SEPA Direct Debit Core Scheme Customer-to-PSP Implementation Guidelines

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Abstract
This document sets out the rules for implementing Version 1.1 of the 2023 SEPA Direct Debit Core Scheme Rulebook based on the 2019 message version of the ISO 20022 standard.

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0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC016-06	SEPA Direct Debit Core Scheme Rulebook 2023 Version 1.1	EPC
[2]	-	ISO 20022 XML Direct Debits and Related messages: • Initiation • Clearing and Settlement **Note: The 2023 IGs are based on the 2019 message version of ISO 20022.**	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International Bank Account Number	ISO[1]
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	ISO
[8]	EPC002-09	SEPA Core Direct Debit Scheme E-Mandate Service Implementation Guidelines	EPC
[9]	ISO 11649	Structured creditor reference to remittance information	ISO
[10]	EPC217-08	SEPA Requirements for an Extended Character Set	EPC
[11]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC

0.2 Change History

Issue number	Dated	Reason for revision
V3.2	2009	EPC Plenary approval December 2008
V3.3	20090402	EPC Plenary approval March 2009
V3.4	20091101	EPC Plenary approval October 2009
V4.0	20091101	EPC Plenary approval October 2009
V5.0	20101101	EPC Plenary approval September 2010
V6.0	20111117	EPC Plenary approval September 2011

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

V7.0	20121130	EPC Plenary approval September 2012
V8.0	20141125	EPC Plenary approval October 2014
V9.0	20150126	EPC Plenary approval December 2014
2017 V1.0	20161103	Scheme Management Board approval November 2016
2019 V1.0	20181217	Scheme Management Board approval October 2018
2021 V1.0	20201029	Scheme Management Board approval October 2020
2023 V1.0	20220428	Scheme Management Board approval April 2022
2023 V1.1	20231114	Payment Scheme Management Board approval October 2023

0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the ISO 20022 XML message standards for the implementation of the SEPA Direct Debits in the customer-to-Payment Service Provider (PSP) (C2PSP) space.

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

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

1 INTRODUCTION

This document sets out the SEPA rules for implementing the Core customer-to-PSP direct debit ISO 20022 XML initiation message standards. The SEPA Direct Debit Core Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard of which the following are covered:

SEPA Direct Debit Scheme Rulebook	ISO 20022 XML Message Standards
DS-03 *Customer-to-PSP Collection*	Customer Direct Debit Initiation (pain.008.001.08)
DS-06 *PSP-to-Customer Direct Debit Information*	Statements/advice ISO 20022 XML standards are covered separately.
DS-07 *The inter-PSP Reversal instruction for a Collection by the Creditor*	Reversal –Payment Reversal (pacs.007.001.09)
	Reversal – Customer Payment Reversal (pain.007.001.09) in combination with DS-03
Reject based on DS-05 for the PSP-to-Customer space	Reject – Customer Payment Status Report (pain.002.001.10)

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

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

The purpose of the SEPA customer-to-PSP Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the payment initiation ISO 20022 XML standards (the 'pain' messages) in initiating SEPA Core payments as defined in the SEPA scheme rulebooks and supplemented by processing requirements.

The Guidelines are fully aligned to the SEPA Core requirements when defined in the Rulebook and identify message elements needed for initiating SEPA payments while recognising message elements that may be available for use in Additional Optional Services (AOS), as shown below.

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

Figure 1

These Guidelines define the SEPA Core Mandatory Subset[2] of the Global ISO 20022 XML standard that consists of message elements:

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

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

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

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

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

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[2] The SEPA Core Mandatory subset is hereafter known as the SEPA Core service.

1.2 Use of these Guidelines by the instructing and instructed parties[3]

- SEPA Core payments are executed using messages only containing message elements defined as part of the SEPA Core Subset (shaded yellow in Figure 2).

- Payments that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as SEPA payments, but not as SEPA Core payments.

- It is the responsibility of the instructing customer and instructed PSP of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.

- The instructed PSP receiving a message containing AOS message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed PSP, however, may reject the message for this reason.

1.3 Notation Conventions

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

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

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[3] Instructing and instructed parties include CSMs.

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

Figure 2

Where:

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

  Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.

- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:

  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
  o 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.

  o 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.

  o When the message element relates to inter-PSP processing requirements, it is shaded yellow.

  o 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.

  o 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.

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

Column 4 may also indicate conditional relations between message components or elements, e.g. either component 1 or component 2 must be present, component 1 and component 2 are mutually exclusive. For XML Tag "xs:choice" (containing just one subsequent component or element due to applied restrictions on subsequent components or elements) column 4 may indicate, that the "choice" nature is lost due to applied restrictions i.e. only one element is shaded yellow.

1.4 Character Set

The character set issue centres on the use of the full set of characters in the message elements. Two considerations are:

- While PSPs and their customers must be allowed to use the character set currently in use at national level,

- PSPs and their customers throughout SEPA cannot be required to support the full character set used in SEPA countries.

  Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8)

- PSPs and their customers must be able to support the Latin character set commonly used in international communication, as follows:

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

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

  0 1 2 3 4 5 6 7 8 9

  / - ? : ( ) . , ' +

  Space

- References, identifications and identifiers must respect the following [11] :
  - o Content is restricted to the Latin character set as defined above
  - o Content must not start or end with a '/'
  - o Content must not contain '//'s

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

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

1.5 General Message Element Specifications

1.5.1 BIC

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

1.5.2 Identifier of the Creditor (AT-E005)

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

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

The Creditor identifier has the attributes defined in the Rulebook under AT-E005.

This section also applies to AT-M003 'The identifier of the original Creditor who issued the Mandate'.

The data element is case and space insensitive.

Format *Rule*:

- Positions 1 and 2 contain the ISO country code

- Positions 3 and 4 contain the check digits

- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'. The Creditor Business Code cannot contain spaces.

- Positions 8 up to 35 contain the country-specific identifier

- Note: the calculation of the check digit requires the following preliminary steps:
  - Disregard positions 5 to 7
  - Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
  - Add the ISO country code and '00' to the right-hand end
  - Convert letters to digits in accordance with conversion table 1
  - Apply the check character system MOD 97-10 (see ISO 7064)

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

Table 1

1.5.3 Mandate Identification (AT-M001 The Unique Mandate Reference)

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

1.6 Implementation of ISO 20022 XML rules

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

1.7 Change Over Date

As from the change-over date, receiving PSPs may only receive messages, including the r-messages, in the new version.

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

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

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

The message is used to transport the Direct Debit Collection instruction from the Creditor to the Creditor PSP.

The message caters for bulk and single direct debit instructions.

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

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
		Document	**XML Tag** **Type**	Document Document
	1..1	Customer Direct Debit Initiation V08	**ISO Name** **ISO Definition** **XML Tag** **Type**	Customer Direct Debit Initiation V08 Scope The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor. CstmrDrctDbtInitn CustomerDirectDebitInitiationV08
1.0	1..1	Customer Direct Debit Initiation V08 +Group Header	**ISO Name** **ISO Definition** **XML Tag** **Type**	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader83
1.1	1..1	Customer Direct Debit Initiation V08 +Group Header ++Message Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Message Identification Point to point reference, assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 *1 .. 35*
1.2	1..1	Customer Direct Debit Initiation V08 +Group Header ++Creation Date Time	**ISO Name** **ISO Definition** **XML Tag** **Type**	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Customer Direct Debit Initiation V08 +Group Header ++Authorisation	**ISO Name** **ISO Definition** **XML Tag** **Type**	Authorisation User identification or any user key that allows to check if the initiating party is allowed to initiate transactions from the account specified in the initiation. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a different party than the initiating party. Authstn Authorisation1Choice
1.4	1..1	Customer Direct Debit Initiation V08 +Group Header ++Number Of Transactions	*SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	*The validation of this data element depends on pre-agreed customer-to-PSP conditions.* Number Of Transactions Number of individual transactions contained in the message. NbOfTxs Max15NumericText [0-9]{1,15}

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
1.5	1..1	Customer Direct Debit Initiation V08 +Group Header ++Control Sum	*SEPA Usage Rule(s)*	*Mandatory.*
				The validation of this data element depends on pre-agreed customer-to-PSP conditions.
			SEPA Format Rule(s)	*The fractional part has a maximum of two digits*
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the message, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*2*
			TotalDigits	18
1.6	1..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party	ISO Name	Initiating Party
			ISO Definition	Party that initiates the payment.
				Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor.
			XML Tag	InitgPty
			Type	PartyIdentification135
1.7	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Name	*SEPA Usage Rule(s)*	*'Name' is limited to 70 characters in length.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
1.8	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
1.9	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification	ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		XML Tag	xs:choice
1.10	1..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
1.11	1..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification ++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
1.12	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
1.13	0..1	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
1.14	0..1	Customer Direct Debit Initiation V08 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification6
2.0	1..n	Customer Direct Debit Initiation V08 +Payment Information	ISO Name ISO Definition XML Tag Type	Payment Information Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation. PmtInf PaymentInstruction29
2.1	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 .. 35 *1 .. 35*
2.2	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod2Code
2.3	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Batch Booking	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*If present and contains "true", batch booking is requested. If present and contains "false", booking per transaction is requested.* *If element is not present, pre-agreed customer-to-PSP conditions apply.* Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
2.4	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Number Of Transactions	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type Pattern	*Mandatory.* *The validation of this data element depends on pre-agreed customer-to-PSP conditions.* Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTxs Max15NumericText [0-9]{1,15}

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.5	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Control Sum	*SEPA Usage Rule(s)*	*Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions.*
			SEPA Format Rule(s)	*The fractional part has a maximum of two digits*
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the group, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*2*
			TotalDigits	18
2.6	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information	*SEPA Usage Rule(s)*	*'Payment Type Information' must be present either here or under 'Direct Debit Transaction Information'.*
			ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of transaction.
			XML Tag	PmtTpInf
			Type	PaymentTypeInformation29
2.7	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Instruction Priority	ISO Name	Instruction Priority
			ISO Definition	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.
			XML Tag	InstrPrty
			Type	Priority2Code
2.8	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Service Level	*SEPA Usage Rule(s)*	*Mandatory. Only one occurence is allowed.*
			ISO Name	Service Level
			ISO Definition	Agreement under which or rules under which the transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.9	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Service Level ++++Code	*SEPA Rulebook*	*AT-T001 The identification code of the Scheme.*
			SEPA Usage Rule(s)	*Only "SEPA" is allowed.*
			ISO Name	Code
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			SEPA	*SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.*
2.10	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.11	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Local Instrument	*SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*Mandatory.* Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	1..1		**XML Tag**	xs:choice
2.12	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	*SEPA Rulebook* *SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	*AT-T001 The identification code of the Scheme.* *Only "CORE" is allowed.* *The mixing of different Local Instrument values is not allowed in the same message.* Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 *1 .. 35*
			SEPA Code Restrictions	
			CORE	*SEPADirectDebitCore* *Transaction is related to SEPA direct debit -core.*
2.13	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 *1 .. 35*
2.14	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Sequence Type	*SEPA Rulebook* *SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-M006 The Transaction / Sequence Type.* *Mandatory.* *If 'Amendment Indicator' is "true", and 'Original Debtor Account' is set to "SMNDA" (Same Mandate with a New Debtor Account), this message element indicates either "FRST", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions).* Sequence Type Identifies the direct debit sequence, such as first, recurrent, final or one-off. SeqTp SequenceType3Code
			SEPA Code Restrictions	
			FNAL	*Final* *Final collection of a series of direct debit instructions.*
			FRST	*First* *First collection of a series of direct debit instructions.*
			OOFF	*OneOff* *Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.*
			RCUR	*Recurring* *Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.*

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.15	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose	*SEPA Rulebook* *SEPA Usage Rule(s)*	*AT-T008 The 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.*
			ISO Name	Category Purpose
			ISO Definition	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	1..1		XML Tag	xs:choice
2.16	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	ISO Name	Code
			ISO Definition	Category purpose, as published in an external category purpose code list.
			XML Tag	Cd
			Type	ExternalCategoryPurpose1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
2.17	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Category purpose, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.18	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Requested Collection Date	*SEPA Rulebook*	*AT-T013 The Due Date of the Collection.*
			ISO Name	Requested Collection Date
			ISO Definition	Date and time at which the creditor requests that the amount of money is to be collected from the debtor.
			XML Tag	ReqdColltnDt
			Type	ISODate
2.19	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor	ISO Name	Creditor
			ISO Definition	Party to which an amount of money is due.
			XML Tag	Cdtr
			Type	PartyIdentification135
2.20	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Name	*SEPA Rulebook* *SEPA Usage Rule(s)*	*AT-E001 The Name of the Creditor.* *Mandatory.* *'Name' is limited to 70 characters in length.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
2.21	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address	*SEPA Rulebook* *SEPA Usage Rule(s)*	*AT-E004 The Address of 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.*
			ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24

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

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.31	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 *1 .. 16*
2.32	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 *1 .. 35*
2.33	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 *1 .. 35*
2.34	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 *1 .. 35*
2.35	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 *1 .. 35*
2.36	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.37	0..2	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Address Line	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*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.* Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 *1 .. 70*
2.38	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.39	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.40	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.41	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-C001 The account number (IBAN) of the Creditor.* Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
2.42	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only IBAN is allowed.* Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.43	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.44	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.45	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 .. 70 *1 .. 70*

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.46	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Account +++Proxy	ISO Name	Proxy
			ISO Definition	Specifies an alternate assumed name for the identification of the account.
			XML Tag	Prxy
			Type	ProxyAccountIdentification1
2.47	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent	ISO Name	Creditor Agent
			ISO Definition	Financial institution servicing an account for the creditor.
			XML Tag	CdtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.48	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification	SEPA Usage Rule(s)	Either 'BICFI' or 'Other/Identification' must be used.
			ISO Name	Financial Institution Identification
			ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
			XML Tag	FinInstnId
			Type	FinancialInstitutionIdentification18
2.49	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++BICFI	SEPA Rulebook	AT-C002 BIC code of the Creditor PSP.
			ISO Name	BICFI
			ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
			XML Tag	BICFI
			Type	BICFIDec2014Identifier
			Pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.50	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ISO Name	Clearing System Member Identification
			ISO Definition	Information used to identify a member within a clearing system.
			XML Tag	ClrSysMmbId
			Type	ClearingSystemMemberIdentification2
2.51	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++LEI	ISO Name	LEI
			ISO Definition	Legal entity identifier of the financial institution.
			XML Tag	LEI
			Type	LEIIdentifier
			Pattern	[A-Z0-9]{18,18}[0-9]{2,2}
2.52	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Name	ISO Name	Name
			ISO Definition	Name by which an agent is known and which is usually used to identify that agent.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	1 .. 140
2.53	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
2.54	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other	ISO Name	Other
			ISO Definition	Unique identification of an agent, as assigned by an institution, using an identification scheme.
			XML Tag	Othr
			Type	GenericFinancialIdentification1

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

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

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.70	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Charges Account Agent	ISO Name	Charges Account Agent
			ISO Definition	Agent that services a charges account. Usage: Charges account agent should only be used when the charges account agent is different from the creditor agent.
			XML Tag	ChrgsAcctAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.71	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification	*SEPA Usage Rule(s)*	*It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.* *This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.*
			ISO Name	Creditor Scheme Identification
			ISO Definition	Credit party that signs the mandate.
			XML Tag	CdtrSchmeId
			Type	PartyIdentification135
2.72	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Name	ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 140*
2.73	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
2.74	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification	*SEPA Rulebook*	*AT-E005 The Identifier of the Creditor.*
			SEPA Usage Rule(s)	*Mandatory.*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		XML Tag	xs:choice
2.75	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification ++++Organisation Identification	ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
2.76	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification	*SEPA Usage Rule(s)*	*Mandatory.* *Private Identification is used to identify either an organisation or a private person.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.77	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Date And Place Of Birth	ISO Name	Date And Place Of Birth
			ISO Definition	Date and place of birth of a person.
			XML Tag	DtAndPlcOfBirth
			Type	DateAndPlaceOfBirth1

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.78	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other	*SEPA Usage Rule(s)*	*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".*
			ISO Name	Other
			ISO Definition	Unique identification of a person, as assigned by an institution, using an identification scheme.
			XML Tag	Othr
			Type	GenericPersonIdentification1
2.79	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.80	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.81	1..n	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information	ISO Name	Direct Debit Transaction Information
			ISO Definition	Provides information on the individual transaction(s) included in the message.
			XML Tag	DrctDbtTxInf
			Type	DirectDebitTransactionInformation23
2.82	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification	ISO Name	Payment Identification
			ISO Definition	Set of elements used to reference a payment instruction.
			XML Tag	PmtId
			Type	PaymentIdentification6
2.83	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name	Instruction Identification
			ISO Definition	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. 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.
			XML Tag	InstrId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

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

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.90	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 .. 35 *1 .. 35*
2.91	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Local Instrument	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Mandatory.* Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.92	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-T001 The identification code of the Scheme.* *Only "CORE" is allowed.* *The mixing of different Local Instrument values is not allowed in the same message.* Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 *1 .. 35*
2.93	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 *1 .. 35*
2.94	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Sequence Type	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-M006 The Transaction / Sequence Type.* *Mandatory.* *If 'Amendment Indicator' is "true", and 'Original Debtor Account' is set to "SMNDA" (Same Mandate with a New Debtor Account), this message element indicates either "FRST", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions).* Sequence Type Identifies the direct debit sequence, such as first, recurrent, final or one-off. SeqTp SequenceType3Code
			SEPA Code Restrictions	
			FNAL	*Final* *Final collection of a series of direct debit instructions.*
			FRST	*First* *First collection of a series of direct debit instructions.*
			OOFF	*OneOff* *Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.*
			RCUR	*Recurring* *Direct debit instruction where the debtor's authorisation is used for regular direct debit*

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

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

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

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.113	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Identification ++++++++Private Identification +++++++++Date And Place Of Birth	ISO Name ISO Definition XML Tag Type	Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth1
2.114	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Identification ++++++++Private Identification +++++++++Other	*SEPA Usage Rule(s)* 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
2.115	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.116	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.117	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Agent	ISO Name ISO Definition XML Tag Type	Original Creditor Agent Original creditor agent that has been modified. OrgnlCdtrAgt BranchAndFinancialInstitutionIdentification6
2.118	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Original Creditor Agent Account Original creditor agent account that has been modified. OrgnlCdtrAgtAcct CashAccount38
2.119	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Debtor	ISO Name ISO Definition XML Tag Type	Original Debtor Original debtor that has been modified. OrgnlDbtr PartyIdentification135

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

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

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.134	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 140*
2.135	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.136	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-E005 The Identifier of the Creditor.* *Mandatory.* Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.137	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification ++++++Organisation Identification	ISO Name ISO Definition XML Tag Type	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.138	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification ++++++Private Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Private Identification is used to identify either an organisation or a private person.* Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.139	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification ++++++Private Identification +++++++Date And Place Of Birth	ISO Name ISO Definition XML Tag Type	Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth1
2.140	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification ++++++Private Identification +++++++Other	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Mandatory.* *Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.* *'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.* *'Proprietary' under 'Scheme Name' must specify "SEPA".* Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.141	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.142	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.143	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Pre Notification Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Pre Notification Identification Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction. Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information. PreNtfctnId Max35Text 1 .. 35 1 .. 35
2.144	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Pre Notification Date	ISO Name ISO Definition XML Tag Type	Pre Notification Date Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent. PreNtfctnDt ISODate
2.145	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification135
2.146	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E007 The Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.147	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.148	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E010 The Identification code of the Creditor Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
	1..1		XML Tag	xs:choice
2.149	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
2.150	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.151	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.152	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.153	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent	ISO Name	Debtor Agent
			ISO Definition	Financial institution servicing an account for the debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.154	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification	*SEPA Usage Rule(s)*	*Either 'BICFI' or 'Other/Identification' must be used.*
			ISO Name	Financial Institution Identification
			ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
			XML Tag	FinInstnId
			Type	FinancialInstitutionIdentification18
2.155	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++BICFI	*SEPA Rulebook*	*AT-D002 BIC code of the Debtor PSP.*
			ISO Name	BICFI
			ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
			XML Tag	BICFI
			Type	BICFIDec2014Identifier
			Pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.156	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification	ISO Name	Clearing System Member Identification
			ISO Definition	Information used to identify a member within a clearing system.
			XML Tag	ClrSysMmbId
			Type	ClearingSystemMemberIdentification2

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.157	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++LEI	ISO Name ISO Definition XML Tag Type Pattern	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.158	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 .. 140 *1 .. 140*
2.159	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.160	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.161	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other ++++++Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type Fixed ISO Length *SEPA Length*	*Only "NOTPROVIDED" is allowed.* Identification Unique and unambiguous identification of a person. Id Max35Text NOTPROVIDED 1 .. 35 *1 .. 35*
2.162	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other ++++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice
2.163	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other ++++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 *1 .. 35*
2.164	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.165	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
2.166	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification135
2.167	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Name	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-P001 The Name of the Debtor.* *Mandatory.* *'Name' is limited to 70 characters in length.* *In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/") or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor PSP.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 70*
2.168	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-P005 The Address of the Debtor (only mandatory when the Creditor PSP or the Debtor PSP is located a non-EEA SEPA country or territory).* *If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.* *If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.* Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.169	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.170	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.171	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.172	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.173	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.174	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35
2.175	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70
2.176	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16
2.177	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 .. 70 1 .. 70
2.178	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.179	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 *1 .. 35*
2.180	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 *1 .. 35*
2.181	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++District Name	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 *1 .. 35*
2.182	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 *1 .. 35*
2.183	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.184	0..2	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Address Line	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*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 1 .. 70 *1 .. 70*
2.185	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-P004 Debtor identification code.* Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.186	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.187	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++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
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13
2.188	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Country Of Residence	ISO Name	Country Of Residence
			ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.189	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Contact Details	ISO Name	Contact Details
			ISO Definition	Set of elements used to indicate how to contact the party.
			XML Tag	CtctDtls
			Type	Contact4
2.190	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Account	*SEPA Rulebook*	*AT-D001 The account number (IBAN) of the Debtor.*
			SEPA Usage Rule(s)	*Only IBAN is allowed.*
			ISO Name	Debtor Account
			ISO Definition	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
			XML Tag	DbtrAcct
			Type	CashAccount38
2.191	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor	*SEPA Usage Rule(s)*	*Mandatory, if provided by the Debtor in the Mandate.*
			ISO Name	Ultimate Debtor
			ISO Definition	Ultimate party that owes an amount of money to the (ultimate) creditor.
			XML Tag	UltmtDbtr
			Type	PartyIdentification135
2.192	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Name	*SEPA Rulebook*	*AT-P006 The Name of the Debtor Reference Party.*
			SEPA Usage Rule(s)	*'Name' is limited to 70 characters in length. Mandatory if provided by the Debtor in the mandate.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
2.193	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
2.194	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification	*SEPA Rulebook*	*AT-P007 The Identification code of the Debtor Reference Party.*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.195	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'AnyBICI', 'LEI' or one occurrence of 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.196	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.* Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.197	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.198	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.199	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Instruction For Creditor Agent Further information, related to the processing of the payment instruction, that may need to be acted upon by the creditor agent, depending on agreement between creditor and the creditor agent. InstrForCdtrAgt Max140Text 1 .. 140 *1 .. 140*
2.200	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Purpose	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-T007 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
	1..1		XML Tag	xs:choice
2.201	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Purpose ++++Code	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 *1 .. 4*
2.202	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.203	0.. 10	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.204	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8
2.205	0.. 10	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7
2.206	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*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
2.207	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Unstructured	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	*'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor.* *Only one occurrence of 'Unstructured' is allowed.* *If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Creditor), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Creditor) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".* Unstructured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Ustrd Max140Text *1 .. 140* *1 .. 140*

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.208	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured	*SEPA Usage Rule(s)*	*'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. Only one occurrence of 'Structured' is allowed.*
			ISO Name	Structured
			ISO Definition	Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
			XML Tag	Strd
			Type	StructuredRemittanceInformation16
2.209	0..n	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name	Referred Document Information
			ISO Definition	Provides the identification and the content of the referred document.
			XML Tag	RfrdDocInf
			Type	ReferredDocumentInformation7
2.210	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name	Referred Document Amount
			ISO Definition	Provides details on the amounts of the referred document.
			XML Tag	RfrdDocAmt
			Type	RemittanceAmount2
2.211	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	*SEPA Usage Rule(s)*	*When present, the Creditor PSP is not obliged to validate the reference information. When used, both 'Type' and 'Reference' must be present.*
			ISO Name	Creditor Reference Information
			ISO Definition	Reference information provided by the creditor to allow the identification of the underlying documents.
			XML Tag	CdtrRefInf
			Type	CreditorReferenceInformation2
2.212	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	*SEPA Usage Rule(s)*	*Mandatory if 'Creditor Reference Information' is used.*
			ISO Name	Type
			ISO Definition	Specifies the type of creditor reference.
			XML Tag	Tp
			Type	CreditorReferenceType2
2.213	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary	ISO Name	Code Or Proprietary
			ISO Definition	Coded or proprietary format creditor reference type.
			XML Tag	CdOrPrtry
			Type	CreditorReferenceType1Choice
	1..1		XML Tag	xs:choice
2.214	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Code	*SEPA Usage Rule(s)*	*Only "SCOR" is allowed.*
			ISO Name	Code
			ISO Definition	Type of creditor reference, in a coded form.
			XML Tag	Cd
			Type	DocumentType3Code
			SEPA Code Restrictions	
			SCOR	*StructuredCommunicationReference Document is a structured communication*

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
			SEPA Code Restrictions	
			reference provided by the creditor to identify the referred transaction.	
2.215	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.216	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	Issuer Entity that assigns the credit reference type. Issr Max35Text 1 .. 35 *1 .. 35*
2.217	1..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	*SEPA Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *SEPA Length*	*Mandatory if 'Creditor Reference Information' is used.* *If 'Creditor' Reference contains a check digit, the receiving PSP is not required to validate this.* *If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain.* *RF Creditor Reference may be used (ISO 11649).* Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. 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. 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 1 .. 35 *1 .. 35*
2.218	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Invoicer	**ISO Name** **ISO Definition** **XML Tag** **Type**	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification135
2.219	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Invoicee	**ISO Name** **ISO Definition** **XML Tag** **Type**	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee PartyIdentification135

#	SEPA Mult	Message Element	Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.220	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	ISO Name ISO Definition XML Tag Type	Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7
2.221	0..1	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	ISO Name ISO Definition XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.222	0..3	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 .. 140 *1 .. 140*
2.223	0..n	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
3.0	0..n	Customer Direct Debit Initiation V08 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1

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

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

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

The message caters for bulk and single reversal instructions.

Note: Attribute AT-R001 'Type of "R" message' in DS-07 is implied by the 'Message Name', 'pain.007.001.09', the 'Original Message Name Identification set to 'pain.008.001.08' and 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "Core" (SEPA Direct Debit – Core).

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

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
		Document	**XML Tag**	Document
			Type	Document
	1..1	Customer Payment Reversal V09	**ISO Name**	Customer Payment Reversal V09
			ISO Definition	Scope
				The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.
			XML Tag	CstmrPmtRvsl
			Type	CustomerPaymentReversalV09
1.0	1..1	Customer Payment Reversal V09 +Group Header	**ISO Name**	Group Header
			ISO Definition	Set of characteristics shared by all individual transactions included in the message.
			XML Tag	GrpHdr
			Type	GroupHeader88
1.1	1..1	Customer Payment Reversal V09 +Group Header ++Message Identification	**ISO Name**	Message Identification
			ISO Definition	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.
			XML Tag	MsgId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
1.2	1..1	Customer Payment Reversal V09 +Group Header ++Creation Date Time	**ISO Name**	Creation Date Time
			ISO Definition	Date and time at which the message was created.
			XML Tag	CreDtTm
			Type	ISODateTime
1.3	0..2	Customer Payment Reversal V09 +Group Header ++Authorisation	**ISO Name**	Authorisation
			ISO Definition	User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.
				Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.
			XML Tag	Authstn
			Type	Authorisation1Choice
1.4	1..1	Customer Payment Reversal V09 +Group Header ++Number Of Transactions	*SEPA Usage Rule(s)*	*The validation of this data element depends on pre-agreed customer-to-PSP conditions.*
			ISO Name	Number Of Transactions
			ISO Definition	Number of individual transactions contained in the message.
			XML Tag	NbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
1.5	1..1	Customer Payment Reversal V09 +Group Header ++Control Sum	*SEPA Usage Rule(s)*	*Mandatory.*
				The validation of this data element depends on pre-agreed customer-to-PSP conditions.
			ISO Name	Control Sum
			ISO Definition	Total of all individual amounts included in the message, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*17*
			TotalDigits	18
1.6	0..1	Customer Payment Reversal V09 +Group Header ++Group Reversal	*SEPA Usage Rule(s)*	*It is recommended that "false" is used.*
			ISO Name	Group Reversal
			ISO Definition	Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.
			XML Tag	GrpRvsl
			Type	TrueFalseIndicator
1.7	1..1	Customer Payment Reversal V09 +Group Header ++Initiating Party	*SEPA Usage Rule(s)*	*Mandatory.*
			ISO Name	Initiating Party
			ISO Definition	Party that initiates the reversal message. Usage: This can be either the creditor or a party that initiates the reversal of the direct debit on behalf of the creditor.
			XML Tag	InitgPty
			Type	PartyIdentification135
1.8	0..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Name	*SEPA Usage Rule(s)*	*'Name' is limited to 70 characters in length.*
			ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 .. 140
			SEPA Length	*1 .. 70*
1.9	0..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Postal Address	ISO Name	Postal Address
			ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
			XML Tag	PstlAdr
			Type	PostalAddress24
1.10	0..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification	ISO Name	Identification
			ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
			Type	Party38Choice
	1..1		XML Tag	xs:choice
1.11	1..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	*SEPA Usage Rule(s)*	*Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.*
			ISO Name	Organisation Identification
			ISO Definition	Unique and unambiguous way to identify an organisation.
			XML Tag	OrgId
			Type	OrganisationIdentification29
1.12	1..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification ++++Private Identification	*SEPA Usage Rule(s)*	*Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.*
			ISO Name	Private Identification
			ISO Definition	Unique and unambiguous identification of a person, for example a passport.
			XML Tag	PrvtId
			Type	PersonIdentification13

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
1.13	0..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
1.14	0..1	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
1.15	0..1	Customer Payment Reversal V09 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification6
1.16	0..1	Customer Payment Reversal V09 +Group Header ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
1.17	0..1	Customer Payment Reversal V09 +Group Header ++Creditor Agent	*SEPA Rulebook* *SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-C002 BIC code of the Creditor PSP.* *Only 'BICFI' is allowed.* Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	Customer Payment Reversal V09 +Original Group Information	ISO Name ISO Definition XML Tag Type	Original Group Information Information concerning the original group of transactions, to which the message refers. OrgnlGrpInf OriginalGroupHeader16
2.1	1..1	Customer Payment Reversal V09 +Original Group Information ++Original Message Identification	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 *1 .. 35*
2.2	1..1	Customer Payment Reversal V09 +Original Group Information ++Original Message Name Identification	*SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*Only pain.008.001.08 is allowed.* Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 *1 .. 35*
2.3	0..1	Customer Payment Reversal V09 +Original Group Information ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
2.4	0..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information	*SEPA Usage Rule(s)*	*Only one occurrence is allowed.*
				'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.
			ISO Name	Reversal Reason Information
			ISO Definition	Provides detailed information on the reversal reason.
			XML Tag	RvslRsnInf
			Type	PaymentReversalReason9
2.5	0..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Originator	ISO Name	Originator
			ISO Definition	Party that issues the reversal.
			XML Tag	Orgtr
			Type	PartyIdentification135
2.6	1..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason	*SEPA Usage Rule(s)*	*Mandatory if 'Reversal Reason Information' is used at this level.*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the reversal.
			XML Tag	Rsn
			Type	ReversalReason4Choice
	1..1		XML Tag	xs:choice
2.7	1..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Code	*SEPA Rulebook*	*AT-R041 The Reversal reason code.*
			SEPA Usage Rule(s)	*See Message Element Specifications below.*
			ISO Name	Code
			ISO Definition	Reason for the reversal, as published in an external reason code list.
			XML Tag	Cd
			Type	ExternalReversalReason1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
2.8	1..1	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Reason for the reversal, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.9	0..n	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information +++Additional Information	ISO Name	Additional Information
			ISO Definition	Further details on the reversal reason.
			XML Tag	AddtlInf
			Type	Max105Text
			ISO Length	1 .. 105
			SEPA Length	*1 .. 105*
3.0	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal	ISO Name	Original Payment Information And Reversal
			ISO Definition	Information concerning the original payment information, to which the reversal message refers.
			XML Tag	OrgnlPmtInfAndRvsl
			Type	OriginalPaymentInstruction33
3.1	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Payment Information Identification	ISO Name	Reversal Payment Information Identification
			ISO Definition	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group.
				Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.
			XML Tag	RvslPmtInfId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.2	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 .. 35 1 .. 35
3.3	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxs Max15NumericText [0-9]{1,15}
3.4	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Original Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
3.5	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Batch Booking	ISO Name ISO Definition XML Tag Type	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
3.6	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Payment Information Reversal	ISO Name ISO Definition XML Tag Type	Payment Information Reversal Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group. PmtInfRvsl TrueFalseIndicator
3.7	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'. Reversal Reason Information Provides detailed information on the reversal reason. RvslRsnInf PaymentReversalReason9
3.8	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Originator	ISO Name ISO Definition XML Tag Type	Originator Party that issues the reversal. Orgtr PartyIdentification135
3.9	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory if 'Reversal Reason Information' is used at this level. Reason Specifies the reason for the reversal. Rsn ReversalReason4Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.10	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason ++++Code	*SEPA Rulebook*	*AT-R041 The Reversal reason code.*
			SEPA Usage Rule(s)	*See Message Element Specifications below.*
			ISO Name	Code
			ISO Definition	Reason for the reversal, as published in an external reason code list.
			XML Tag	Cd
			Type	ExternalReversalReason1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
3.11	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Reason for the reversal, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
3.12	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Additional Information	ISO Name	Additional Information
			ISO Definition	Further details on the reversal reason.
			XML Tag	AddtlInf
			Type	Max105Text
			ISO Length	1 .. 105
			SEPA Length	*1 .. 105*
3.13	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information	ISO Name	Transaction Information
			ISO Definition	Provides information on the original transactions to which the reversal message refers.
			XML Tag	TxInf
			Type	PaymentTransaction108
3.14	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Identification	ISO Name	Reversal Identification
			ISO Definition	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction. Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.
			XML Tag	RvslId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
3.15	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Instruction Identification	ISO Name	Original Instruction Identification
			ISO Definition	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
			XML Tag	OrgnlInstrId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
3.16	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original End To End Identification	*SEPA Rulebook*	*AT-T015 The Creditor's Reference of the Direct Debit Transaction.*
			SEPA Usage Rule(s)	*Mandatory.*
			ISO Name	Original End To End Identification
			ISO Definition	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
			XML Tag	OrgnlEndToEndId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.17	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original UETR	ISO Name	Original UETR
			ISO Definition	Universally unique identifier to provide the original end-to-end reference of a payment transaction.
			XML Tag	OrgnlUETR
			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}
3.18	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Instructed Amount	*SEPA Rulebook*	*AT-T002 The Amount of the Collection in euro.*
			SEPA Usage Rule(s)	*Only 'EUR' is allowed.*
				Amount must be 0.01 or more and 999999999.99 or less.
			SEPA Format Rule(s)	*The fractional part has a maximum of two digits.*
			ISO Name	Original Instructed Amount
			ISO Definition	Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party. Usage: This amount has to be transported unchanged through the transaction chain.
			XML Tag	OrgnlInstdAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	*2*
			TotalDigits	18
			SEPA Inclusive	*0.01 .. 999999999.99*
3.19	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversed Instructed Amount	*SEPA Usage Rule(s)*	*Amount of the Reversal must be the same as the amount of the Collection in euro (AT-T002). Only 'EUR' is allowed.*
				Amount must be 0.01 or more and 999999999.99 or less.
			SEPA Format Rule(s)	*The fractional part has a maximum of two digits.*
			ISO Name	Reversed Instructed Amount
			ISO Definition	Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction. Usage: This amount has to be transported unchanged through the transaction chain.
			XML Tag	RvsdInstdAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	*2*
			TotalDigits	18
			SEPA Inclusive	*0.01 .. 999999999.99*
3.20	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Charge Bearer	*SEPA Usage Rule(s)*	*Only "SLEV" is allowed.*
			ISO Name	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 Restrictions	
			SLEV	*FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.*

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.21	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information	*SEPA Usage Rule(s)*	*Only one occurrence is allowed.* *'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.*
			ISO Name	Reversal Reason Information
			ISO Definition	Provides detailed information on the reversal reason.
			XML Tag	RvslRsnInf
			Type	PaymentReversalReason9
3.22	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Originator	ISO Name	Originator
			ISO Definition	Party that issues the reversal.
			XML Tag	Orgtr
			Type	PartyIdentification135
3.23	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason	*SEPA Usage Rule(s)*	*Mandatory if 'Reversal Reason Information' is used at this level.*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the reversal.
			XML Tag	Rsn
			Type	ReversalReason4Choice
	1..1		XML Tag	xs:choice
3.24	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason +++++Code	*SEPA Rulebook*	*AT-R041 The Reversal reason code.*
			SEPA Usage Rule(s)	*See Message Element Specifications below.*
			ISO Name	Code
			ISO Definition	Reason for the reversal, as published in an external reason code list.
			XML Tag	Cd
			Type	ExternalReversalReason1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
3.25	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason +++++Proprietary	ISO Name	Proprietary
			ISO Definition	Reason for the reversal, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
3.26	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Additional Information	ISO Name	Additional Information
			ISO Definition	Further details on the reversal reason.
			XML Tag	AddtlInf
			Type	Max105Text
			ISO Length	1 .. 105
			SEPA Length	*1 .. 105*
3.27	1..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference	*SEPA Rulebook*	*An exact copy of all attributes of the received DS-03 which is being reversed.*
			SEPA Usage Rule(s)	*Mandatory.* *The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction.*
			ISO Name	Original Transaction Reference
			ISO Definition	Key elements used to identify the original transaction that is being referred to.
			XML Tag	OrgnlTxRef
			Type	OriginalTransactionReference28

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.28	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type *SEPA FractDigits* TotalDigits *SEPA Inclusive*	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount *5* 18 *0* ..
3.29	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.30	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.31	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Requested Collection Date	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-T013 The Due Date of the Collection.* Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.32	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.33	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Scheme Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-E005 The Identifier of the Creditor.* Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification135
3.34	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7
3.35	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Payment Type Information	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*AT-T001 The Identification code of the Scheme.* *AT-M006 The Transaction / Sequence Type.* *AT-T008 The Category purpose of the Collection.* Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27

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

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

#	SEPA Mult	Message Element	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.49	0..1	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Purpose	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type	*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
3.50	0..n	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	Customer Payment Reversal V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1

2.2.2 Message Element Specifications

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

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

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

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

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

The message caters for bulk and single reject instructions.

Note: Attribute AT-R001 'Type of "R" message' in DS-05 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.008.001.08', 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "Core" (SEPA Direct Debit – Core) and 'Group Status', 'Payment Information Status' or 'Transaction Status' set to "RJCT".

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

#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
		Document	**XML Tag**	Document
			Type	Document
	1..1	Customer Payment Status Report V10	**ISO Name**	Customer Payment Status Report V10
			ISO Definition	Scope
				The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
			XML Tag	CstmrPmtStsRpt
			Type	CustomerPaymentStatusReportV10
1.0	1..1	Customer Payment Status Report V10 +Group Header	**ISO Name**	Group Header
			ISO Definition	Set of characteristics shared by all individual transactions included in the status report message.
			XML Tag	GrpHdr
			Type	GroupHeader86
1.1	1..1	Customer Payment Status Report V10 +Group Header ++Message Identification	*SEPA Rulebook*	*AT-R003 Specific reference of the PSP initiating the R-message.*
			ISO Name	Message Identification
			ISO Definition	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.
			XML Tag	MsgId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
1.2	1..1	Customer Payment Status Report V10 +Group Header ++Creation Date Time	**ISO Name**	Creation Date Time
			ISO Definition	Date and time at which the message was created.
			XML Tag	CreDtTm
			Type	ISODateTime
1.3	0..1	Customer Payment Status Report V10 +Group Header ++Initiating Party	**ISO Name**	Initiating Party
			ISO Definition	Party that initiates the status message.
			XML Tag	InitgPty
			Type	PartyIdentification135
1.4	0..1	Customer Payment Status Report V10 +Group Header ++Forwarding Agent	**ISO Name**	Forwarding Agent
			ISO Definition	Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.
			XML Tag	FwdgAgt
			Type	BranchAndFinancialInstitutionIdentification6
1.5	0..1	Customer Payment Status Report V10 +Group Header ++Debtor Agent	**ISO Name**	Debtor Agent
			ISO Definition	Financial institution servicing an account for the debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
1.6	0..1	Customer Payment Status Report V10 +Group Header ++Creditor Agent	*SEPA Rulebook*	*AT-C002 BIC code of the Creditor PSP.*
			SEPA Usage Rule(s)	*Only 'BICFI' is allowed.*
			ISO Name	Creditor Agent
			ISO Definition	Financial institution servicing an account for the creditor.
			XML Tag	CdtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.0	1..1	Customer Payment Status Report V10 +Original Group Information And Status	**ISO Name**	Original Group Information And Status
			ISO Definition	Original group information concerning the group of transactions, to which the status report message refers to.
			XML Tag	OrgnlGrpInfAndSts
			Type	OriginalGroupHeader17

#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
2.1	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Identification	**ISO Name**	Original Message Identification
			ISO Definition	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
			XML Tag	OrgnlMsgId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.2	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	*SEPA Usage Rule(s)*	*Only pain.008.001.08 is allowed.*
			ISO Name	Original Message Name Identification
			ISO Definition	Specifies the original message name identifier to which the message refers.
			XML Tag	OrgnlMsgNmId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.3	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	**ISO Name**	Original Creation Date Time
			ISO Definition	Date and time at which the original message was created.
			XML Tag	OrgnlCreDtTm
			Type	ISODateTime
2.4	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	**ISO Name**	Original Number Of Transactions
			ISO Definition	Number of individual transactions contained in the original message.
			XML Tag	OrgnlNbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}
2.5	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Control Sum	**ISO Name**	Original Control Sum
			ISO Definition	Total of all individual amounts included in the original message, irrespective of currencies.
			XML Tag	OrgnlCtrlSum
			Type	DecimalNumber
			SEPA FractDigits	*17*
			TotalDigits	18
2.6	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Group Status	*SEPA Rulebook*	*AT-R001 Type of R-message.*
			SEPA Usage Rule(s)	*Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT".*
			ISO Name	Group Status
			ISO Definition	Specifies the status of a group of transactions.
			XML Tag	GrpSts
			Type	ExternalPaymentGroupStatus1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			RJCT	*Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.*
2.7	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information	*SEPA Usage Rule(s)*	*'Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'.*
			ISO Name	Status Reason Information
			ISO Definition	Provides detailed information on the status reason.
			XML Tag	StsRsnInf
			Type	StatusReasonInformation12

#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
2.8	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	*SEPA Rulebook*	*AT-R002 Identification of the type of party that initiated the reject.*
			SEPA Usage Rule(s)	*Mandatory.*
				Limited to 'AnyBIC' to identify the PSP or CSM orginating the status or 'Name' to indicate a CSM when it has no BIC.
				'Name' is limited to 70 characters in length.
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr
			Type	PartyIdentification135
2.9	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	*SEPA Rulebook*	*AT-R004 Reason code for non-acceptance of the Collection.*
			SEPA Usage Rule(s)	*Mandatory.*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Type	StatusReason6Choice
	1..1		XML Tag	xs:choice
2.10	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	*SEPA Rulebook*	*See Message Element Specifications below.*
			ISO Name	Code
			ISO Definition	Reason for the status, as published in an external reason code list.
			XML Tag	Cd
			Type	ExternalStatusReason1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
2.11	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Reason for the status, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
2.12	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Name	Additional Information
			ISO Definition	Further details on the status reason.
				Usage: Additional information can be used for several purposes such as the reporting of repaired information.
			XML Tag	AddtlInf
			Type	Max105Text
			ISO Length	1 .. 105
			SEPA Length	*1 .. 105*
2.13	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name	Number Of Transactions Per Status
			ISO Definition	Detailed information on the number of transactions for each identical transaction status.
			XML Tag	NbOfTxsPerSts
			Type	NumberOfTransactionsPerStatus5
3.0	0..n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name	Original Payment Information And Status
			ISO Definition	Information concerning the original payment information, to which the status report message refers.
			XML Tag	OrgnlPmtInfAndSts
			Type	OriginalPaymentInstruction32
3.1	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name	Original Payment Information Identification
			ISO Definition	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
			XML Tag	OrgnlPmtInfId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*

#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.2	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxs Max15NumericText [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 2 18
3.4	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-R001 Type of R-message. Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT". Payment Information Status Specifies the status of the payment information group. PmtInfSts ExternalPaymentGroupStatus1Code 1 .. 4 1 .. 4
			SEPA Code Restrictions	
			RJCT	Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
3.5	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.6	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R002 Identification of the type of party that initiated the reject. Mandatory. Limited to 'AnyBIC' to identify the PSP or CSM orginating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135
3.7	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 Reason code for non-acceptance of the Collection. Mandatory. Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.8	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*See Message Element Specifications below.* Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 *1 .. 4*
3.9	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
3.10	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 *1 .. 105*
3.11	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus5
3.12	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition XML Tag Type	Transaction Information And Status Provides information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransaction105
3.13	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	*SEPA Rulebook* ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	*AT-R003 Specific reference of the PSP that initiated the reject.* Status Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on. StsId Max35Text 1 .. 35 *1 .. 35*
3.14	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35 *1 .. 35*

#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.15	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	*SEPA Rulebook*	*AT-T015 Creditor's reference of the Direct Debit Transaction.*
			ISO Name	Original End To End Identification
			ISO Definition	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
			XML Tag	OrgnlEndToEndId
			Type	Max35Text
			ISO Length	1 .. 35
			SEPA Length	*1 .. 35*
3.16	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	ISO Name	Original UETR
			ISO Definition	Universally unique identifier to provide the original end-to-end reference of a payment transaction.
			XML Tag	OrgnlUETR
			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}
3.17	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	*SEPA Rulebook*	*AT-R001 Type of R-message.*
			SEPA Usage Rule(s)	*'Group Status', Payment Information Status' or 'Transaction Status' must be present with the code "RJCT".*
			ISO Name	Transaction Status
			ISO Definition	Specifies the status of a transaction, in a coded form.
			XML Tag	TxSts
			Type	ExternalPaymentTransactionStatus1Code
			ISO Length	1 .. 4
			SEPA Length	*1 .. 4*
			SEPA Code Restrictions	
			RJCT	*Rejected* *Payment instruction has been rejected.*
3.18	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	*SEPA Usage Rule(s)*	*'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'.*
			ISO Name	Status Reason Information
			ISO Definition	Provides detailed information on the status reason.
			XML Tag	StsRsnInf
			Type	StatusReasonInformation12
3.19	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	*SEPA Rulebook*	*AT-R002 Identification of the type of party that initiated the reject.*
			SEPA Usage Rule(s)	*Mandatory.* *Limited to 'AnyBIC' to identify the PSP or CSM orginating the status or 'Name' to indicate a CSM when it has no BIC.* *'Name' is limited to 70 characters in length.*
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr
			Type	PartyIdentification135
3.20	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	*SEPA Rulebook*	*AT-R004 Reason code for non-acceptance.*
			SEPA Usage Rule(s)	*Mandatory.*
			ISO Name	Reason
			ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
			Type	StatusReason6Choice
	1..1		XML Tag	xs:choice

#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.21	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	*SEPA Rulebook* *ISO Name* *ISO Definition* *XML Tag* *Type* *ISO Length* *SEPA Length*	*See Message Element Specifications below.* Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 *1 .. 4*
3.22	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
3.23	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 *1 .. 105*
3.24	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	ISO Name ISO Definition XML Tag Type	Charges Information Provides information on the charges related to the processing of the rejection of the instruction. Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. ChrgsInf Charges7
3.25	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Tracker Data	ISO Name ISO Definition XML Tag Type	Tracker Data Provides information on the tracking of the interbank transaction related to the payment. TrckrData TrackerData1
3.26	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	ISO Name ISO Definition XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AccptncDtTm ISODateTime
3.27	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text 1 .. 35 *1 .. 35*
3.28	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	ISO Name ISO Definition XML Tag Type ISO Length *SEPA Length*	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 .. 35 *1 .. 35*

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

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

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

#	SEPA Mult	Message Element	PSP-to-Customer Direct Debit Reject SEPA Core Requirements	
3.51	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	*SEPA Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type**	*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
3.52	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data	**ISO Name** **ISO Definition** **XML Tag** **Type**	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	Customer Payment Status Report V10 +Supplementary Data	**ISO Name** **ISO Definition** **XML Tag** **Type**	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1

2.3.2 Message Element Specifications

The reasons for a **Reject by the Creditor PSP, the Debtor PSP or the CSM** as present in the Rulebook are mapped to the ISO codes in the table below. Other ISO codes may be used when the Creditor PSP has rejected the message.

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for Direct Debit by the Debtor
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 /transation code /sequence type.
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE01	InconsistentWithEndCustomer	Debtor's name does not match with the account holder's name.
BE05	UnrecognisedInitiatingParty	Identifier of the Creditor incorrect.
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format *Usage Rule*: To be used to indicate an invalid file format
MD01	NoMandate	No Mandate
MD02	MissingMandatoryInfomationInMandate	Mandate data missing or incorrect
MD07	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)
RR01	Missing Debtor Account Or Identification	Regulatory Reason

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

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

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

1. General

- Migration to the 2019 message version of the ISO 20022 standard.

- Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.

2. Section 0.3 'Purpose of Document'

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

3. Section 1.4 'Character Set'

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

4. ISO 20022 Messages:

- 'Identification/Organisation Identification': SEPA Usage Rule was updated as follows (see bold text): "Either **'Any**BIC ~~or BEI'~~, **'LEI'** or one occurrence of 'Other' is allowed."

- Possibility to provide a structured address of the payment end-user:

    o 'Creditor/Postal Address': All sub-elements (except for 'Address Type') have been shaded yellow and inclusion of the following SEPA Usage Rules:

        ▪ If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.

        ▪ A combination of 'Address Line' and 'Country' is allowed.

        ▪ If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.

    o 'Debtor/Postal Address': All sub-elements (except for 'Address Type') have been shaded yellow and inclusion of the following SEPA Usage Rules:

        ▪ If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.

        ▪ A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.

        ▪ If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.

    o 'Creditor/Postal Address/Address Line': Inclusion of the following SEPA Usage Rules:

        ▪ If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.

- ▪ A combination of 'Address Line' and 'Country' is allowed.
  - o '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.
- - 'Remittance Information/Unstructured': Following SEPA Usage Rule has been included in line with document EPC088-22 "EPC Guidance Document – Improve Transparency for Retail Payment End-Users":
  - o "If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".