigned by the original
		++Original Group Information		instructing party to unambiguously identify the
		+++Original Message Identification		original message.
			XML Tag	OrgnlMsgId
			Type	Max35Text
			ISO Length	1 35
2.4	1 1	D 1700	SEPA Length	1 35
3.4	11	Payment Return V09		Only pacs.003.001.08 is allowed.
		+Transaction Information	ISO Name ISO Definition	Original Message Name Identification
		++Original Group Information +++Original Message Name Identification	150 Deminuon	Specifies the original message name identifier to which the message refers, for example, pacs.
		The Francisco of the Fr		003.001.01 or MT103.
			XML Tag	OrgnlMsgNmId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
3.5	01	Payment Return V09	ISO Name	Original Creation Date Time
		+Transaction Information	ISO Definition	Original date and time at which the message was
		++Original Group Information		created.
		+++Original Creation Date Time	XML Tag	OrgnlCreDtTm
			Type	ISODateTime



#	SEPA	Mossogo Floment	Inton DCD	Direct Debit Return of a Collection
#	SEPA Mult	8		EPA Core Requirements
3.6		Payment Return V09		Mandatory if provided in the original instruction.
3.0	01	+Transaction Information	ISO Name	Original Instruction Identification
		++Original Instruction Identification	ISO Definition	Unique identification, as assigned by the original
		++Original instruction identification	150 Definition	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
3.7	11	Dovement Between V/00	SEPA Rulebook	
3.7	11	Payment Return V09 +Transaction Information	SEFA Kulebook	AT-T015 The Creditor's Reference to the Direct Debit Transaction.
		++Original End To End Identification	SEDA Uggas Dulo(a)	
		++Original End To End Identification	SEPA Usage Rule(s) ISO Name	
			ISO Name ISO Definition	Original End To End Identification Unique identification, as assigned by the original
			180 Definition	initiating party, to unambiguously identify the
			VMI Too	original transaction.
			XML Tag	OrgnlEndToEndId
			Type	Max35Text
			ISO Length	1 35
2.0	1 1	D 100	SEPA Length	1 35
3.8	11	Payment Return V09	SEPA Rulebook	AT-T055 Creditor PSP's reference of the Collection.
		+Transaction Information	CEDA II D 1.(.)	
		++Original Transaction Identification	SEPA Usage Rule(s)	
				Must contain a reference that is meaningful to
			ICO N	the Creditor PSP and is unique over time.
			ISO Name	Original Transaction Identification
			ISO Definition	Unique identification, as assigned by the original
				first instructing agent, to unambiguously identify the transaction.
			VMI Too	
			XML Tag	OrgnITxId Max35Text
			Type ISO Length	1 35
3.9	0 1	D V/00	SEPA Length ISO Name	1 35 Original UETR
3.9	01	Payment Return V09 +Transaction Information	ISO Name ISO Definition	
			180 Delinition	Universally unique identifier to provide the
		++Original UETR		original end-to-end reference of a payment
			NAME OF A	transaction.
			XML Tag	OrgnIUETR
			Type	UUIDv4Identifier
			Pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-0](3) [a-f0-0](12)
2.10	0 1	Dozymant Datum V00	ICO Nove :	f0-9]{3}-[a-f0-9]{12}
3.10	01	Payment Return V09	ISO Name	Original Clearing System Reference
		+Transaction Information	ISO Definition	Unique reference, as assigned by the original
		++Original Clearing System Reference		clearing system, to unambiguously identify the
			NAME OF S	original instruction.
			XML Tag	OrgnlClrSysRef
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35



#	SEPA Mult			Direct Debit Return of a Collection SEPA Core Requirements
3.11	11	Payment Return V09 +Transaction Information ++Original Interbank Settlement Amount	SEPA Rulebook SEPA Usage Rule(s)  SEPA Format Rule(s) ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Only 'EUR' is allowed.  Amount must be 0.01 or more and 99999999.99 or less.  The fractional part has a maximum of two digits.  Original Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.  OrgnIntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18
3.12	01	Payment Return V09 +Transaction Information ++Original Interbank Settlement Date	ISO Name ISO Definition	Original Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  Usage: the OriginalInterbankSettlementDate is
3.13	1 1	Payment Paturn V/00	XML Tag Type	the interbank settlement date of the original instruction return message, and not of the return message.  OrgnlIntrBkSttlmDt ISODate  Only 'EUR' is allowed.
		Payment Return V09 +Transaction Information ++Returned Interbank Settlement Amount	SEPA Format Rule(s) ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Amount must be 0.01 or more and 99999999.99 or less.  Element is equal to the sum of 'Original Interbank Settlement Amount', and 'Amount' in 'Charges Information'.  The fractional part has a maximum of two digits.  Returned Interbank Settlement Amount Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.  RtrdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 999999999.99
3.14	01	Payment Return V09 +Transaction Information ++Interbank Settlement Date	ISO Name ISO Definition  XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction. IntrBkSttlmDt ISODate



**	SEPA	Message Element		Direct Debit Return of a Collection
	Mult			SEPA Core Requirements
3.15	01	Payment Return V09 +Transaction Information ++Settlement Priority	ISO Name ISO Definition	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.
			XML Tag	Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction. SttlmPrty Priority3Code
3.16	01	Payment Return V09	ISO Name	Settlement Time Indication
		+Transaction Information ++Settlement Time Indication	ISO Definition	Provides information on the occurred settlement time(s) of the payment transaction.
			XML Tag	SttlmTmIndctn
			Туре	SettlementDateTimeIndication1
3.17	01	Payment Return V09 +Transaction Information ++Returned Instructed Amount	SEPA Usage Rule(s)	Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. Only 'EUR' is allowed.
			SEPA Format	Amount must be 0.01 or more and 999999999.99 or less.  The fractional part has a maximum of two digits.
			Rule(s) ISO Name	Returned Instructed Amount
			ISO Definition	Amount of money to be moved between the debtor and the creditor, before deduction of
				charges, in the returned transaction. Usage: This amount has to be transported
			XML Tag	unchanged through the transaction chain. RtrdInstdAmt
			Type SEPA FractDigits	ActiveOrHistoricCurrencyAndAmount 2
			TotalDigits SEPA Inclusive	18 0.01 999999999.99
3.18	01	Payment Return V09	ISO Name	Exchange Rate
3.10	01	+Transaction Information ++Exchange Rate	ISO Definition	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.
			XML Tag Type	XchgRate BaseOneRate
			SEPA FractDigits TotalDigits	10 11
3.19	01	Payment Return V09	ISO Name	Compensation Amount
		+Transaction Information	<b>ISO Definition</b>	Amount of money asked or paid as compensation
		++Compensation Amount		for the processing of the instruction.
			XML Tag	CompstnAmt
			Type	ActiveOrHistoricCurrencyAndAmount 5
			SEPA FractDigits TotalDigits	18
			SEPA Inclusive	0
3.20	01	Payment Return V09		Only "SLEV" is allowed.
		+Transaction Information	ISO Name	Charge Bearer
		++Charge Bearer	ISO Definition	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
				Usage: The ChargeBearer applies to the return message, not to the original instruction.
			XML Tag	ChrgBr
			Type	ChargeBearerType1Code



#	SEPA Mult	Message Element		Direct Debit Return of a Collection EPA Core Requirements
			SEPA Code Restricti	ions
			SLEV	FollowingServiceLevel Charges are to be applied following the rules
				agreed in the service level and/or scheme.
3.21	01	Payment Return V09	SEPA Usage Rule(s)	Only one occurrence is allowed.
		+Transaction Information	ISO Name	Charges Information
		++Charges Information	<b>ISO Definition</b>	Provides information on the charges to be paid by
				the charge bearer(s) related to the processing of
			XML Tag	the return transaction. ChrgsInf
			Type	Charges7
3.22	11	Payment Return V09	SEPA Rulebook	AT-R007 Amount of the Interchange Fee.
		+Transaction Information	SEPA Usage Rule(s)	Only 'EUR' is allowed.
		++Charges Information		Amount must be 0.01 or more and 99999999999999999999999999999999999
		+++Amount		or less.
			SEPA Format Rule(s)	The fractional part has a maximum of two digits.
			ISO Name	Amount
			ISO Definition	Transaction charges to be paid by the charge
				bearer.
			XML Tag	Amt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits TotalDigits	2 18
			SEPA Inclusive	0.01 99999999999999999999999999999999
3.23	11	Payment Return V09	ISO Name	Agent
		+Transaction Information	<b>ISO Definition</b>	Agent that takes the transaction charges or to
		++Charges Information		which the transaction charges are due.
		+++Agent	XML Tag	Agt
3.24	11	Payment Return V09	Type SEPA Rulebook	BranchAndFinancialInstitutionIdentification6  AT-D002 The BIC code of the Debtor PSP.
3.24	11	+Transaction Information		Only "BICFI' is allowed.
		++Charges Information	ISO Name	Financial Institution Identification
		+++Agent	<b>ISO Definition</b>	Unique and unambiguous identification of a
		++++Financial Institution Identification		financial institution, as assigned under an
				internationally recognised or proprietary
			XML Tag	identification scheme. FinInstnId
			Type	FinancialInstitutionIdentification18
3.25	01	Payment Return V09	ISO Name	Branch Identification
		+Transaction Information	<b>ISO Definition</b>	Identifies a specific branch of a financial
		++Charges Information		institution.
		+++Agent		
		++++Branch Identification		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
3.26	01	Payment Return V09	ISO Name	Clearing System Reference
		+Transaction Information	ISO Definition	Unique reference, as assigned by the clearing
		++Clearing System Reference		system, to unambiguously identify the return instruction.
			XML Tag	ClrSysRef
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35



3.27   0.1   Payment Return V09   Firmsaction Information   Factor Chain   Fact	#	SEPA	Message Element	Inter-PSP Direct Debit Return of a Collection	
#Transaction Information		Mult			EPA Core Requirements
High process   High process	3.27	01			
Sage: The instruction gage its the party sent the return message and not the party that sent original instruction that is being returned. I sage Age to the party that sent original instruction that is being returned. I sage Age to the party that sent original instruction that is being returned. I sage Age to the provision of the party that sent original instruction that is being returned. I sage Age to the previous party the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and the party that the chain to carry out the (set of) instructions and th					
Usage: The instructing agent is the party sand the return message and not the party that sent provided in the party that receives the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that receive the return message and not the party that return the chain to early out the (set of) instruction the return that receive the return message and not the party that return the chain to early out the (set of) instructed party the the fact of instructed party the thinterion of the return message and not the party the thinterion message and not the party the chain to early out the (set of) instruction provided in a return return the party that t			++Instructing Agent	ISO Definition	
Solution   Separation   Separ					carry out the (set of) instruction(s).
Solution   Separation   Separ					Usage: The instructing agent is the party sending
SAME Tag					the return message and not the party that sent the
SAME Tag					original instruction that is being returned.
3.28   0.1   Payment Return V09   Transaction Information   Hinstructed Agent   SEPA Usage Rades) Only PICFF is allowed.   Instructed Agent   Agent that is instructed by the previous party the chain to carry out the (set of) instructed with the party received return message and not the party that receive the original instruction that is being returned.   InstAgat   BranchAndFinancialInstitutionIdentification   ISO Definition   Provides all parties (agents and non-agents) involved in a return transaction.   Ruthor Chain   Provides all parties (agents and non-agents) involved in a return transaction.   Ruthor Chain   Provides all parties (agents and non-agents)   ISO Definition   Provides all parties (agents and non-agents)   Provides all parties (agents and non-agents)   ISO Definition   Provides all parties (agents and non-agents)   ISO Definition   Provides all parties (agents and non-agents)   ISO Definition   Provides all parties (agents and non-agents)   ISO Name   Ruthor Provides all parties (agents and non-agents)   ISO Name   Ruthor Provides all parties (agents and non-agents)   ISO Name   ISO Definition   Provides all parties (agents and non-agents)   ISO Name				XML Tag	InstgAgt
+Transaction Information ++Instructed Agent    Fransaction Information					BranchAndFinancialInstitutionIdentification6
+Transaction Information ++Instructed Agent    Fransaction Information	3.28	01	Payment Return V09	SEPA Usage Rule(s)	Only 'BICFI' is allowed.
H-Instructed Agent   H-Instructed Agent   H-Instructed Agent   H-Instructed Agent   H-Instructed Agent   H-Instructed Agent   H-Instruction (					
the chain to carry out the (set of) instruction(set   Usage: The instructed agent is the party receing the return measure and not the party that receing the return measure and not the party that receing the return measure and not the party that receing the return measure and not the party that receing the return measure and not the party that receing the return measure and not the party that receing the return measure and not the party that receing the return measure and non-agents are turn transaction.  3.30					
the return message and not the party that rece the original instruction that is being returned.    SAML Tag					the chain to carry out the (set of) instruction(s).
the return message and not the party that rece the original instruction that is being returned.    SAML Tag					Usage: The instructed agent is the party receiving
Separation   Sep					
SMIL Tag					
So Name   Return Chain   Return Chain   Return Chain   Return Chain   So Definition   Provides all parties (agents and non-agents) involved in a return transaction.   XML Tag   Rutchain   Type   TransactionParties   TransactionParties   Transaction   Return Reason Information   SEPA Usage Rule(s) Mandatory.   SEPA Rulebook   SEPA				YMI Tag	
Payment Return V09					
Harding   Hard	3 20	0 1	Payment Paturn V00		
++Return Chain    SXML Tag   Stream Chain   SXML Tag   Stream Chain	3.29	01			
SAML Tag				150 Definition	
Type   TransactionParties7			++Keturii Chain	VMI Tog	
3.30   11   Payment Return V09					
#Transaction Information   #Return Reason Inf	3 30	1 1	Payment Paturn V00		
++Return Reason Information    SO Name   Return Reason Information   ISO Name   Provides detailed information on the return reason.	3.30	11		SEI A Usuge Rute(s)	Only one occurrence of Return Reason
SO Name   Return Reason Information   Provides detailed information on the return reason.   XML Tag   RtrRsnInf   Payment Return Reason Information   Party that issues the return.   SEPA Rulebook   AT-R002 The Identification of the type of particular initiating the Return.   SEPA Usage Rule(s) Mandatory.   Limited to 'AnyBIC' to identify the PSP originating the return.   Originator   Party that issues the return.   Originator   SEPA Rulebook   AT-R002 Reason Code for Non-Acceptance.   SEPA Usage Rule(s)   Mandatory   Party that issues the return.   SO Name   Reason   Reason Information   SEPA Usage Rule(s)   Mandatory   SEPA Rulebook   AT-R004 Reason Code for Non-Acceptance.   SEPA Usage Rule(s)   Mandatory   SEPA Rulebook   SEPA Usage Rule(s)   Mandatory   SEPA Rulebook   SEPA Rulebook   Sepa ReturnReason SChoice   SEPA Rulebook   Sepa ReturnReason SChoice   SEPA Rulebook   Sepa ReturnReason Schoice   SEPA Rulebook   Sepa ResurnReason Schoice   SEPA Rulebook   Sepa ResurnReason Schoice   SEPA Rulebook   Sepa ResurnReason Information   SEPA Rulebook   Sepa ResurnReason Schoice   SEPA Rulebook   Sepa					
ISO Definition			Return Reason Information	ISO Name	
Same   Sepa Rule					
SEPA Rulebook   AT-R002 The Identification of the type of parameter					
Separate Return V09				XML Tag	
3.31   11   Payment Return V09   +Transaction Information					
+Transaction Information ++Return Reason Information +++Originator    Head of the properties of the pr	3.31	11	Payment Return V09		
++Return Reason Information +++Originator    SEPA Usage Rule(s)   Mandatory.					
+++Originator    Limited to 'AnyBIC' to identify the PSP originating the return.			++Return Reason Information	SEPA Usage Rule(s)	
SO Name   Originator   Party that issues the return.   SML Tag   Orgtr   Type   Partyldentification135			+++Originator		Limited to 'AnyBIC' to identify the PSP
SO Definition   Party that issues the return.			_		originating the return.
XML Tag				ISO Name	Originator
3.32 11 Payment Return V09 +Transaction Information ++Return Reason Information +++Reason  3.33 11 Payment Return V09 +Transaction Information ++Return Reason Information ++Return Reason Information ++Return Reason  3.33 11 Payment Return V09 +Transaction Information ++Return Reason Information ++Return Reason Information ++Return Reason Information ++Return Reason Information +++Return Reason Information ++Return Reason Information +-Return Reason Information +-Retur				<b>ISO Definition</b>	Party that issues the return.
3.32   11   Payment Return V09   SEPA Rulebook   AT-R004 Reason Code for Non-Acceptance.				XML Tag	E
+Transaction Information ++Return Reason Information +++Reason    SEPA Usage Rule(s) Mandatory   Help   Help   Help   Help   Help					
++Return Reason Information +++Reason    So Name   Reason	3.32	11			
+++Reason    So Definition XML Tag Rsn ReturnReason5Choice     11   XML Tag Xs:choice     3.33   11   Payment Return V09   SEPA Rulebook   Feason for the return, as published in an externation     ++Return Reason Information   Head of the properties     +++Code   Sepa Rulebook   See Message Element Specifications below.     So Name   Code     Head of the return, as published in an externation     +++Reason   Head of the properties				13	
XML Tag Rsn Type ReturnReason5Choice  11					
Type ReturnReason5Choice  11  Rayment Return V09  +Transaction Information  ++Return Reason Information  +++Reason  ++++Code  3.34  11  Payment Return V09  +Transaction Information  ++++Code  Type  ExternalReturnReason1Code  ISO Definition  Froprietary  TSO Name  ISO Length  I 4  SEPA Length  I 4  SEPA Length  I 4  SEPA Length  I 4  SEPA Length  Type  Transaction Information  +-Return Reason Information			+++Reason		
11   XML Tag				O	
3.33   11   Payment Return V09		1 1			
+Transaction Information ++Return Reason Information +++Reason ++++Code  3.34  11  Payment Return V09 +Transaction Information ++Return Reason Information +-Return Reas	2.22		D		
++Return Reason Information +++Reason ++++Code    Solution   Reason for the return, as published in an externation reason code list.   XML Tag	3.33	1l			
+++Reason ++++Code					
++++Code    XML Tag				150 Definition	
Type ExternalReturnReason1Code ISO Length 1 4  SEPA Length 1 4  3.34 11 Payment Return V09  +Transaction Information +Return Reason Information +Return Reason Information +HReason ++++Proprietary  ISO Length 1 35  ExternalReturnReason1Code 1 4  SEPA Length 1 4  ISO Name Proprietary  Reason for the return, in a proprietary form.  XML Tag Prtry  Hamiltonian Prtry  Type Max35Text  H+++Proprietary  ISO Length 1 35				VMI Tog	
SO Length   1 4   SEPA Length   1 4     3.34   1 1   Payment Return V09   ISO Name   Proprietary   Fransaction Information   Heaturn Reason Information   Heaturn Reason Information   Heaturn Reason   Type   Max35Text   Heaturn Reason   Heaturn Reason Re			THE TEOR		
3.34 11 Payment Return V09 +Transaction Information +Return Reason Information ++Reason ++++Proprietary  SEPA Length 1 4  ISO Name Proprietary Reason for the return, in a proprietary form.  XML Tag Prtry  Type Max35Text  1 35					
3.34 11 Payment Return V09 +Transaction Information +Return Reason Information ++Reason ++++Proprietary  ISO Name Proprietary Reason for the return, in a proprietary form.  XML Tag Prtry Type Max35Text 1 35					
+Transaction Information ++Return Reason Information ++Reason +++Proprietary    Amage: Comparison of the return, in a proprietary form.	3.34	11	Payment Return V09		
++Return Reason Information +++Reason ++++Proprietary  XML Tag Prtry Type Max35Text 1 35	J.J.	1			
+++Reason ++++Proprietary  Type Max35Text ISO Length 1 35					
++++Proprietary ISO Length 1 35					,
SEPA Length 1 35				SEPA Length	1 35



#	SEPA	Message Element		Direct Debit Return of a Collection
	Mult			EPA Core Requirements
3.35	0n	Payment Return V09 +Transaction Information ++Return Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the return reason. AddtlInf Max105Text 1 105 1 105
3.36	11	Payment Return V09 +Transaction Information ++Original Transaction Reference	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition	An exact copy of all attributes of the received DS-04 which is being returned.
3.37	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	XML Tag Type ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	OriginalTransactionReference28  Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent.  IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount  5 18 0
3.38	01	Payment Return V09 +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
3.39	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T051 Settlement date of the Collection.  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
3.40	01	Payment Return V09 +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
3.41	01	Payment Return V09 +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
3.42	11	Payment Return V09 +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



#	SEPA	Message Element	Inter-PSP	Direct Debit Return of a Collection		
	Mult			SEPA Core Requirements		
3.43	01	Payment Return V09 +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		
3.44	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Payment Type Information	SEPA Rulebook  ISO Name ISO Definition  XML Tag	AT-T001 Identification code of the B2B 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		
3.45	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Payment Method	Type ISO Name ISO Definition  XML Tag	PaymentTypeInformation27 Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMathod4Code		
3.46	11	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	ISO Name ISO Definition  XML Tag Type	PaymentMethod4Code  AT-M001 Unique Mandate reference.  AT-M010 Placeholder for the electronic signature, 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		
3.47	01	Payment Return V09 +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		
3.48	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	SEPA Rulebook	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		



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#	SEPA Mult			Direct Debit Return of a Collection SEPA Core Requirements
3.49		Payment Return V09 +Transaction Information	SEPA Rulebook	AT-P001 Name of the Debtor. AT-P005 Address of the Debtor.
		++Original Transaction Reference		AT-P004 Debtor identification code.
		+++Debtor	SEPA Usage Rule(s)	Only 'Party' is allowed.
		Princetor	ISO Name	Debtor
			ISO Definition	Party that owes an amount of money to the
				(ultimate) creditor.
			XML Tag	Dbtr
			Type	Party40Choice
3.50	01	Payment Return V09	SEPA Rulebook	AT-D001 Account number (IBAN) of the Debtor.
		+Transaction Information	ISO Name	Debtor Account
		++Original Transaction Reference	<b>ISO Definition</b>	Unambiguous identification of the account of the
		+++Debtor Account		debtor to which a debit entry will be made as a
				result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount38
3.51	01	Payment Return V09	SEPA Rulebook	AT-D002 The BIC code of the Debtor PSP.
		+Transaction Information	ISO Name	Debtor Agent
		++Original Transaction Reference	ISO Definition	Financial institution servicing an account for the
		+++Debtor Agent		debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.52	01	Payment Return V09	ISO Name	Debtor Agent Account
		+Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Original Transaction Reference		debtor agent at its servicing agent in the payment
		+++Debtor Agent Account	NAME OF	chain.
			XML Tag	DbtrAgtAcct
3.53	0 1	D V00	Type SEPA Rulebook	CashAccount38
3.53	01	Payment Return V09 +Transaction Information	ISO Name	AT-C002 The BIC code of the Creditor PSP.
		++Original Transaction Reference	ISO Name ISO Definition	Creditor Agent Financial institution servicing an account for the
		+++Creditor Agent	180 Delimuon	creditor.
		THE Creditor Agent	XML Tag	CdtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.54	01	Payment Return V09	ISO Name	Creditor Agent Account
3.54	01	+Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Original Transaction Reference		creditor agent at its servicing agent to which a
		+++Creditor Agent Account		credit entry will be made as a result of the
				payment transaction.
			XML Tag	CdtrAgtAcct
			Туре	CashAccount38
3.55	01	Payment Return V09	SEPA Rulebook	AT-E001 Name of the Creditor.
		+Transaction Information		AT-E004 Address of the Creditor.
		++Original Transaction Reference	SEPA Usage Rule(s)	Only 'Party' is allowed.
		+++Creditor	ISO Name	Creditor
			<b>ISO Definition</b>	Party to which an amount of money is due.
			XML Tag	Cdtr
			Type	Party40Choice
3.56	11	Payment Return V09	SEPA Rulebook	AT-C001 Account number (IBAN) of the
		+Transaction Information		Creditor.
		++Original Transaction Reference	ISO Name	Creditor Account
		+++Creditor Account	<b>ISO Definition</b>	Unambiguous identification of the account of the
				creditor to which a credit entry will be posted as a
			*** **	result of the payment transaction.
			XML Tag	CdtrAcct
			Type	CashAccount38



#	SEPA	Message Element	Inter-PSP	Direct Debit Return of a Collection
	Mult	S	S	SEPA Core Requirements
3.57	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-E007 Name of the Creditor Reference Party. AT-E010 Identification code of the Creditor Reference Party. Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
3.58	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Purpose	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T007 The 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
3.59	0n	Payment Return V09 +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	0n	Payment Return 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 an inter-PSP **Return** specified in the Rulebook are mapped to the ISO codes as follows:

Coucs as 10		
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
		Usage Rule: To be used to indicate an incorrect 'operation code/transaction code/sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE05	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
MD01	NoMandate	No Mandate or unable to obtain mandate confirmation from the Debtor
MD07	EndCustomerDead	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	Missing Debtor Name O rAddress	Regulatory Reason
RR03	Missing Creditor Name Or Address	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	Specific Service Offered By Debtor Agent	Due to specific service offered by the Debtor PSP



#### 2.3 Inter-PSP Direct Debit Reject Dataset (DS-05)

## 2.3.1 Use of the FI to FI Payment Status Report (pacs.002.001.10)

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

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', 'pacs.002.001.10', the 'Original Message Name Identification' set to 'pacs.003.001.08', 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "B2B" (SEPA Business to Business Direct Debit) and 'Status' set to "RJCT".

**Note**: Attribute AT-R005 'The Settlement Date for the Return instruction (DS-05) or the Reversal (DS-07)' is not applicable.

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



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
		Document	XML Tag	Document Document
	11	FITo FIPayment Status Report V10	Type ISO Name ISO Definition	Scope The FIToFIPaymentStatusReport W10 Scope The FIToFIPaymentStatusReport 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
1.0	11	FITo FIPayment Status Report V10 +Group Header	XML Tag Type ISO Name ISO Definition	report on a pending instruction. FIToFIPmtStsRpt FIToFIPaymentStatusReportV10 Group Header Set of characteristics shared by all individual
			XML Tag Type	transactions included in the status report message. GrpHdr GroupHeader91
1.1	11	FITo FIPayment Status Report V10 +Group Header ++Message Identification	SEPA Rulebook  ISO Name ISO Definition	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.
			XML Tag Type ISO Length SEPA Length	MsgId Max35Text 1 35 1 35
1.2	11	FITo FIPayment 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	01	FITo FIPayment Status Report V10 +Group Header ++Instructing Agent	SEPA Usage Rule(s) ISO Name ISO Definition	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
			XML Tag	Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.  InstgAgt  BranchAndFinancialInstitutionIdentification6
1.4	01	FITo FIPayment Status Report V10 +Group Header ++Instructed Agent		Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
			XML Tag Type	Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. InstdAgt BranchAndFinancialInstitutionIdentification6
2.0	11	FITo FIPayment Status Report V10 +Original Group Information And Status	SEPA Usage Rule(s) ISO Name ISO Definition	Mandatory. Only one occurrence is allowed. Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to.
			XML Tag Type	OrgnlGrpInfAndSts OriginalGroupHeader17



#	SEPA Mult	Message Element		er-PSP Direct Debit Reject EPA Core Requirements
2.1	11	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Identification	ISO Name ISO Definition XML Tag	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId
			Type ISO Length SEPA Length	Max35Text  1 35  1 35
2.2	11	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	ISO Name ISO Definition  XML Tag Type ISO Length	Only pacs.003.001.08 is allowed. Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 35
2.3	01	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	ISO Name ISO Definition  XML Tag Type	1 35 Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	01	FITo FIPayment 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	01	FITo FIPayment 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
2.6	01	FITo FIPayment Status Report V10 +Original Group Information And Status ++Group Status	SEPA Rulebook	AT-R001 Type of R Message. Only "RJCT" and "PART" are allowed. Group Status Specifies the status of a group of transactions. GrpSts ExternalPaymentGroupStatus1Code 1 4 1 4



#	SEPA	Message Element		er-PSP Direct Debit Reject	
	Mult	t	SEPA Core Requirements		
2.7	01	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information	SEPA Usage Rule(s)  ISO Name ISO Definition	Only one occurrence of 'Status Reason Information' is allowed. 'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status	
			XML Tag Type	reason. StsRsnInf StatusReasonInformation12	
2.8	11	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag	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 the CSM when it has no BIC.  'Name' is limited to 70 characters in length.  Originator  Party that issues the status.  Orgtr  PartyIdentification135	
2.9	11	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	Type SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 Reason Code for Non-Acceptance.	
	11		XML Tag	xs:choice	
2.10	11	FITo FIPayment 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	See Message Element Specifications below.  Code  Reason for the status, as published in an external reason code list.  Cd  ExternalStatusReason1Code  1 4  1 4	
2.11	11	FITo FIPayment 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	0n	FITo FIPayment 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	0n	FITo FIPayment 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. NbOfTxsPerSts NumberOfTransactionsPerStatus5	
3.0	0n	FITo FIPayment Status Report V10 +Transaction Information And Status	ISO Name ISO Definition  XML Tag Type	Transaction Information And Status Information concerning the original transactions, to which the status report message refers. TxInfAndSts PaymentTransaction110	



#	SEPA Mult	Message Element		er-PSP Direct Debit Reject EPA Core Requirements
3.1		FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Identification	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length	AT-R003 Specific reference of the PSP initiating the Reject.  Mandatory.  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
3.2	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Group Information	SEPA Length  ISO Name ISO Definition  XML Tag Type	1 35 Original Group Information Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlGrpInf OriginalGroupInformation29
3.3	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Instruction Identification		Mandatory if provided in the original instruction.  Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.  OrgallnstrId Max35Text  1 35  1 35
3.4	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original End To End Identification	SEPA Rulebook  SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T015 The Creditor's Reference of the Direct Debit Transaction
3.5	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Identification	SEPA Rulebook  SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T055 Creditor PSP's reference of the Collection.
3.6	01	FITo FIPayment Status Report V10 +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}



ш	CEDA	Marro as Element	T4	DCD Direct Delit Delicat
#	SEPA Mult	Message Element		ter-PSP Direct Debit Reject SEPA Core Requirements
3.7		FITo FIPayment Status Report V10 +Transaction Information And Status ++Transaction Status	SEPA Rulebook	AT-R001 Type of "R" message. Only "RJCT" is allowed. Transaction Status Specifies the status of a transaction, in a coded form. TxSts ExternalPaymentTransactionStatus1Code 1 4 1 4
3.8	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information	ISO Name ISO Definition  XML Tag Type	Only one occurrence of 'Status Reason Information' is allowed.  'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'.  Status Reason Information Provides detailed information on the status reason.  StsRsnInf StatusReasonInformation12
3.9	11	FITo FIPayment Status Report V10 +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 the Debtor or CSM when it has no BIC.  'Name' is limited to 70 characters in length.  Originator  Party that issues the status.  Orgtr  PartyIdentification135
3.10	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type XML Tag	AT-R004 Reason Code for Non-Acceptance.  Mandatory. Reason Specifies the reason for the status report. Rsn StatusReason6Choice xs:choice
3.11		FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4
3.12	11	FITo FIPayment Status Report V10 +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



#	SEPA Mult	Message Element		er-PSP Direct Debit Reject EPA Core Requirements
3.13		FITo FIPayment Status Report V10 +Transaction Information And Status	ISO Name ISO Definition	Additional Information Further details on the status reason.
		++Status Reason Information +++Additional Information	XML Tag	Usage: Additional information can be used for several purposes such as the reporting of repaired information.  AddtlInf
			Type ISO Length SEPA Length	Max105Text 1 105 1 105
3.14	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information		Only one occurrence is allowed. Charges Information Provides information on the charges related to the processing of the rejection of the instruction.
			XML Tag	Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. ChrgsInf Charges7
3.15	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Amount	SEPA Rulebook ISO Name ISO Definition XML Tag	AT-R007 Amount of the Interchange Fee. Amount Transaction charges to be paid by the charge bearer. Amt
			Type SEPA FractDigits TotalDigits SEPA Inclusive	ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999999
3.16	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Agent	ISO Name ISO Definition  XML Tag	Agent Agent that takes the transaction charges or to which the transaction charges are due.  Agt
3.17	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Agent ++++Financial Institution Identification	Type SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	BranchAndFinancialInstitutionIdentification6  AT-D002 The BIC code of the Debtor PSP. Only 'BICFI' is allowed. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId
3.18	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information	Type ISO Name ISO Definition	FinancialInstitutionIdentification18  Branch Identification  Identifies a specific branch of a financial institution.
		+++Agent ++++Branch Identification	XML Tag Type	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
3.19	01	FITo FIPayment Status Report V10 +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.  AcceptacDtTm ISODateTime



#	SEPA	Message Element	Int	er-PSP Direct Debit Reject
	Mult		S	EPA Core Requirements
3.20	01	FITo FIPayment Status Report V10	ISO Name	Effective Interbank Settlement Date
		+Transaction Information And Status	ISO Definition	Date and time at which a transaction is completed
		++Effective Interbank Settlement Date		and cleared, that is, payment is effected.
			XML Tag	FctvIntrBkSttlmDt
2.01	0 1	FIT FID (C) D (VIO	Туре	DateAndDateTime2Choice
3.21	01	FITo FIPayment Status Report V10 +Transaction Information And Status	ISO Name ISO Definition	Account Servicer Reference Unique reference, as assigned by the account
		++Account Servicer Reference	150 Delillition	servicing institution, to unambiguously identify
		Trecount Servicer Reference		the instruction.
			XML Tag	AcctSvcrRef
			Туре	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
3.22	01	FITo FIPayment Status Report V10	ISO Name	Clearing System Reference
		+Transaction Information And Status	ISO Definition	Unique reference, as assigned by a clearing
		++Clearing System Reference		system, to unambiguously identify the
				instruction.
			XML Tag	ClrSysRef
			Туре	Max35Text
			ISO Length	1 35
2.22	0 1	FIT FID (C) D (VIO	SEPA Length	1 35
3.23	01	FITo FIPayment Status Report V10 +Transaction Information And Status	ISO Name	Only 'BICFI' is allowed.
		++Instructing Agent	ISO Name ISO Definition	Instructing Agent Agent that instructs the next party in the chain to
		++Histructing Agent	180 Definition	carry out the (set of) instruction(s).
				carry out the (set of) instruction(s).
				Usage: The instructing agent is the party sending
				the status message and not the party that sent the
				original instruction that is being reported on.
			XML Tag	InstgAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.24	01	FITo FIPayment Status Report V10		Only 'BICFI' is allowed.
		+Transaction Information And Status	ISO Name	Instructed Agent
		++Instructed Agent	ISO Definition	Agent that is instructed by the previous party in
				the chain to carry out the (set of) instruction(s).
				Usage: The instructed agent is the party receiving the status message and not the party that received
				the original instruction that is being reported on.
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.25	11	FITo FIPayment Status Report V10	SEPA Rulebook	An exact copy of all attributes of the received
0.20	11	+Transaction Information And Status		DS-04 which is being rejected.
		++Original Transaction Reference	SEPA Usage Rule(s)	
		C		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
			VMI To	transaction that is being referred to.
			XML Tag	Original Transaction Perference 28
3.26	01	FITo FIPayment Status Report V10	Type SEPA Rulebook	OriginalTransactionReference28  AT-T002 Amount of the Collection in euro.
3.20	01	+Transaction Information And Status	ISO Name	Interbank Settlement Amount
		++Original Transaction Reference	ISO Name ISO Definition	Amount of money moved between the instructing
		+++Interbank Settlement Amount	100 Demillion	agent and the instructed agent.
			XML Tag	IntrBkSttlmAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	5
			<b>TotalDigits</b>	18
	1		SEPA Inclusive	0



#	SEPA	Message Element	I	nter-PSP Direct Debit Reject
	Mult	_		SEPA Core Requirements
3.27	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++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
3.28	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T051 Settlement date of the Collection. 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
3.29	01	FITo FIPayment Status Report V10 +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
3.30	01	FITo FIPayment Status Report V10 +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
3.31		FITo FIPayment Status Report V10 +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. CdtrSchmeId PartyIdentification135
3.32	01	FITo FIPayment Status Report V10 +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
3.33	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information	ISO Name ISO Definition  XML Tag Type	AT-T001 Identification code of the B2B 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
3.34	01	FITo FIPayment Status Report V10 +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



#	SEPA	Message Element		er-PSP Direct Debit Reject
	Mult		S	EPA Core Requirements
3.35	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Mandate Related Information		AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature, 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-M004 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
			XML Tag	between the creditor and the debtor.  MndtRltdInf
			Type	MandateRelatedInformation14
3.36	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++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
3.37	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-P006 Name of the Debtor Reference Party.
		+Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	ISO Name ISO Definition  XML Tag Type	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
3.38	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-P001 Name of the Debtor.
		+Transaction Information And Status ++Original Transaction Reference +++Debtor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	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
3.39	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-D001 Account number (IBAN) of the Debtor.
		+Transaction Information And Status ++Original Transaction Reference +++Debtor Account	ISO Name ISO Definition  XML Tag	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
3.40	0 1	EITo EIPayment Status Penort V10	Type SEPA Rulebook	CashAccount38  AT D002 The RIC code of the Debter PSP
3.40	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-D002 The BIC code of the Debtor PSP.  Debtor Agent Financial institution servicing an account for the debtor.  DbtrAgt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	8		er-PSP Direct Debit Reject SEPA Core Requirements
3.41		FITo FIPayment Status Report V10	ISO Name	Debtor Agent Account
5.41	01		ISO Definition	
		+Transaction Information And Status	180 Definition	Unambiguous identification of the account of the
		++Original Transaction Reference		debtor agent at its servicing agent in the payment
		+++Debtor Agent Account		chain.
			XML Tag	DbtrAgtAcct
			Туре	CashAccount38
3.42	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-C002 The BIC code of the Creditor PSP.
		+Transaction Information And Status	ISO Name	Creditor Agent
		++Original Transaction Reference	<b>ISO Definition</b>	Financial institution servicing an account for the
		+++Creditor Agent		creditor.
			XML Tag	CdtrAgt
			Туре	BranchAndFinancialInstitutionIdentification6
3.43	01	FITo FIPayment Status Report V10	ISO Name	Creditor Agent Account
3.43	01	+Transaction Information And Status	ISO Definition	Unambiguous identification of the account of the
			180 Definition	
		++Original Transaction Reference		creditor agent at its servicing agent to which a
		+++Creditor Agent Account		credit entry will be made as a result of the
				payment transaction.
			XML Tag	CdtrAgtAcct
			Type	CashAccount38
3.44	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-E001 Name of the Creditor.
		+Transaction Information And Status		AT-E004 Address of the Creditor.
		++Original Transaction Reference	SEPA Usage Rule(s)	Only 'Party' is allowed.
		+++Creditor	ISO Name	Creditor
		+++Cicultor	ISO Definition	
				Party to which an amount of money is due.
			XML Tag	Cdtr
			Type	Party40Choice
3.45	11	FITo FIPayment Status Report V10	SEPA Rulebook	AT-C001 Account number (IBAN) of the
		+Transaction Information And Status		Creditor.
		++Original Transaction Reference	ISO Name	Creditor Account
		+++Creditor Account	<b>ISO Definition</b>	Unambiguous identification of the account of the
				creditor to which a credit entry will be posted as a
				result of the payment transaction.
			XML Tag	CdtrAcct
			Type	CashAccount38
2.46	0 1	EIT FID (C) D (VIO	SEPA Rulebook	
3.46	01	FITo FIPayment Status Report V10	SEPA Kulebook	AT-E007 Name of the Creditor Reference Party.
		+Transaction Information And Status		AT-E010 Identification code of the Creditor
		++Original Transaction Reference		Reference Party.
		+++Ultimate Creditor		Only 'Party' is allowed.
			ISO Name	Ultimate Creditor
			<b>ISO Definition</b>	Ultimate party to which an amount of money is
				due.
			XML Tag	UltmtCdtr
			Type	Party40Choice
3.47	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-T007 The purpose of the Collection.
3.41	01			
		+Transaction Information And Status	ISO Name	Purpose
		++Original Transaction Reference	ISO Definition	Underlying reason for the payment transaction.
		+++Purpose		
				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.
			VMI Tog	
			XML Tag	Purp
	-		Type	Purpose2Choice
3.48	0n	FITo FIPayment Status Report V10	ISO Name	Supplementary Data
		+Transaction Information And Status	ISO Definition	Additional information that cannot be captured in
		++Supplementary Data		the structured elements and/or any other specific
				block.
			XML Tag	SplmtryData
			Type	SupplementaryData1
L	1	1	TJPC	suppremental y Data1



#	SEPA Mult		]	Inter-PSP Direct Debit Reject SEPA Core Requirements
4.0	0n	FITo FIPayment Status Report V10 +Supplementary Data	ISO Name ISO Definition	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block.
			XML Tag	SplmtryData
			Type	Supplementary Data 1



# 2.3.2 Message Element Specifications

The reasons for an inter-PSP **Reject** present in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked 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
		Usage Rule: To be used to indicate an incorrect 'operation code/transaction code/sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE05	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
ED05	SettlementFailed	Settlement of the Collection failed
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format
		Usage Rule: To be used to indicate an invalid file format.
MD01	NoMandate	No Mandate or unable to obtain mandate confirmation from the Debtor
MD02	MissingMandatoryInfomationInMand ate	Mandate data missing or incorrect
MD07	EndCustomerDead	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenera ted	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 Ceditor 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



# 2.4 Inter-PSP Reversal Instruction for a Collection (DS-07)

# 2.4.1 Use of the Payment Reversal (pacs.007.001.09)

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

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', 'pacs.007.001.09', the 'Original Message Name Identification set to 'pacs.003.001.08' and 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "B2B" (SEPA Business to Business Direct Debit).

**Note**: Attribute AT-R002 'Identification of the type of party initiating the "R" message' is indicated by the combination of the Reversal 'Originator' with the Reversal 'Reason'.

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



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
		Document	XML Tag	Document
	11	FITo FIPayment Reversal V09	Type ISO Name ISO Definition	Document FITo FIPayment Reversal V09 Scope
			XML Tag	The FinancialInstitutionToFinancialInstitutionPayme ntReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed. FIToFIPmtRvsl
1.0	11	FITo FIPayment Reversal V09	Type ISO Name	FIToFIPaymentReversalV09 Group Header
		+Group Header	ISO Definition  XML Tag	Set of characteristics shared by all individual transactions included in the message.  GrpHdr
1.1	1 1	EITa ElDaymant Dayanaal V00	Type ISO Name	GroupHeader89  Message Identification
1.1	11	FITo FIPayment Reversal V09 +Group Header ++Message Identification	ISO Definition	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.
			XML Tag Type ISO Length	MsgId Max35Text 1 35
			ISO Length SEPA Length	1 35 1 35
1.2	11	FITo FIPayment Reversal V09 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag	Creation Date Time Date and time at which the message was created. CreDtTm
			Type	ISODateTime
1.3	02	FITo FIPayment Reversal V09 +Group Header ++Authorisation	ISO Name ISO Definition	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.
			XML Tag Type	Authstn Authorisation1Choice
1.4	01	FITo FIPayment Reversal V09 +Group Header ++Batch Booking	ISO Name ISO Definition	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
			XML Tag	message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
1.5	11	FITo FIPayment Reversal V09 +Group Header ++Number Of Transactions	ISO Name ISO Definition	Number Of Transactions Number of individual transactions contained in
		TTIVUINUEL OI TTAIISACUOIIS	XML Tag Type Pattern	the message. NbOfTxs Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element		Reversal Instruction for a Collection SEPA Core Requirements
1.6		FITo FIPayment Reversal V09 +Group Header ++Control Sum	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17
1.7	11	FITo FIPayment Reversal V09 +Group Header ++Group Reversal	SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	-
1.8		FITo FIPayment Reversal V09 +Group Header ++Total Reversed Interbank Settlement Amount	SEPA Rulebook SEPA Usage Rule(s)  SEPA Format Rule(s) ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	AT-R042 Amount of the reversal in euro.
1.9	11	FITo FIPayment Reversal V09 +Group Header ++Interbank Settlement Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-R005 The Settlement Date for the Reversal.
1.10	11	FITo FIPayment Reversal V09 +Group Header ++Settlement Information	ISO Name ISO Definition  XML Tag Type	Settlement Information Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. SttlmInf SettlementInstruction7
1.11	11	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Settlement Method	SEPA Rulebook ISO Name ISO Definition  XML Tag Type SEPA Code Restrict CLRG  INDA	Only "CLRG", "INGA" and "INDA" are allowed. Settlement Method Method used to settle the (batch of) payment instructions. SttlmMtd SettlementMethod1Code



#	SEPA Mult		Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements		
	1,1416		SEPA Code Restri	SEPA Code Restrictions	
			SEI II Couc Resul	payment chain.	
1.12	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Settlement Account	SEPA Rulebook ISO Name ISO Definition XML Tag	Only 'Identification' is allowed.  Settlement Account A specific purpose account used to post debit and credit entries as a result of the transaction.  SttlmAcct	
1.13	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System	Type ISO Name ISO Definition  XML Tag Type	CashAccount38  Clearing System Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.  ClrSys ClearingSystemIdentification3Choice	
	11		XML Tag	xs:choice	
1.14	11	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System ++++Code	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Code Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list. Cd ExternalCashClearingSystem1Code 1 3 1 3	
1.15	11	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System ++++Proprietary	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Proprietary Clearing system identification in a proprietary form. Prtry Max35Text 1 35 1 35	
1.16	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	ISO Name ISO Definition  XML Tag Type	Instructing Reimbursement Agent Agent through which the instructing agent will reimburse the instructed agent.  Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstgRmbrsmntAgt BranchAndFinancialInstitutionIdentification6	
1.17	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	ISO Name ISO Definition  XML Tag Type	Instructing Reimbursement Agent Account Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. InstgRmbrsmntAgtAcct CashAccount38	
1.18	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	ISO Name ISO Definition  XML Tag Type	Instructed Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstdRmbrsmntAgt BranchAndFinancialInstitutionIdentification6	



#	SEPA	Message Element	Inter-PSP R	Reversal Instruction for a Collection	
	Mult	_	SEPA Core Requirements		
1.19	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	ISO Name ISO Definition XML Tag	Instructed Reimbursement Agent Account Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. InstdRmbrsmntAgtAcct	
			Туре	CashAccount38	
1.20	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Third Reimbursement Agent	ISO Name ISO Definition  XML Tag	Third Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. ThrdRmbrsmntAgt	
			Туре	BranchAndFinancialInstitutionIdentification6	
1.21	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	ISO Name ISO Definition  XML Tag Type	Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount38	
1.22	01	FITo FIPayment Reversal V09		Only 'BICFI' is allowed.	
1.22	01	+Group Header ++Instructing Agent	ISO Name ISO Definition	Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	
			XML Tag Type	Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed.  InstgAgt BranchAndFinancialInstitutionIdentification6	
1.23	01	FITo FIPayment Reversal V09		Only 'BICFI' is allowed.	
1.23	01	+Group Header +Hnstructed Agent	ISO Name ISO Definition	Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	
			XML Tag	Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.  InstdAgt	
			Type	BranchAndFinancialInstitutionIdentification6	
2.0	11	FITo FIPayment Reversal V09 +Original Group Information	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type		
2.1	11	FITo FIPayment Reversal V09	ISO Name	Original Message Identification	
		+Original Group Information ++Original Message Identification	ISO Definition  XML Tag	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.  OrgnlMsgId	
			Type ISO Length SEPA Length	Max35Text  1 35  1 35	



#	SEPA	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
	Mult			<del>_</del>
2.2	11	FITo FIPayment Reversal V09 +Original Group Information	ISO Name	Only pacs.003.001.08 is allowed. Original Message Name Identification
		++Original Message Name Identification	<b>ISO Definition</b>	Specifies the original message name identifier to
				which the message refers.
			XML Tag	OrgnlMsgNmId
			Type	Max35Text
			ISO Length	1 35
	0.4		SEPA Length	1 35
2.3	01	FITo FIPayment Reversal V09	ISO Name	Original Creation Date Time
		+Original Group Information	ISO Definition	Date and time at which the original message was
		++Original Creation Date Time	NAME OF STREET	created.
			XML Tag	OrgnlCreDtTm
2.4	Ο 1	EIT- EID 1 V/00	Type	ISODateTime
2.4	01	FITo FIPayment Reversal V09	SEPA Usage Kule(s)	'Reversal Reason Information' must be present
		+Original Group Information ++Reversal Reason Information		either in 'Original Group Information' or 'Transaction Information'.
		++Reversal Reason Information		'Reversal Reason Information' is to be used to
				indicate the reversal reason of one or more
				individual transactions.
				Only one occurrence of 'Reversal Reason
				Information' is allowed.
			ISO Name	Reversal Reason Information
			ISO Definition	Provides detailed information on the reversal
			100 Definition	reason.
			XML Tag	RyslRsnInf
			Type	PaymentReversalReason9
2.5	11	FITo FIPayment Reversal V09	SEPA Rulebook	AT-R002 The Identification of the type of party
2.0	11	+Original Group Information		initiating the Reversal.
		++Reversal Reason Information	SEPA Usage Rule(s)	Mandatory if 'Reversal Reason Information' is
		+++Originator		used at this level.
				'Name' is limited to 70 characters in length.
				Limited to 'AnyBIC' (for the Creditor PSP) or
				'Name' (for the Creditor).
			ISO Name	Originator
			<b>ISO Definition</b>	Party that issues the reversal.
			XML Tag	Orgtr
				PartyIdentification135
2.6	11	FITo FIPayment Reversal V09	SEPA Rulebook	AT-R041 The Reversal Reason Code.
		+Original Group Information	SEPA Usage Rule(s)	Mandatory if 'Reversal Reason Information' is
		++Reversal Reason Information		used at this level.
		+++Reason	ISO Name	Reason
			<b>ISO Definition</b>	Specifies the reason for the reversal.
			XML Tag	Rsn
			Type	ReversalReason4Choice
	11		XML Tag	xs:choice
2.7	11	FITo FIPayment Reversal V09		Only "AM05", "MS02" and "MS03" are allowed.
		+Original Group Information	ISO Name	Code
		++Reversal Reason Information	ISO Definition	Reason for the reversal, as published in an
		+++Reason	**************************************	external reason code list.
		++++Code	XML Tag	Cd
			Type	ExternalReversalReason1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	
			AM05	Duplication
				Duplication
			MS02	NotSpecifiedReasonCustomerGenerated
				Reason has not been specified by end customer
	1		MS03	NotSpecifiedReasonAgentGenerated
				- total total total and a second total and a



#	SEPA	Message Element		Reversal Instruction for a Collection
	Mult			EPA Core Requirements
2.8	11	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the reversal, in a proprietary form. Prtry Max35Text 1 35 1 35
2.9	0n	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the reversal reason. AddtlInf Max105Text 1 105 1 105
3.0	1n	FITo FIPayment Reversal V09 +Transaction Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
3.1	11	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Identification		AT-R043 The Specific Reference of the Creditor PSP for the Reversal.
3.2	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Group Information	ISO Name ISO Definition XML Tag Type	Original Group Information Provides information on the original message. OrgnlGrpInf OriginalGroupInformation29
3.3	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Instruction Identification		Mandatory if provided in the original instruction.  Original Instruction Identification  Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.  OrgalInstrId  Max35Text  1 35  1 35
3.4	11	FITo FIPayment Reversal V09 +Transaction Information ++Original End To End Identification	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T015 The Creditor's Reference of the Direct Debit Transaction.  Mandatory Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 35 1 35



#	SEPA Mult	Message Element		Reversal Instruction for a Collection EPA Core Requirements
3.5	11	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Identification	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T055 The Creditor PSP's Reference of the Collection.  Mandatory.  Must contain a reference that is meaningful to the Creditor PSP and is unique over time.  Original Transaction Identification Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.  OrgnlTxId  Max35Text  1 35  1 35
3.6	01	FITo FIPayment Reversal V09 +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. OrgnIUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.7	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Clearing System Reference	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Original Clearing System Reference Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction. OrgnlClrSysRef Max35Text 1 35 1 35
3.8	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Interbank Settlement Amount	SEPA Rulebook	AT- T002 Amount of the Collection in euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 99999999.99 or less. The fractional part has a maximum of two digits. Original Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. OrgnIIntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999.99
3.9	11	FITo FIPayment Reversal V09 +Transaction Information ++Reversed Interbank Settlement Amount	SEPA Rulebook	AT-R042 Amount of the reversal in euro.  'Reversed Interbank Settlement Amount' must be the same as the Amount of the Collection (AT-T002) plus any charges. 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 Interbank Settlement Amount Amount of money to be moved between the instructing agent and the instructed agent in the reversed instruction. RvsdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 999999999.99



#	SEPA	Message Element		Reversal Instruction for a Collection		
	Mult			SEPA Core Requirements		
3.10	01	FITo FIPayment Reversal V09 +Transaction Information ++Interbank Settlement Date	ISO Name ISO Definition	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.		
			XML Tag Type	Usage: The InterbankSettlementDate is the interbank settlement date of the reversal message, and not of the original instruction.  IntrBkSttlmDt ISODate		
3.11	01	FITo FIPayment Reversal V09 +Transaction Information ++Settlement Priority	ISO Name ISO Definition	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.		
			XML Tag	Usage: the SettlementPriority is the settlement priority of the reversal message, and not of the original instruction. SttlmPrty Priority3Code		
3.12	01	FITo FIPayment Reversal V09 +Transaction Information ++Settlement Time Indication	ISO Name ISO Definition XML Tag	Settlement Time Indication Provides information on the occurred settlement time(s) of the payment transaction. SttlmTmIndctn		
2.12	0 1	EVE EVE	Type	SettlementDateTimeIndication1		
3.13	01	FITo FIPayment Reversal V09 +Transaction Information ++Reversed Instructed Amount	SEPA Usage Kuie(s	i) Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.		
			SEPA Format Rule(s) ISO Name ISO Definition	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.		
			XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	RvsdInstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999999		
3.14	01	FITo FIPayment Reversal V09 +Transaction Information ++Exchange Rate	ISO Name ISO Definition	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.		
			XML Tag Type SEPA FractDigits TotalDigits	XchgRate BaseOneRate 10 11		



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#	SEPA Mult	Message Element		Reversal Instruction for a Collection EPA Core Requirements
3.15		FITo FIPayment Reversal V09	ISO Name	Compensation Amount
3.13	01	+Transaction Information	ISO Definition	Amount of money asked or paid as compensation
		++Compensation Amount		for the processing of the instruction.
			XML Tag	CompstnAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits TotalDigits	5 18
			SEPA Inclusive	0
3.16	01	FITo FIPayment Reversal V09		Only "SLEV" is allowed.
		+Transaction Information	ISO Name	Charge Bearer
		++Charge Bearer	ISO Definition	Specifies if the creditor and/or debtor will bear
				the charges associated with the processing of the
				payment transaction.
				Usage: The ChargeBearer applies to the reversal
				message, not to the original instruction.
			XML Tag	ChrgBr
			Type	ChargeBearerType1Code
			SEPA Code Restricti	ions
			SLEV	FollowingServiceLevel
				Charges are to be applied following the rules
			~	agreed in the service level and/or scheme.
3.17	01	FITo FIPayment Reversal V09		Only one occurrence is allowed.
		+Transaction Information ++Charges Information	ISO Name ISO Definition	Charges Information Provides information on the charges to be paid by
		++Charges information	150 Definition	the charge bearer(s) related to the processing of
				the reversal transaction.
			XML Tag	ChrgsInf
			Туре	Charges7
3.18	11	FITo FIPayment Reversal V09	SEPA Rulebook	AT-R007 Amount of the Interchange Fee.
		+Transaction Information	SEPA Usage Rule(s)	Only 'EUR' is allowed.  Amount must be 0.01 or more and 999999999.99
		++Charges Information +++Amount		or less.
		TTTAMOUNT	SEPA Format	The fractional part has a maximum of two digits
			Rule(s)	
			ISO Name	Amount
			ISO Definition	Transaction charges to be paid by the charge
			NAME OF THE OWNER OWNER OF THE OWNER OWNE	bearer.
			XML Tag	Amt ActiveOrHistoricCurrencyAndAmount
			Type SEPA FractDigits	2
			TotalDigits	18
			SEPA Inclusive	<i>0.01</i> 99999999999
3.19	11	FITo FIPayment Reversal V09	ISO Name	Agent
		+Transaction Information	<b>ISO Definition</b>	Agent that takes the transaction charges or to
		++Charges Information	VMI To	which the transaction charges are due.
		+++Agent	XML Tag Type	Agt BranchAndFinancialInstitutionIdentification6
3.20	11	FITo FIPayment Reversal V09	SEPA Rulebook	AT-D002 The BIC code of the Debtor PSP.
3.20	11	+Transaction Information	~	Only 'BICFI' is allowed.
		++Charges Information	ISO Name	Financial Institution Identification
		+++Agent	<b>ISO Definition</b>	Unique and unambiguous identification of a
		++++Financial Institution Identification		financial institution, as assigned under an
				internationally recognised or proprietary
			VMI Tog	identification scheme. FinInstnId
			XML Tag Type	FinancialInstitutionIdentification18
			Type	T maneralmsutuuomuenumeauom o



#	SEPA Mult	Message Element		Reversal Instruction for a Collection EPA Core Requirements
3.21		FITo FIPayment Reversal V09 +Transaction Information ++Charges Information	ISO Name ISO Definition	Branch Identification Identifies a specific branch of a financial institution.
		+++Agent ++++Branch Identification	XML Tag Type	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
3.22	01	FITo FIPayment Reversal V09		Only 'BICFI' is allowed.
		+Transaction Information ++Instructing Agent	ISO Name ISO Definition	Instructing Agent Agent that instructs the next party in the chain to
				carry out the (set of) instruction(s).  Usage: The instructing agent is the party sending the reversal message and not the party that sent
			XML Tag	the original instruction that is being reversed.  InstgAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.23	01	FITo FIPayment Reversal V09		Only 'BICFI' is allowed.
		+Transaction Information	ISO Name	Instructed Agent
		++Instructed Agent	ISO Definition	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
				Usage: The instructed agent is the party receiving the reversal message and not the party that
				received the original instruction that is being
				reversed.
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.24	01	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information	SEPA Usage Rule(s)	'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'.
		++Reversar Reason Information		'Reversal Reason Information' is to be used to
				indicate a reversal reason of the individual transaction.
				Only one occurrence of 'Reversal Reason
				Information' is allowed.
			ISO Name	Reversal Reason Information
			ISO Definition	Provides detailed information on the reversal reason.
			XML Tag	RvslRsnInf
			Туре	PaymentReversalReason9
3.25	11	FITo FIPayment Reversal V09	SEPA Rulebook	AT-R002 The Identification of the type of party
		+Transaction Information ++Reversal Reason Information	SEPA Usage Rule(s)	initiating the Reversal.  Mandatory if 'Reversal Reason Information' is
		+++Originator		used at this level.
				'Name' is limited to 70 characters in length.
				Limited to 'AnyBIC' (for the Creditor PSP) or 'Name' (for the Creditor).
			ISO Name	Originator
			<b>ISO Definition</b>	Party that issues the reversal.
			XML Tag	Orgtr
3.26	11	EITo EIPayment Reversal V/00	Type SEPA Rulebook	PartyIdentification135 AT-R041 The Reversal Reason Code.
3.20	11	FITo FIPayment Reversal V09 +Transaction Information		Mandatory if 'Reversal Reason Information' is
		++Reversal Reason Information	DELTI OSUGO RUIC(S)	used at this level.
		+++Reason	ISO Name	Reason
			<b>ISO Definition</b>	Specifies the reason for the reversal.
			XML Tag	Rsn
	1 1		Type	ReversalReason4Choice
	11		XML Tag	xs:choice



#	SEPA Mult	Message Element		Reversal Instruction for a Collection SEPA Core Requirements
3.27		FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Code	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length SEPA Code Restrict AM05  MS02  MS03	Only "AM05", "MS02" and "MS03" are allowed. Code Reason for the reversal, as published in an external reason code list. Cd ExternalReversalReason1Code 1 4 1 4 ions  Duplication Duplication NotSpecifiedReasonCustomerGenerated Reason has not been specified by end customer NotSpecifiedReasonAgentGenerated
3.28	11	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length	Reason has not been specified by agent.  Proprietary  Reason for the reversal, in a proprietary form.  Prtry  Max35Text  1 35
3.29	0n	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Additional Information	SEPA Length  ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	1 35 Additional Information Further details on the reversal reason. AddtlInf Max105Text 1 105 1 105
3.30	11	FITo FIPayment Reversal V09 +Transaction Information ++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-04 being reversed.
3.31	01	FITo FIPayment Reversal V09 +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
3.32	01	FITo FIPayment Reversal V09 +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
3.33	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T051 Settlement date of the Collection.  Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  IntrBkSttlmDt ISODate



#	SEPA Mult	Message Element	Inter-PSI	P Reversal Instruction for a Collection SEPA Core Requirements
3.34		FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition  XML Tag	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
3.35	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	Type  ISO Name ISO Definition  XML Tag	ISODate  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
3.36	11	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	Type  SEPA Rulebook  ISO Name  ISO Definition  XML Tag  Type	DateAndDateTime2Choice  AT-E005 Identifier of the Creditor.  Creditor Scheme Identification  Credit party that signs the mandate.  CdtrSchmeId  PartyIdentification135
3.37	01	FITo FIPayment Reversal V09 +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
3.38	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Payment Type Information	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-T001 Identification code of the B2B 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
3.39	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.40	11	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	ISO Name ISO Definition XML Tag Type	AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature, 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



#	SEPA M14			Reversal Instruction for a Collection SEPA Core Requirements
3.41	<b>Mult</b> 01	FITo FIPayment Reversal V09 +Transaction Information	SEPA Rulebook	AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection.
		++Original Transaction Reference	ISO Name	Remittance Information
		+++Remittance Information	ISO Definition	Information supplied to enable the matching of
		Remittance information	150 Deminion	an entry with the items that the transfer is
				intended to settle, such as commercial invoices in
				an accounts' receivable system.
			XML Tag	RmtInf
			Type	RemittanceInformation16
3.42	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-P006 Name of the Debtor Reference Party.
		+Transaction Information		AT-P007 Identification code of the Debtor
		++Original Transaction Reference		Reference Party.
		+++Ultimate Debtor		Only 'Party' is allowed.
			ISO Name	Ultimate Debtor
			ISO Definition	Ultimate party that owes an amount of money to
			NAME OF A	the (ultimate) creditor.
			XML Tag Type	UltmtDbtr
3.43	01	FITo FIPayment Reversal V09	SEPA Rulebook	Party40Choice AT-P001 Name of the Debtor.
3.43	01	+Transaction Information	SEFA Kulebook	AT-P005 Address of the Debtor.
		++Original Transaction Reference		AT-P004 Debtor identification code.
		+++Debtor	SEPA Usage Rule(s)	Only 'Party' is allowed.
		T T Booton	ISO Name	Debtor
			ISO Definition	Party that owes an amount of money to the
				(ultimate) creditor.
			XML Tag	Dbtr
			Type	Party40Choice
3.44	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-D001 Account number (IBAN) of the Debtor.
		+Transaction Information	ISO Name	Debtor Account
		++Original Transaction Reference	<b>ISO Definition</b>	Unambiguous identification of the account of the
		+++Debtor Account		debtor to which a debit entry will be made as a
				result of the transaction.
			XML Tag	DbtrAcct
3.45	Λ 1	EIT- EID I VOO	Type SEPA Rulebook	CashAccount38  AT-D002 The BIC code of the Debtor PSP.
3.43	01	FITo FIPayment Reversal V09 +Transaction Information	ISO Name	Debtor Agent
		++Original Transaction Reference	ISO Definition	Financial institution servicing an account for the
		+++Debtor Agent	150 Deminion	debtor.
		Tri Debtoi Agent	XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.46	01	FITo FIPayment Reversal V09	ISO Name	Debtor Agent Account
		+Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Original Transaction Reference		debtor agent at its servicing agent in the payment
		+++Debtor Agent Account		chain.
		-	XML Tag	DbtrAgtAcct
			Туре	CashAccount38
3.47	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-C002 The BIC code of the Creditor PSP.
		+Transaction Information	ISO Name	Creditor Agent
		++Original Transaction Reference	ISO Definition	Financial institution servicing an account for the
		+++Creditor Agent	NAME OF	creditor.
			XML Tag	CdtrAgt
2.40	0 1	DIE DID ( D 1700	Type ISO Name	BranchAndFinancialInstitutionIdentification6
3.48	01	FITo FIPayment Reversal V09	ISO Name	Creditor Agent Account
		+Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Original Transaction Reference		creditor agent at its servicing agent to which a
		+++Creditor Agent Account		credit entry will be made as a result of the payment transaction.
			XML Tag	CdtrAgtAcct
			Type	CashAccount38
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#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements		
2.40		FIT FID (D 1500)		•	
3.49	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-E001 Name of the Creditor.	
		+Transaction Information	CEDATI DIA	AT-E004 Address of the Creditor.	
		++Original Transaction Reference		Only 'Party' is allowed.	
		+++Creditor	ISO Name	Creditor	
			ISO Definition	Party to which an amount of money is due.	
			XML Tag	Cdtr	
			Туре	Party40Choice	
3.50		FITo FIPayment Reversal V09	SEPA Rulebook	AT-C001 Account number (IBAN) of the	
		+Transaction Information		Creditor.	
		++Original Transaction Reference	ISO Name	Creditor Account	
		+++Creditor Account	<b>ISO Definition</b>	Unambiguous identification of the account of the	
				creditor to which a credit entry will be posted as a	
				result of the payment transaction.	
			XML Tag	CdtrAcct	
			Type	CashAccount38	
3.51	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-E007 Name of the Creditor Reference Party.	
		+Transaction Information		AT-E010 Identification code of the Creditor	
		++Original Transaction Reference		Reference Party.	
		+++Ultimate Creditor	SEPA Usage Rule(s)	Only 'Party' is allowed.	
			ISO Name	Ultimate Creditor	
			<b>ISO Definition</b>	Ultimate party to which an amount of money is	
				due.	
			XML Tag	UltmtCdtr	
			Type	Party40Choice	
3.52	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-T007 The purpose of the Collection.	
		+Transaction Information	ISO Name	Purpose	
		++Original Transaction Reference +++Purpose	ISO Definition	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.	
			XML Tag	Purp	
			Type	Purpose2Choice	
3.53	0n	FITo FIPayment Reversal V09	ISO Name	Supplementary Data	
		+Transaction Information	ISO Definition	Additional information that cannot be captured in	
		++Supplementary Data		the structured elements and/or any other specific	
		y		block.	
			XML Tag	SplmtryData	
			Type	Supplementary Data 1	
4.0	0n	FITo FIPayment Reversal V09	ISO Name	Supplementary Data	
7.0		+Supplementary Data	ISO Definition	Additional information that cannot be captured in	
		Supplementary Data	100 Dellilliuli	the structured elements and/or any other specific	
				block.	
			XML Tag	SplmtryData	
			_	SupplementaryData1	
	1		Туре	Supprementary Data1	



# 3 <u>LIST OF MAIN CHANGES IN THE SDD B2B INTER-PSP IMPLEMENTATION GUIDELINES</u> 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. A detailed overview list will be published later.

#### 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:
  - '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.
  - '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.
  - '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.