

SEPA Direct Debit Business-to-Business Scheme

Customer-to-PSP Implementation Guidelines

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Abstract

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



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DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC222-07	SEPA Direct Debit Business-to-Business Scheme Rulebook 2023 Version 1.1	<u>EPC</u>
[2]	-	ISO 20022 XML Direct Debits and Related message standards,:	<u>ISO 20022</u>
		Initiation	
		Clearing and Settlement	
		Note: The 2023 IGs are based on the 2019 message version of ISO 20022.	
[3]	ISO 3166	Country Codes	<u>ISO</u>
[4]	ISO 4217	Currency Code List	<u>ISO</u>
[5]	ISO 9362	Business Identifier Codes (BIC)	<u>ISO</u>
[6]	ISO 13616	IBAN: International Bank Account Number	ISO ¹
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	<u>ISO</u>
[8]	EPC129-09	SEPA B2B Direct Debit Scheme E-Mandate Service Implementation Guidelines	<u>EPC</u>
[9]	EPC217-08	SEPA Requirements for an Extended Character Set	<u>EPC</u>
[10]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<u>EPC</u>

0.2 Change History

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

 $^{^{1}~\}text{See also }\underline{\text{http://www.swift.com/products/bic_registration/iban_format_registration}}$



V7.0	20150126	EPC Plenary approval December 2014		
2017 V1.0	20161103	Scheme Management Board approval November 2016		
2019 V1.0	20181217	Scheme Management Board approval October 2018		
2021 V1.0	20201029	Scheme Management Board approval October 2020		
2023 V1.0	20220428	Scheme Management Board approval April 2022		
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 Business-to-Business in the customer-to-Payment Service Provider (PSP) (C2PSP) space.

Note: The term "bank" has been replaced by "PSP" in all the EPC SEPA payment scheme rulebooks and associated implementation guidelines to formally reflect the changes introduced by the Payment Services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

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



1 INTRODUCTION

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

SEPA Direct Debit Scheme Rulebook	ISO 20022 XML Message Standards	
DS-03 Business Customer-to-PSP Collection	Customer Direct Debit Initiation (pain.008.001.08)	
DS-06 PSP to Business 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 Global ISO 20022 XML standards (the 'pain' messages) in initiating SEPA B2B Direct Debit payments as defined in the SEPA B2B Direct Debit Scheme Rulebook and supplemented by processing requirements.

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



G			
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
B2B subset, in to be used as to be used with the company of the co	ith SEPA usage rules pleting the Rulebook) ds can be used in a	To be developed and documented by AOS Communities	Not available for use in SEPA payments
	SEPA B2B Payments		

Figure 1

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

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

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

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

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



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

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

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

1.2 Use of these Guidelines by the instructing and instructed parties³

- SEPA B2B Direct Debit payments are executed using messages only containing message elements defined as part of the SEPA B2B Direct Debit Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as SEPA payments, but not as SEPA B2B Direct Debit payments.
- It is the responsibility of the instructing customer and instructed PSP of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The instructed PSP receiving a message containing AOS-related message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed PSP, however, may reject the message for this reason.

1.3 Notation Conventions

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

#	SEPA Mult	Message Element	SEPA Core Requirements
1.00	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2	SEPA Usage Rule(s) (e.g. Mandatory) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type (Yellow: Message Element that is part of the SEPA Core Service)
	11		XML Tag xs:choice

³ Instructing and instructed parties include CSMs.



1.01	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	SEPA Rulebook (Attribute used in Rulebook) SEPA Usage Rule(s) (e.g. Only 'SEPA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length (Yellow: Message Element that is part of the SEPA Core Service) SEPA Code restrictions SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
1.02	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	ISO Name ISO Definition XML Tag Type (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)
1.0n	01	Message root +Group Header ++Sublevel 1	ISO Name ISO Definition XML Tag Type (Red: Message Element that is not to be used in SEPA Payments)

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines.
 - Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.
- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:
 - o 0..1 element is optional and may only be present once
 - o 0...n element is optional with unlimited repetition
 - o 1..1 element is mandatory and must be present exactly once
 - 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.
 - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.
 - When the message element relates to inter-PSP processing requirements, it is shaded yellow.
 - When the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.
 - When the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core requirements, this is specified as 'Mandatory' and is shaded yellow.
 - When the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.
 - The SEPA length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.

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

1.4 Character Set

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

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

Therefore:

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

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

• References, identifications and identifiers must respect the following [10]:



- o Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/'
- Content must not contain '//'s

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

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

1.5 General Message Element Specifications

1.5.1 BIC

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

1.5.2 Identifier of the Creditor (AT-E005)

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

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

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

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

The data element is case and space insensitive.

Format Rule:

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'. The Creditor Business Code cannot contain spaces.
- Positions 8 up to 35 contain the country-specific identifier
- Note: the calculation of the check digit requires the following preliminary steps:
 - Disregard positions 5 to 7
 - Take the country-specific part, positions 8 to 35, and delete all nonalphanumeric characters
 - 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)

Α	= 10	G	= 16	Μ	= 22	S	= 28	Υ	= 34
В	= 11	Н	= 17	Ν	= 23	Т	= 29	Z	= 35



С	= 12	Ι	= 18	0	= 24	U	= 30	
D	= 13	J	= 19	Р	= 25	٧	= 31	
Е	= 14	K	= 20	Q	= 26	W	= 32	
F	= 15	L	= 21	R	= 27	Χ	= 33	

Table 1

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

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

1.6 Implementation of ISO 20022 XML rules

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

1.7 Change Over Date

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



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

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

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

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

The message caters for bulk and single direct debit instructions.

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



#	SEPA	Message Element	Business Customer-to-PSP Direct Debit Collection			
#	Mult	_	SEPA Core Requirements			
		Document	XML Tag	Document		
			Туре	Document		
	11	Customer Direct Debit Initiation V08	ISO Name	Customer Direct Debit Initiation V08		
			ISO Definition	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.		
			XML Tag	CstmrDrctDbtInitn		
1.0	1 1	G . B. B	Type	CustomerDirectDebitInitiationV08		
1.0	11	Customer Direct Debit Initiation V08 +Group Header	ISO Name ISO Definition	Group Header Set of characteristics shared by all individual		
		+Gloup Headel	150 Definition	transactions included in the message.		
			XML Tag	GrpHdr		
			Туре	GroupHeader83		
1.1	11	Customer Direct Debit Initiation V08	ISO Name	Message Identification		
		+Group Header	ISO Definition	Point to point reference, assigned by the		
		++Message Identification		instructing party and sent to the next party in the chain, to unambiguously identify the message.		
				cham, to unamorguously 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 ISO Length	Max35Text 1 35		
			SEPA Length	1 35		
1.2	11	Customer Direct Debit Initiation V08	ISO Name	Creation Date Time		
		+Group Header	ISO Definition	Date and time at which the message was created.		
		++Creation Date Time	XML Tag	CreDtTm		
1.3	02	Customer Direct Debit Initiation V08	Type ISO Name	ISODateTime Authorisation		
1.5	02	+Group Header	ISO Definition	User identification or any user key that allows to		
		++Authorisation		check if the initiating party is allowed to initiate		
				transactions from the account specified in the		
				initiation.		
				Usaga, The content is not of a technical nature		
				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		
			NZA ATT ATT -	than the initiating party.		
			XML Tag Type	Authstn Authorisation1Choice		
1.4	11	Customer Direct Debit Initiation V08		The validation of this data element depends on		
		+Group Header	222220(3)	pre-agreed customer-to-PSP conditions.		
		++Number Of Transactions	ISO Name	Number Of Transactions		
			ISO Definition	Number of individual transactions contained in		
			NAME OF	the message.		
			XML Tag Type	NbOfTxs Max15NumericText		
			Pattern	[0-9]{1,15}		
			~ ******	[](+,+-)		



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements			
1.5	11	Customer Direct Debit Initiation V08 +Group Header ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 2 18		
1.6	11	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party 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. InitgPty PartyIdentification135		
1.7	01	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Name	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length	'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		
1.8	01	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++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		
1.9	01	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice		
1.10	11	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	XML Tag	xs:choice Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29		
1.11	11	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification ++++Private Identification		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		
1.12	01	Customer Direct Debit Initiation V08 +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}		



	CED 4	3.5	D	, poppi apital a
#	SEPA Mult	Message Element		tomer-to-PSP Direct Debit Collection SEPA Core Requirements
1.13	01	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag	Contact Details Set of elements used to indicate how to contact the party. CtctDtls
			Туре	Contact4
1.14	01	Customer Direct Debit Initiation V08 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag	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	1n	Customer Direct Debit Initiation V08	Type ISO Name	Payment Information
2.0	1	+Payment Information	ISO Definition XML Tag	Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation. PmtInf
			Туре	PaymentInstruction29
2.1	11	Customer Direct Debit Initiation V08 +Payment Information ++Payment Information Identification	ISO Name ISO Definition	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
			XML Tag Type ISO Length SEPA Length	PmtInfId Max35Text 1 35 1 35
2.2	11	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	01	Customer Direct Debit Initiation V08 +Payment Information ++Batch Booking		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 customerto-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.
			XML Tag	BtchBookg
2.4	11	Customer Direct Debit Initiation V08 +Payment Information ++Number Of Transactions	Type SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	BatchBookingIndicator 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	Message Element		tomer-to-PSP Direct Debit Collection
	Mult		S	EPA Core Requirements
2.5		Customer Direct Debit Initiation V08 +Payment Information ++Control Sum	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits	The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum Total of all individual amounts included in the group, irrespective of currencies. CtrlSum DecimalNumber 2
2.6	0 1	C + D' + D 12 1 22 22 1400	TotalDigits	18 (P. 17 L.C. 17 L.C. 17 L.C. 18 L.C.
2.6	01	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information	ISO Name ISO Definition XML Tag	'Payment Type Information' must be present either here or under 'Direct Debit Transaction Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation 20
2.7	01	Customer Direct Debit Initiation V08	Type ISO Name	PaymentTypeInformation29 Instruction Priority
2.7	01	+Payment Information ++Payment Type Information +++Instruction Priority	ISO Definition XML Tag Type	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code
2.8	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	
		+Payment Information ++Payment Type Information +++Service Level	ISO Name ISO Definition XML Tag Type	Only one occurence is allowed. Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	11		XML Tag	xs:choice
2.9		Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Service Level ++++Code	SEPA Rulebook	AT-T001 The identification code of the B2B Scheme. Only "SEPA" is allowed. Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 4 1 4
			SEPA Code Restricti	
			SEPA .	SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
2.10	11	Customer Direct Debit Initiation V08 +Payment 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



#	SEPA M.:.lt	Message Element		tomer-to-PSP Direct Debit Collection EPA Core Requirements
2.11	Mult 11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	=
		+Payment Information ++Payment Type Information	ISO Name	Local Instrument User community specific instrument.
		+++Local Instrument		Usage: This element is used to specify a local instrument, local clearing option and/or further
			XML Tag	qualify the service or service level. LclInstrm
	1 1		Type	LocalInstrument2Choice xs:choice
2.12	11	Customer Direct Debit Initiation V08	XML Tag SEPA Rulebook	AT-T001 The identification code of the B2B
2.12	11	+Payment Information	SEI A Rutebook	Scheme.
		++Payment Type Information +++Local Instrument	SEPA Usage Rule(s)	Only "B2B" is allowed. "B2B" is used to indicate a B2B direct debit.
		++++Code	ISO Name	The mixing of different 'Local Instrument' values is not allowed in the same message. Code
			ISO Definition	Specifies the local instrument, as published in an external local instrument code list.
			XML Tag	Cd
			Type	ExternalLocalInstrument1Code
			ISO Length SEPA Length	1 35 1 35
			SEPA Code Restricti	
			B2B	SEPABusinessToBusinessDirectDebit
			D2D	Transaction is related to SEPA business to
				business direct debit.
2.13	11	Customer Direct Debit Initiation V08	ISO Name	Proprietary
		+Payment Information ++Payment Type Information	ISO Definition	Specifies the local instrument, as a proprietary code.
		+++Local Instrument	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
			ISO Length	1 35
2.14	11	Customer Direct Debit Initiation V08		1 35 AT-M006 Transaction / Sequence Type.
2.14	11	+Payment Information	SEPA Usage Rule(s)	
		++Payment Type Information +++Sequence Type	B (7)	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
			ISO Name	allowed, no restrictions). Sequence Type
			ISO Definition	Identifies the direct debit sequence, such as first,
			NAME OF	recurrent, final or one-off.
			XML Tag Type	SeqTp SequenceType3Code
			SEPA Code Restricti	
			FNAL	Final
				Final collection of a series of direct debit
			FRST	instructions. First
			1101	First collection of a series of direct debit
			OOFF	instructions. OneOff
				Direct debit instruction where the debtor's authorisation is used to initiate one single direct
			RCUR	debit transaction. Recurring
				Direct debit instruction where the debtor's authorisation is used for regular direct debit
				transactions initiated by the creditor.



#	SEPA Mult	Message Element		tomer-to-PSP Direct Debit Collection EPA Core Requirements
2.15		Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose	ISO Name ISO Definition	AT-T008 Category purpose of the Collection. Depending on the agreement between the Creditor and the Creditor PSP, 'Category Purpose' may be forwarded to the Debtor PSP. Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp
	11		Type XML Tag	CategoryPurpose1Choice xs:choice
2.16		Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	ISO Name ISO Definition XML Tag Type ISO Length	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 4 1 4
2.17	11	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 35 1 35
2.18	11	Customer Direct Debit Initiation V08 +Payment Information ++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T013 Due Date of the Collection. Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
2.19	11	Customer Direct Debit Initiation V08 +Payment Information ++Creditor	ISO Name ISO Definition XML Tag Type	Creditor Party to which an amount of money is due. Cdtr PartyIdentification135
2.20	11	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E001 Name of the Creditor.
2.21	01	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address	SEPA Rulebook	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. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24



#	SEPA	Message Element	Business C	Customer-to-PSP Direct Debit Collection	
	Mult	1120000ge Ziemene	SEPA Core Requirements		
2.22	01	Customer Direct Debit Initiation V08	ISO Name	Address Type	
		+Payment Information	ISO Definition	Identifies the nature of the postal address.	
		++Creditor	XML Tag	AdrTp	
		+++Postal Address	Type	AddressType3Choice	
		++++Address Type			
2.23	01	Customer Direct Debit Initiation V08	ISO Name	Department	
		+Payment Information	ISO Definition	Identification of a division of a large organisation	
		++Creditor	NAME OF A	or building.	
		+++Postal Address	XML Tag	Dept	
		++++Department	Type	Max70Text	
			ISO Length SEPA Length	1 70 1 70	
2.24	01	Customer Direct Debit Initiation V08	ISO Name	Sub Department	
2.24	01	+Payment Information	ISO Name ISO Definition	Identification of a sub-division of a large	
		++Creditor	150 Definition	organisation or building.	
		+++Postal Address	XML Tag	SubDept	
		++++Sub Department	Type	Max70Text	
		Separation 1	ISO Length	1 70	
			SEPA Length	1 70	
2.25	01	Customer Direct Debit Initiation V08	ISO Name	Street Name	
2.20	01	+Payment Information	ISO Definition	Name of a street or thoroughfare.	
		++Creditor	XML Tag	StrtNm	
		+++Postal Address	Туре	Max70Text	
		++++Street Name	ISO Length	1 70	
			SEPA Length	<i>1</i> 70	
2.26	01	Customer Direct Debit Initiation V08	ISO Name	Building Number	
		+Payment Information	ISO Definition	Number that identifies the position of a building	
		++Creditor		on a street.	
		+++Postal Address	XML Tag	BldgNb	
		++++Building Number	Type	Max16Text	
			ISO Length	1 16	
			SEPA Length	1 16	
2.27	01	Customer Direct Debit Initiation V08	ISO Name	Building Name	
		+Payment Information	ISO Definition	Name of the building or house.	
		++Creditor	XML Tag	BldgNm	
		+++Postal Address	Type	Max35Text	
		++++Building Name	ISO Length	1 35	
	-		SEPA Length	1 35	
2.28	01	Customer Direct Debit Initiation V08	ISO Name	Floor	
		+Payment Information	ISO Definition	Floor or storey within a building.	
		++Creditor	XML Tag	Flr	
		+++Postal Address ++++Floor	Type	Max70Text	
		++++F100r	ISO Length	1 70 1 70	
2.29	01	Customer Direct Debit Initiation V08	SEPA Length ISO Name	Post Box	
2.29	01	+Payment Information	ISO Name ISO Definition	Numbered box in a post office, assigned to a	
		++Creditor	150 Definition	person or organisation, where letters are kept	
		+++Postal Address		until called for.	
		++++Postal Address ++++Post Box	XML Tag	PstBx	
		I I I OSC DOX	Type	Max16Text	
			ISO Length	1 16	
			SEPA Length	1 16	
2.30	01	Customer Direct Debit Initiation V08	ISO Name	Room	
2.50	01	+Payment Information	ISO Definition	Building room number.	
		++Creditor	XML Tag	Room	
		+++Postal Address	Type	Max70Text	
		++++Room	ISO Length	1 70	
			SEPA Length	1 70	
		1		· · · · ·	



#	SEPA	Message Element	Business Cust	tomer-to-PSP Direct Debit Collection	
	Mult	_	SEPA Core Requirements		
2.31	01	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address	ISO Name ISO Definition	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.	
		++++Post Code	XML Tag Type ISO Length SEPA Length	PstCd Max16Text 1 16 1 16	
2.32	01	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	01	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	01	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 subdivision. DstrctNm Max35Text 1 35 1 35	
2.35	01	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	01	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	02	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Postal Address ++++Address Line		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	01	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	Message Element		tomer-to-PSP Direct Debit Collection EPA Core Requirements
	Mult			•
2.39	01	Customer Direct Debit Initiation V08 +Payment Information ++Creditor +++Country Of Residence	ISO Name ISO Definition	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
			XML Tag	are directed. CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.40	01	Customer Direct Debit Initiation V08	ISO Name	Contact Details
2.40	01	+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Creditor		the party.
		+++Contact Details	XML Tag	CtctDtls
			Туре	Contact4
2.41	11	Customer Direct Debit Initiation V08	SEPA Rulebook	AT-C001 The account number (IBAN) of the
		+Payment Information		Creditor.
		++Creditor Account	ISO Name	Creditor Account
			ISO Definition	Unambiguous identification of the account of the
				creditor to which a credit entry will be posted as a
			XML Tag	result of the payment transaction. CdtrAcct
			Type	CashAccount38
2.42	11	Customer Direct Debit Initiation V08		Only IBAN is allowed.
2.72	11	+Payment Information	ISO Name	Identification
		++Creditor Account	ISO Definition	Unique and unambiguous identification for the
		+++Identification		account between the account owner and the
				account servicer.
			XML Tag	Id
			Type	AccountIdentification4Choice
2.43	01	Customer Direct Debit Initiation V08	ISO Name	Туре
		+Payment Information	ISO Definition	Specifies the nature, or use of the account.
		++Creditor Account	XML Tag	Tp
2.44	01	+++Type Customer Direct Debit Initiation V08	Type ISO Name	CashAccountType2Choice Currency
2.44	01	+Payment Information	ISO Definition	Identification of the currency in which the
		++Creditor Account +++Currency		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.
			XML Tag	Ccy
			Type	ActiveOrHistoricCurrencyCode
			Pattern	[A-Z]{3,3}
2.45	01	Customer Direct Debit Initiation V08	ISO Name	Name
		+Payment Information	ISO Definition	Name of the account, as assigned by the account
		++Creditor Account		servicing institution, in agreement with the
		+++Name		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.
			XML Tag	Nm
			Type	Max70Text
			ISO Length	1 70
			SEPA Length	1 70



#	SEPA	Message Element	Business Cus	tomer-to-PSP Direct Debit Collection
	Mult		S	EPA Core Requirements
2.46	01	Customer Direct Debit Initiation V08	ISO Name	Proxy
		+Payment Information	ISO Definition	Specifies an alternate assumed name for the
		++Creditor Account	N73 ## #B	identification of the account.
		+++Proxy	XML Tag	Prxy
2.47	11	Customer Direct Debit Initiation V08	Type ISO Name	ProxyAccountIdentification1 Creditor Agent
2.47	11	+Payment Information	ISO Definition	Financial institution servicing an account for the
		++Creditor Agent	150 Definition	creditor.
			XML Tag	CdtrAgt
			Туре	BranchAndFinancialInstitutionIdentification6
2.48	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Either 'BICFI' or 'Other/Identification' must be
		+Payment Information		used.
		++Creditor Agent	ISO Name	Financial Institution Identification
		+++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	01	Customer Direct Debit Initiation V08	SEPA Rulebook	AT-C012 The BIC code of the Creditor PSP.
	02	+Payment Information	ISO Name	BICFI
		++Creditor Agent	ISO Definition	Code allocated to a financial institution by the
		+++Financial Institution Identification		ISO 9362 Registration Authority as described in
		++++BICFI		ISO 9362 "Banking - Banking
				telecommunication messages - Business identifier
				code (BIC)".
			XML Tag	BICFI BICFIDec2014Identifier
			Type Pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-
			rattern	Z0-9]{3,3}){0,1}
2.50	01	Customer Direct Debit Initiation V08	ISO Name	Clearing System Member Identification
		+Payment Information	ISO Definition	Information used to identify a member within a
		++Creditor Agent		clearing system.
		+++Financial Institution Identification	XML Tag	ClrSysMmbId
2.51	0.1	++++Clearing System Member Identification		ClearingSystemMemberIdentification2
2.51	01	Customer Direct Debit Initiation V08	ISO Name ISO Definition	LEI
		+Payment Information ++Creditor Agent	XML Tag	Legal entity identifier of the financial institution. LEI
		+++Financial Institution Identification	Type	LEIIdentifier
		++++LEI	Pattern	[A-Z0-9]{18,18}[0-9]{2,2}
2.52	01	Customer Direct Debit Initiation V08	ISO Name	Name
		+Payment Information	ISO Definition	Name by which an agent is known and which is
		++Creditor Agent		usually used to identify that agent.
		+++Financial Institution Identification	XML Tag	Nm
		++++Name	Туре	Max140Text
			ISO Length	1 140
0.50	0 1	G	SEPA Length	1 140
2.53	01	Customer Direct Debit Initiation V08	ISO Name ISO Definition	Postal Address Information that locates and identifies a specific
		+Payment Information ++Creditor Agent	120 Delillillon	Information that locates and identifies a specific address, as defined by postal services.
		+++Financial Institution Identification	XML Tag	PstlAdr
		++++Postal Address	Type	PostalAddress24
2.54	01	Customer Direct Debit Initiation V08	ISO Name	Other
		+Payment Information	ISO Definition	Unique identification of an agent, as assigned by
		++Creditor Agent		an institution, using an identification scheme.
		+++Financial Institution Identification	XML Tag	Othr
		++++Other	Type	GenericFinancialIdentification1



#	SEPA		Business Customer-to-PSP Direct Debit Collection	
	Mult			SEPA Core Requirements
2.55	11	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	Only "NOTPROVIDED" is allowed. Identification Unique and unambiguous identification of a person. Id
		+++++Identification	Type ISO Length SEPA Length	Max35Text 1 35 1 35
2.56	01	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	01	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	01	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	01	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	01	Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor		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	01	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 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	01	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	Message Element	Business Customer-to-PSP Direct Debit Collection	
	Mult			EPA Core Requirements
2.63	01	Customer Direct Debit Initiation V08	SEPA Rulebook	AT-E010 Identification code of the Creditor
		+Payment Information	TOO N	Reference Party.
		++Ultimate Creditor	ISO Name	Identification
		+++Identification	ISO Definition	Unique and unambiguous identification of a
			VMI Too	party.
			XML Tag	Id Postv39Chains
	1 1		Type	Party38Choice
2.64	11	C + D: +D1:+1:+: 100	XML Tag	xs:choice
2.64	11	Customer Direct Debit Initiation V08	SEPA Usage Kule(s)	Either 'AnyBICI', 'LEI' or one occurrence of
		+Payment Information ++Ultimate Creditor	ISO Name	'Other' is allowed.
		+++Identification	ISO Name ISO Definition	Organisation Identification Unique and unambiguous way to identify an
			180 Definition	organisation.
		++++Organisation Identification	XML Tag	OrgId
			Type	OrganisationIdentification29
2.65	11	Customer Direct Debit Initiation V08		Either 'Date and Place of Birth' or one
2.03	11	+Payment Information	SEI A Usuge Rule(s)	occurrence of 'Other' is allowed.
		++Ultimate Creditor	ISO Name	Private Identification
		+++Identification	ISO Definition	Unique and unambiguous identification of a
		++++Private Identification	150 Definition	person, for example a passport.
		++++Firvate identification	XML Tag	PrvtId
			Type	PersonIdentification13
2.66	01	Customer Direct Debit Initiation V08	ISO Name	Country Of Residence
2.00	01	+Payment Information	ISO Name ISO Definition	Country of Residence Country in which a person resides (the place of a
		++Ultimate Creditor	150 Definition	person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
		+++Country Of Residence		are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.67	01	Customer Direct Debit Initiation V08	ISO Name	Contact Details
2.07	01	+Payment Information	ISO Definition	Set of elements used to indicate how to contact
		++Ultimate Creditor	150 Definition	the party.
		+++Contact Details	XML Tag	CtctDtls
		+++Contact Details	Type	Contact4
2.68	01	Customer Direct Debit Initiation V08		Only "SLEV" is allowed.
2.00	01	+Payment Information	SEI A Usuge Ruie(s)	It is recommended that this element be specified
		++Charge Bearer		
		++Charge Bearer	ISO Name	at 'Payment Information' level. Charge Bearer
			ISO Name ISO Definition	Specifies which party/parties will bear the
			150 Definition	
				charges associated with the processing of the
			VMI Tog	payment transaction. ChrgBr
			XML Tag	
			Type	ChargeBearerType1Code
			SEPA Code Restricti	****
			SLEV	FollowingServiceLevel
				Charges are to be applied following the rules
				agreed in the service level and/or scheme.
2.69	01	Customer Direct Debit Initiation V08	ISO Name	Charges Account
		+Payment Information	ISO Definition	Account used to process charges associated with
		++Charges Account		a transaction.
				<u> </u>
				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



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#	SEPA Mult	THE BONG PROMET		tomer-to-PSP Direct Debit Collection EPA Core Requirements
2.70	01	Customer Direct Debit Initiation V08 +Payment Information	ISO Name ISO Definition	Charges Account Agent Agent that services a charges account.
		++Charges Account Agent	XML Tag	Usage: Charges account agent should only be used when the charges account agent is different from the creditor agent. ChrgsAcctAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.71	01	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification		It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.
			IGO No.	This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.
			ISO Name ISO Definition XML Tag	Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId
			Type	PartyIdentification135
2.72	01	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification	ISO Name ISO Definition	Name Name by which a party is known and which is usually used to identify that party.
		+++Name	XML Tag Type	Nm Max140Text
			ISO Length SEPA Length	1 140 1 140
2.73	01	Customer Direct Debit Initiation V08	ISO Name	Postal Address
		+Payment Information ++Creditor Scheme Identification	ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
		+++Postal Address	XML Tag	PstlAdr
2.74	11	Customer Direct Debit Initiation V08	Type SEPA Rulebook	PostalAddress24 AT-E005 Identifier of the Creditor.
2.74	11	+Payment Information	SEPA Usage Rule(s)	
		++Creditor Scheme Identification	ISO Name	Identification
		+++Identification	ISO Definition	Unique and unambiguous identification of a party.
			XML Tag	Id
	1 1		Type XML Tag	Party38Choice xs:choice
2.75	11	Customer Direct Debit Initiation V08	ISO Name	Organisation Identification
		+Payment Information	ISO Definition	Unique and unambiguous way to identify an
		++Creditor Scheme Identification +++Identification	VMI Tog	organisation.
		++++Organisation Identification	XML Tag Type	OrgId OrganisationIdentification29
2.76	11	Customer Direct Debit Initiation V08		Private Identification is used to identify either an
		+Payment Information	T 00 N 1	organisation or a private person.
		++Creditor Scheme Identification +++Identification	ISO Name ISO Definition	Private Identification Unique and unambiguous identification of a
		++++Private Identification	200 Deminion	person, for example a passport.
			XML Tag	PrvtId
2.77	01	Customer Direct Debit Initiation V08	Type ISO Name	PersonIdentification13 Date And Place Of Birth
2.77	01	+Payment Information	ISO Name ISO Definition	Date and place of birth of a person.
		++Creditor Scheme Identification	XML Tag	DtAndPlcOfBirth
		++++Identification +++++Private Identification +++++Date And Place Of Birth	Туре	DateAndPlaceOfBirth1
<u> </u>	1	Date This Thee Of Bitti		



#	SEPA	Message Element	Puginosa Cu	stomer-to-PSP Direct Debit Collection	
#	Mult	Wiessage Element	SEPA Core Requirements		
2.78	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s		
2.70		+Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other		Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify "SEPA".	
			ISO Name ISO Definition	Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr	
			XML Tag Type	GenericPersonIdentification1	
2.79	01	Customer Direct Debit Initiation V08	ISO Name	Country Of Residence	
2.17	01	+Payment Information ++Creditor Scheme Identification +++Country Of Residence	ISO Definition XML Tag Type	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	
• • • •	0.4		Pattern	[A-Z]{2,2}	
2.80	01	Customer Direct Debit Initiation V08 +Payment Information ++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	
2.81	1n	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information	ISO Name ISO Definition XML Tag Type	Direct Debit Transaction Information Provides information on the individual transaction(s) included in the message. DrctDbtTxInf DirectDebitTransactionInformation23	
2.82	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification	ISO Name ISO Definition XML Tag Type	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification6	
2.83	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification +++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Instruction Identification 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. InstrId Max35Text 1 35 1 35	



#	SEPA	Message Element	Business Customer-to-PSP Direct Debit Collection	
	Mult			EPA Core Requirements
2.84	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification +++End To End Identification	SEPA Rulebook ISO Name ISO Definition	AT-T015 The Creditor's Reference of the Direct Debit Transaction. End To End Identification 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.
			XML Tag Type ISO Length SEPA Length	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. EndToEndId Max35Text 1 35 1 35
2.85		Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++UETR	ISO Name ISO Definition XML Tag Type Pattern	UETR Universally unique identifier to provide an end- to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a- f0-9]{3}-[a-f0-9]{12}
2.86	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information	ISO Name ISO Definition XML Tag Type	'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation29
2.87	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code
2.88	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Service Level	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
2.89	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Service Level +++++Code	XML Tag SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length SEPA Code Restricts SEPA	xs:choice AT-T001 The identification code of the B2B Scheme. Only "SEPA" is allowed. Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 4 1 4 ions SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.



#	SEPA Mult	Message Element		tomer-to-PSP Direct Debit Collection EPA Core Requirements
2.90		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	11	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	
	11		Type XML Tag	xs:choice
2.92		Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Local Instrument ++++Code	SEPA Rulebook	AT-T001 The identification code of the B2B Scheme. Only "B2B" is allowed. "B2B" is used to indicate a B2B direct debit. The mixing of different Local Instrument values is not allowed in the same message. Code Specifies the local instrument, as published in an external local instrument code list. Cd
2.93	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Local Instrument	Type ISO Length SEPA Length ISO Name ISO Definition XML Tag Type	ExternalLocalInstrument1Code 1 35 1 35 Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text
		+++++Proprietary	ISO Length	1 35
2.94	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information +++Sequence Type	SEPA Length	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 ions Final Final collection of a series of direct debit instructions. First First collection of a series of direct debit instructions. OneOff Direct debit instruction where the debtor's
			RCUR	authorisation is used to initiate one single direct debit transaction. Recurring



#	SEPA Mult	Message Element		tomer-to-PSP Direct Debit Collection EPA Core Requirements	
			SEPA Code Restrictions		
				Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.	
2.95	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Category Purpose	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-T008 Category purpose of the Collection. Depending on the agreement between the Creditor and the Creditor PSP, 'Category Purpose' may be forwarded to the Debtor PSP. Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice	
	11		XML Tag	xs:choice	
2.96		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	11	Customer Direct Debit Initiation V08	ISO Name	Proprietary	
2.98	11	+Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Instructed Amount	SEPA Format Rule(s)	Category purpose, in a proprietary form. Prtry Max35Text 1 35 1 35 AT-T002 Amount of the Collection in Euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.	
			ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999.99	
2.99	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Code Restricts SLEV	Only "SLEV" is allowed. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code ions FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.	



#	SEPA		Business Customer-to-PSP Direct Debit Collection		
	Mult			EPA Core Requirements	
2.100	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)		
		+Payment Information	ISO Name	Direct Debit Transaction	
		++Direct Debit Transaction Information	ISO Definition	Provides information specific to the direct debit	
		+++Direct Debit Transaction	VMI Too	mandate. DrctDbtTx	
			XML Tag Type	DirectDebitTransaction10	
2.101	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)		
2.101	11	+Payment Information	ISO Name	Mandate Related Information	
		++Direct Debit Transaction Information	ISO Definition	Provides further details of the direct debit	
		+++Direct Debit Transaction		mandate signed between the creditor and the	
		++++Mandate Related Information		debtor.	
			XML Tag	MndtRltdInf	
			Type	MandateRelatedInformation14	
2.102	11	Customer Direct Debit Initiation V08		AT-M001 Unique Mandate Reference.	
		+Payment Information	SEPA Usage Rule(s)		
		++Direct Debit Transaction Information +++Direct Debit Transaction	ISO Name ISO Definition	Mandate Identification	
		++++Direct Debit Transaction ++++Mandate Related Information	180 Definition	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.	
		+++++Mandate Related Information +++++Mandate Identification	XML Tag	MndtId	
		++++ivialidate identification	Type	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	
2.103	11	Customer Direct Debit Initiation V08		AT-M008 The Date of Signing of the Mandate.	
		+Payment Information	SEPA Usage Rule(s)		
		++Direct Debit Transaction Information	ISO Name	Date Of Signature	
		+++Direct Debit Transaction	ISO Definition	Date on which the direct debit mandate has been	
		++++Mandate Related Information		signed by the debtor.	
		++++Date Of Signature	XML Tag	DtOfSgntr	
2.104	0 1	Customer Direct Debit Initiation V08	Type ISO Name	ISODate Amendment Indicator	
2.104	01	+Payment Information	ISO Name ISO Definition	Indicator notifying whether the underlying	
		++Direct Debit Transaction Information	150 Definition	mandate is amended or not.	
		+++Direct Debit Transaction	XML Tag	AmdmntInd	
		++++Mandate Related Information	Type	TrueFalseIndicator	
		+++++Amendment Indicator			
2.105	01	Customer Direct Debit Initiation V08	SEPA Rulebook	AT-M007 Reason for Amendment of the	
		+Payment Information		Mandate.	
		++Direct Debit Transaction Information		The reason from the Rulebook is indicated by	
		+++Direct Debit Transaction		using the following message sub-elements.	
		++++Mandate Related Information		Mandatory if 'Amendment Indicator' is 'true'.	
		++++Amendment Information Details	ISO Name	Amendment Information Details	
			ISO Definition	List of mandate elements that have been modified.	
			XML Tag	AmdmntInfDtls	
			Type	AmendmentInformationDetails13	
2.106	01	Customer Direct Debit Initiation V08	SEPA Rulebook	AT-M005 Unique Mandate Reference as given by	
2.100	01	+Payment Information	DEATH RUIDOON	the Original Creditor who issued the Mandate.	
		++Direct Debit Transaction Information	SEPA Usage Rule(s)	Mandatory if changes occur in 'Mandate	
		+++Direct Debit Transaction		Identification', otherwise not to be used.	
		++++Mandate Related Information	ISO Name	Original Mandate Identification	
		+++++Amendment Information Details	ISO Definition	Unique identification, as assigned by the creditor,	
		+++++Original Mandate Identification		to unambiguously identify the original mandate.	
			XML Tag	OrgnlMndtId	
			Type	Max35Text	
			ISO Length	1 35	
			SEPA Length	1 35	



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#	SEPA Mult	Message Element	SEPA Core Requirements		
2.107		Customer Direct Debit Initiation V08 +Payment Information	SEPA Usage Rule(s)	Mandatory if changes occur in 'Creditor Scheme Identification' ('Name' and/or 'Identification'),	
		++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information	ISO Name	otherwise not to be used. Original Creditor Scheme Identification Original creditor scheme identification that has	
		+++++Amendment Information Details ++++++Original Creditor Scheme Identification		been modified. OrgnlCdtrSchmeId PartyIdentification135	
2.108	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information	SEPA Rulebook SEPA Usage Rule(s)	Original AT-E001 Name of the Creditor. If present the new' Name' must be specified under 'Creditor'.	
		+++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details	ISO Name	'Name' is limited to 70 characters in length. Name Name by which a party is known and which is	
		+++++++Original Creditor Scheme Identification +++++++Name	XML Tag	usually used to identify that party. Nm Max140Text	
			ISO Length SEPA Length	1 140 <i>I</i> 70	
2.109	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction	ISO Definition XML Tag	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr	
		++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Postal Address	Туре	PostalAddress24	
2.110	01	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	ISO Name ISO Definition XML Tag	AT-M004 Identifier of the original Creditor who issued the Mandate. Identification Unique and unambiguous identification of a party. Id Party38Choice	
	11			xs:choice	
		Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Hdentification ++++++++Organisation Identification	ISO Name ISO Definition XML Tag Type	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29	
2.112	11	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	ISO Name ISO Definition	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	
		+++++++Private Identification			



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements		
2.113	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++HDirect Debit Transaction ++++Mandate Related Information ++++++Amendment Information Details ++++++Original Creditor Scheme Identification ++++++Identification	ISO Name ISO Definition XML Tag Type	Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth1	
2.114	11	+++++++Private Identification ++++++++Date And Place Of Birth Customer Direct Debit Initiation V08 +Payment Information	SEPA Usage Rule(s)	Mandatory. Only one occurrence of 'Other' is allowed, and	
		++Direct Debit Transaction Information ++Direct Debit Transaction +++Horizet Debit Transaction +++++Mandate Related Information ++++++Original Creditor Scheme Identification ++++++Identification ++++++++Other	ISO Name ISO Definition XML Tag Type	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	01	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	01	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	01	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	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Hoirect Debit Transaction ++++Mandate Related Information ++++++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	01	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	



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#	SEPA		Business Customer-to-PSP Direct Debit Collection		
	Mult			EPA Core Requirements	
2.120	01	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	To use 'Identification' under 'Other' under	
		+Payment Information		'Identification' with code "SMNDA" (Same	
		++Direct Debit Transaction Information		Mandate with a New Debtor Account) to indicate	
		+++Direct Debit Transaction		same mandate with new Debtor Account. Or	
		++++Mandate Related Information		in case of an account change within the same	
		++++Amendment Information Details	700 N	PSP, IBAN is allowed.	
		+++++Original Debtor Account	ISO Name	Original Debtor Account	
			ISO Definition	Original debtor account that has been modified.	
			XML Tag	OrgnlDbtrAcct	
2 121	0.1	G	Type	CashAccount38	
2.121	01	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Not to be used if element 'Original Debtor	
		+Payment Information		Account' is populated with "SMNDA" (Same	
		++Direct Debit Transaction Information	TOO N	Mandate with a New Debtor Account).	
		+++Direct Debit Transaction	ISO Name	Original Debtor Agent	
		++++Mandate Related Information	ISO Definition	Original debtor agent that has been modified.	
		++++Amendment Information Details	XML Tag	OrgnlDbtrAgt	
2 4 2 2	0.4	+++++Original Debtor Agent	Type	BranchAndFinancialInstitutionIdentification6	
2.122	01	Customer Direct Debit Initiation V08	ISO Name	Original Debtor Agent Account	
		+Payment Information	ISO Definition	Original debtor agent account that has been	
		++Direct Debit Transaction Information	**************************************	modified.	
		+++Direct Debit Transaction	XML Tag	OrgnlDbtrAgtAcct	
		++++Mandate Related Information	Type	CashAccount38	
		++++Amendment Information Details			
2 122	0.4	+++++Original Debtor Agent Account	TG 0 31		
2.123	01	Customer Direct Debit Initiation V08	ISO Name	Original Final Collection Date	
		+Payment Information	ISO Definition	Original final collection date that has been	
		++Direct Debit Transaction Information	NAME OF A	modified.	
		+++Direct Debit Transaction	XML Tag	OrgnlFnlColltnDt	
		++++Mandate Related Information	Type	ISODate	
		+++++Amendment Information Details			
2.124	0 1	++++++Original Final Collection Date	TCO No.	012	
2.124	01	Customer Direct Debit Initiation V08	ISO Name	Original Frequency	
		+Payment Information	ISO Definition	Original frequency that has been modified.	
		++Direct Debit Transaction Information +++Direct Debit Transaction	XML Tag	OrgnlFrqcy	
		++++Mandate Related Information	Type	Frequency36Choice	
		1			
		+++++Amendment Information Details			
2.125	0 1	+++++Original Frequency Customer Direct Debit Initiation V08	ISO Name	Original Reason	
2.125	U1				
		+Payment Information ++Direct Debit Transaction Information	ISO Definition	Original reason for the mandate to allow the user	
		+++Direct Debit Transaction Information +++Direct Debit Transaction		to distinguish between different mandates for the	
		++++Direct Debit Transaction ++++Mandate Related Information	VMI Tog	same creditor.	
		+++++Amendment Information Details	XML Tag	OrgnlRsn MandataSatunPassan1Chaiga	
			Type	MandateSetupReason1Choice	
2.126	0 1	++++++Original Reason	ICO Nome	Oniginal Treating Days	
2.126	01	Customer Direct Debit Initiation V08	ISO Name ISO Definition	Original Tracking Days	
		+Payment Information	130 Dellulu0n	Original number of tracking days that has been	
		++Direct Debit Transaction Information	VMI Tog	modified.	
		+++Direct Debit Transaction ++++Mandate Related Information	XML Tag	OrgnlTrckgDays	
		++++Mandate Related Information +++++Amendment Information Details	Type Pattern	Exact2NumericText	
			rattern	[0-9]{2}	
	<u> </u>	+++++Original Tracking Days			



#	SEPA	Message Element	Business Customer-to-PSP Direct Debit Collection	
	Mult	-	S	EPA Core Requirements
2.127	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Electronic Signature	SEPA Rulebook SEPA Usage Rule(s)	AT-M010 Placeholder for the Electronic Signature Data, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). If the direct debit is based on an EPC electronic mandate, this data element must contain AT-M013 which is the reference to the Mandate Acceptance Report made by the Debtor PSP. This data element is not to be used if the mandate is a paper mandate.
			ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Electronic Signature Additional security provisions, such as a digital signature, as provided by the debtor. ElctrncSgntr Max1025Text 1 1025 1 1025
2.128	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Handate Related Information +++++First Collection Date	ISO Name ISO Definition XML Tag Type	First Collection Date Date of the first collection of a direct debit as per the mandate. FrstColltnDt ISODate
2.129	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction +++++Mandate Related Information +++++Final Collection Date	ISO Name ISO Definition XML Tag Type	Final Collection Date Date of the final collection of a direct debit as per the mandate. FnlColltnDt ISODate
2.130	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction +++++Mandate Related Information +++++Frequency	ISO Name ISO Definition XML Tag Type	Frequency Regularity with which direct debit instructions are to be created and processed. Frqcy Frequency36Choice
2.131	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Reason	ISO Name ISO Definition XML Tag Type	Reason Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor. Rsn MandateSetupReason1Choice
2.132	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Tracking Days	ISO Name ISO Definition XML Tag Type Pattern	Tracking Days Specifies the number of days the direct debit instruction must be tracked. TrckgDays Exact2NumericText [0-9]{2}
2.133	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification		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. Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification135



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#	SEPA Mult	Message Element		tomer-to-PSP Direct Debit Collection EPA Core Requirements
2.134		Customer Direct Debit Initiation V08	ISO Name	Name
2.134	01	+Payment Information	ISO Definition	Name by which a party is known and which is
		++Direct Debit Transaction Information	100 Deminion	usually used to identify that party.
		+++Direct Debit Transaction	XML Tag	Nm
		++++Creditor Scheme Identification	Type	Max140Text
		++++Name	ISO Length	1 140
			SEPA Length	1 140
2.135	01	Customer Direct Debit Initiation V08	ISO Name	Postal Address
		+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Direct Debit Transaction Information		address, as defined by postal services.
		+++Direct Debit Transaction	XML Tag	PstlAdr
		++++Creditor Scheme Identification +++++Postal Address	Type	PostalAddress24
2.136	11	Customer Direct Debit Initiation V08	SEPA Rulebook	AT-E005 Identifier of the Creditor.
2.130	11	+Payment Information	SEPA Usage Rule(s)	
		++Direct Debit Transaction Information	ISO Name	Identification
		+++Direct Debit Transaction	ISO Definition	Unique and unambiguous identification of a
		++++Creditor Scheme Identification		party.
		++++Hdentification	XML Tag	Id
			Type	Party38Choice
	11		XML Tag	xs:choice
2.137	11	Customer Direct Debit Initiation V08	ISO Name	Organisation Identification
		+Payment Information	ISO Definition	Unique and unambiguous way to identify an
		++Direct Debit Transaction Information		organisation.
		+++Direct Debit Transaction	XML Tag	OrgId
		++++Creditor Scheme Identification +++++Identification	Type	OrganisationIdentification29
		+++++Organisation Identification		
2.138	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Private Identification is used to identify either an
2.100		+Payment Information	SEETIT COMBC TIME(S)	organisation or a private person.
		++Direct Debit Transaction Information	ISO Name	Private Identification
		+++Direct Debit Transaction	ISO Definition	Unique and unambiguous identification of a
		++++Creditor Scheme Identification		person, for example a passport.
		+++++Identification	XML Tag	PrvtId
		+++++Private Identification	Type	PersonIdentification13
2.139	01	Customer Direct Debit Initiation V08	ISO Name	Date And Place Of Birth
		+Payment Information	ISO Definition	Date and place of birth of a person.
		++Direct Debit Transaction Information +++Direct Debit Transaction	XML Tag	DtAndPlcOfBirth DateAndPlaceOfBirth1
		++++Creditor Scheme Identification	Type	DateAlidFlaceOlblittill
		+++++Hdentification		
		++++++Private Identification		
		++++++Date And Place Of Birth		
2.140	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Mandatory.
		+Payment Information		Only one occurrence of 'Other' is allowed, and
		++Direct Debit Transaction Information		no other sub-elements are allowed.
		+++Direct Debit Transaction		'Identification' must be used with an identifier
		++++Creditor Scheme Identification		described in General Message Element
		++++Hdentification		Specifications, Chapter 1.5.2.
		+++++Private Identification		'Proprietary' under 'Scheme Name' must specify
		++++++Other	ISO Name	"SEPA". Other
			ISO Name ISO Definition	Unique identification of a person, as assigned by
			150 Demillion	an institution, using an identification scheme.
			XML Tag	Othr
			Type	GenericPersonIdentification1
			v F	



#	SEPA	Message Element		tomer-to-PSP Direct Debit Collection
	Mult			SEPA Core Requirements
2.141	01	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	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
			Pattern	[A-Z]{2,2}
2.142	01	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	01	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	01	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	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor		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		Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-E007 Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70
2.147	01	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	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification	SEPA Rulebook ISO Name ISO Definition XML Tag	AT-E010 Identification code of the Creditor Reference Party. Identification Unique and unambiguous identification of a party. Id
	1 1		Type XML Tag	Party38Choice
	11		XML Tag	xs:choice



#	SEPA	Message Element		Business Customer-to-PSP Direct Debit Collection	
	Mult			SEPA Core Requirements	
2.149	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29	
2.150	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13	
2.151	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}	
2.152	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4	
2.153	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent	ISO Name ISO Definition XML Tag	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt	
2.154	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification	Type SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	BranchAndFinancialInstitutionIdentification6 Either 'BICFI' or 'Other/Identification' must be used. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18	
2.155	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification ++++	SEPA Rulebook ISO Name ISO Definition XML Tag Type Pattern	AT-D002 The BIC code of the Debtor PSP. BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	
2.156	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification	ISO Name ISO Definition XML Tag Type	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2	



#	SEPA	Message Element		tomer-to-PSP Direct Debit Collection
2 1 7 7	Mult			EPA Core Requirements
2.157	01	Customer Direct Debit Initiation V08	ISO Name	LEI
		+Payment Information ++Direct Debit Transaction Information	ISO Definition	Legal entity identifier of the financial institution. LEI
		+++Debtor Agent	XML Tag Type	LEIIdentifier
		++++Financial Institution Identification	Pattern	[A-Z0-9]{18,18}[0-9]{2,2}
		+++++LEI	1 attern	[11-20-7][10,10][0-7][2,2]
2.158	01	Customer Direct Debit Initiation V08	ISO Name	Name
		+Payment Information	ISO Definition	Name by which an agent is known and which is
		++Direct Debit Transaction Information		usually used to identify that agent.
		+++Debtor Agent	XML Tag	Nm
		++++Financial Institution Identification	Type	Max140Text
		++++Name	ISO Length	1 140 1 140
2.159	01	Customer Direct Debit Initiation V08	SEPA Length ISO Name	Postal Address
2.13)	01	+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Direct Debit Transaction Information		address, as defined by postal services.
		+++Debtor Agent	XML Tag	PstlAdr
		++++Financial Institution Identification	Type	PostalAddress24
		+++++Postal Address		
2.160	01	Customer Direct Debit Initiation V08	ISO Name	Other
		+Payment Information ++Direct Debit Transaction Information	ISO Definition	Unique identification of an agent, as assigned by an institution, using an identification scheme.
		+++Direct Debit Transaction Information +++Debtor Agent	XML Tag	Othr
		++++Financial Institution Identification	Type	GenericFinancialIdentification1
		+++++Other	Турс	Generici maneiandentineationi
2.161	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Only "NOTPROVIDED" is allowed.
		+Payment Information	ISO Name	Identification
		++Direct Debit Transaction Information	ISO Definition	Unique and unambiguous identification of a
		+++Debtor Agent		person.
		++++Financial Institution Identification	XML Tag	Id
		+++++Other	Type	Max35Text
		+++++Identification	ISO Length SEPA Length	1 35 1 35
2.162	01	Customer Direct Debit Initiation V08	ISO Name	Scheme Name
2.102	01	+Payment Information	ISO Definition	Name of the identification scheme.
		++Direct Debit Transaction Information	XML Tag	SchmeNm
		+++Debtor Agent	Type	FinancialIdentificationSchemeName1Choice
		++++Financial Institution Identification		
		+++++Other		
2.1.12	0.4	+++++Scheme Name	TO	
2.163	01	Customer Direct Debit Initiation V08	ISO Name	Issuer
		+Payment Information ++Direct Debit Transaction Information	ISO Definition XML Tag	Entity that assigns the identification. Issr
		+++Debtor Agent	Type	Max35Text
		++++Financial Institution Identification	ISO Length	1 35
		+++++Other	SEPA Length	1 35
		+++++Issuer		
2.164	01	Customer Direct Debit Initiation V08	ISO Name	Branch Identification
		+Payment Information	ISO Definition	Identifies a specific branch of a financial
		++Direct Debit Transaction Information		institution.
		+++Debtor Agent		IIThis are a second of the second of t
		++++Branch Identification		Usage: This component should be used in case the identification information in the financial
				institution component does not provide
				identification up to branch level.
			XML Tag	BrnchId
L	L		Type	BranchData3
2.165	01	Customer Direct Debit Initiation V08	ISO Name	Debtor Agent Account
		+Payment Information	ISO Definition	Unambiguous identification of the account of the
		++Direct Debit Transaction Information		debtor agent at its servicing agent in the payment
		+++Debtor Agent Account	373 AT (F)	chain.
			XML Tag	DbtrAgtAcct
	<u> </u>		Type	CashAccount38



#	SEPA	Message Element		tomer-to-PSP Direct Debit Collection
	Mult		S	EPA Core Requirements
2.166	11	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor	ISO Name ISO Definition XML Tag	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr
2.167	11	Customer Direct Debit Initiation V08	Type SEPA Rulebook	PartyIdentification135 AT-P001 Name of the Debtor.
		+Payment Information ++Direct Debit Transaction Information +++Debtor ++++Name	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text
			ISO Length SEPA Length	1 140 1 70
2.168	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	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
2.169	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address	Type ISO Name ISO Definition XML Tag Type	PostalAddress24 Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.170	01	+++++Address Type 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	01	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	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 1 70



#	SEPA	Message Element	Business Cu	ustomer-to-PSP Direct Debit Collection
	Mult			SEPA Core Requirements
2.173	01	Customer Direct Debit Initiation V08	ISO Name	Building Number
		+Payment Information	ISO Definition	Number that identifies the position of a building
		++Direct Debit Transaction Information		on a street.
		+++Debtor	XML Tag	BldgNb
		++++Postal Address	Type	Max16Text
		++++Building Number	ISO Length	1 16
2.174	0 1	C4	SEPA Length ISO Name	1 16
2.174	01	Customer Direct Debit Initiation V08 +Payment Information	ISO Name ISO Definition	Building Name Name of the building or house.
		++Direct Debit Transaction Information	XML Tag	BldgNm
		+++Debtor	Type	Max35Text
		++++Postal Address	ISO Length	1 35
		+++++Building Name	SEPA Length	1 35
2.175	01	Customer Direct Debit Initiation V08	ISO Name	Floor
2.173	01	+Payment Information	ISO Definition	Floor or storey within a building.
		++Direct Debit Transaction Information	XML Tag	Flr
		+++Debtor	Type	Max70Text
		++++Postal Address	ISO Length	1 70
		+++++Floor	SEPA Length	1 70
2.176	01	Customer Direct Debit Initiation V08	ISO Name	Post Box
		+Payment Information	ISO Definition	Numbered box in a post office, assigned to a
		++Direct Debit Transaction Information		person or organisation, where letters are kept
		+++Debtor		until called for.
		++++Postal Address	XML Tag	PstBx
		+++++Post Box	Type	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.177	01	Customer Direct Debit Initiation V08	ISO Name	Room
		+Payment Information	ISO Definition	Building room number.
		++Direct Debit Transaction Information	XML Tag	Room
		+++Debtor	Type	Max70Text
		++++Postal Address	ISO Length	1 70
2.150	0 1	+++++Room	SEPA Length	1 70
2.178	01	Customer Direct Debit Initiation V08	ISO Name	Post Code
		+Payment Information ++Direct Debit Transaction Information	ISO Definition	Identifier consisting of a group of letters and/or
		+++Direct Debit Transaction Information +++Debtor		numbers that is added to a postal address to assist
		++++Postal Address	XML Tag	the sorting of mail. PstCd
		+++++Post Code	Type	Max16Text
		TTTTT OST COUC	ISO Length	1 16
			SEPA Length	1 16 1 16
2.179	01	Customer Direct Debit Initiation V08	ISO Name	Town Name
2.177	01	+Payment Information	ISO Definition	Name of a built-up area, with defined boundaries,
		++Direct Debit Transaction Information		and a local government.
		+++Debtor	XML Tag	TwnNm
		++++Postal Address	Туре	Max35Text
		+++++Town Name	ISO Length	1 35
			SEPA Length	1 35
2.180	01	Customer Direct Debit Initiation V08	ISO Name	Town Location Name
		+Payment Information	ISO Definition	Specific location name within the town.
		++Direct Debit Transaction Information	XML Tag	TwnLctnNm
		+++Debtor	Type	Max35Text
		++++Postal Address	ISO Length	1 35
		+++++Town Location Name	SEPA Length	1 35
2.181	01	Customer Direct Debit Initiation V08	ISO Name	District Name
		+Payment Information	ISO Definition	Identifies a subdivision within a country sub-
		++Direct Debit Transaction Information		division.
		+++Debtor	XML Tag	DstrctNm
		++++Postal Address	Type	Max35Text
		+++++District Name	ISO Length	1 35
			SEPA Length	1 35



2.182 01 Customer Direct Debit Initiation V08	ress' idden. itry' is ibtor A
H-Direct Debit Transaction Information	ress' idden. itry' is ibtor A
+++Debtor +++Postal Address ++++Country Sub Division 2.183 0.1 Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information ++Postal Address ++++Country 2.184 0.2 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Postal Address ++++Country 2.185 0.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Postal Address ++++Address Line 1.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Helentification 2.185 0.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Helentification 1.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Helentification 1.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Helentification 1.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Helentification 1.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Helentification 1.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Helentification 1.1 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Helentification 1.2 SEPA Rulebook Party Max3Text 1.3 SEPA Usage Rule(s) Only two occurrence of Content of Sunday	idden. etry' is ebtor A
H+++Postal Address	idden. etry' is ebtor A
H++++Country Sub Division ISO Length 1 35	idden. etry' is ebtor A
2.183 0.1 Customer Direct Debit Initiation V08	idden. etry' is ebtor A
+Payment Information ++Direct Debit Transaction Information ++Debtor +++Postal Address +++++Country 2.184 0.2 Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information ++Debtor +++Postal Address +Payment Information ++Direct Debit Transaction Information +++++Address Line SEPA Usage Rule(s) Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Add sub-elements other than 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' and 'Country' are form A combination of 'Address Line' is used, then 'Postal Add sub-elements other than 'Country' are form A combination of 'Address Line' is used, then 'Postal Add sub-elements other than 'Country' are form A combination of 'Address Line' is used, then 'Postal Add sub-elements other than 'Country' are form A combination of 'Address Line' is allowed. Information that locates and identifies a spandares, as defined by postal services, presing free format text. XML Tag Type Max70Text ISO Name Iso Name Iso Name Identification Information Information Iso Name Information Information Iso Name Iso Name Information Information Information Information Iso Name Iso Name Information Information Iso Name Iso Name Iso Name Iso Set A Usage Rule(s) Either 'AmpBIC', 'Lel' or one occurrence of the country is allowed. Iso Name Iso Name Iso Na	idden. etry' is ebtor A
++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Country 2.184 02 Customer Direct Debit Initiation V08 +Payment Information ++Debtor +++Postal Address +++++Address Line SEPA Usage Rule(s) Only two occurrences are allowed. If 'Address Line is used, then 'Postal Add sub-elements other than 'Country' are form A combination of 'Address Line' is used, then 'Postal Add sub-elements other than 'Country' are form A combination of 'Address Line' and 'Country' are form and 'Country' are form and 'Country' are form and 'Country' and '	idden. etry' is ebtor A
+++Debtor	idden. etry' is ebtor A
H+++Postal Address	idden. etry' is ebtor A
2.184 02 Customer Direct Debit Initiation V08	idden. etry' is ebtor A
+Payment Information ++Direct Debit Transaction Information ++Debtor ++++Postal Address +++++Address Line Horizontal Line Horizontal	idden. etry' is ebtor A
++Direct Debit Transaction Information +++Debtor ++++Postal Address +++++Address Line Solution	idden. etry' is ebtor A
+++Debtor ++++Postal Address +++++Address Line A combination of 'Address Line' and 'Cou allowed; it is recommended when either D Agent or Creditor Agent is a non-EEA SEI PSP. ISO Name Address Line Information that locates and identifies a sp address, as defined by postal services, presin free format text. XML Tag AdrLine Type Max70Text ISO Length 1 70 SEPA Length 1 70 SEPA Length 1 70 SEPA Rulebook AT-P004 Debtor identification code. Horiert Debit Transaction Information Horiert Debit Transaction Information Horiert Debit Initiation V08 Horiert Debit Information Horiert Debit Transaction Inform	etry' is ebtor A ecific
++++Postal Address +++++Address Line Head of the content of the	ebtor A
+++++Address Line ###################################	A ecific
ISO Name Address Line Information that locates and identifies a sp address, as defined by postal services, pressin free format text. XML Tag AdrLine Type Max70Text ISO Length 1 70 SEPA Rulebook AT-P004 Debtor identification code. IsO Name Identification Unique and unambiguous identification of party. XML Tag Identification Identification Identification Value and unambiguous identification of party. XML Tag Identification SEPA Rulebook SEPA	
ISO Definition	
in free format text. XML Tag AdrLine Type Max70Text ISO Length 1 70 SEPA Length 1 70 SEPA Length 1 70 SEPA Length 1 70 SEPA Rulebook AT-P004 Debtor identification code. ISO Name Identification H-Direct Debit Transaction Information H++Debtor H+++Identification 1 1 XML Tag Id Type Party38Choice 1 1 Customer Direct Debit Initiation V08 H-Payment Information H-Direct Debit Initiation V08 H-Payment Information H-Direct Debit Transaction Information H-Direct Debit Transaction Information H+Debtor H-Direct Debit Transaction Information H++Debtor H-Direct Debit Transaction Information H++Hentification ISO Name Organisation Identification Unique and unambiguous way to identify a organisation.	ented
XML Tag Max70Text ISO Length 1 70 SEPA Length 1 70 SEPA Length 1 70 2.185 01 Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification 2.186 11 Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Initiation V08 +Payment Information ++Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information ++Direct Debit Transaction Information ++Direct Debit Transaction Information ++Debtor +++Helentification ISO Name Identification Unique and unambiguous identification SEPA Usage Rule(s) SEP	
Type Max70Text ISO Length 1 70 2.185 01 Customer Direct Debit Initiation V08	
SO Length 1 70 SEPA Length 1 70	
2.185	
2.185 01 Customer Direct Debit Initiation V08	
++Direct Debit Transaction Information +++Debtor ++++Identification SO Definition Unique and unambiguous identification of party.	
+++Debtor ++++Identification XML Tag Id Type Party38Choice 11 Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification ISO Name ISO Name ISO Definition Unique and unambiguous way to identify a organisation.	
++++Identification XML Tag Party38Choice 11 Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification Iso Name Iso Name Iso Definition Unique and unambiguous way to identify a organisation.	ì
Type Party38Choice 11	
11 XML Tag xs:choice	
+Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification Cother' is allowed. Organisation Identification	
++Direct Debit Transaction Information +++Debtor ++++Identification ISO Name Unique and unambiguous way to identify a organisation.	f
+++Debtor ++++Identification ISO Definition Unique and unambiguous way to identify a organisation.	
++++Identification organisation.	n
	•
+++++Organisation Identification XML Tag OrgId	
Type OrganisationIdentification29	
2.187 11 Customer Direct Debit Initiation V08 SEPA Usage Rule(s) Either 'Date and Place of Birth' or one	
+Payment Information ++Direct Debit Transaction Information ISO Name occurrence of 'Other' is allowed. Private Identification	
++Direct Debit Transaction information +++Debtor ISO Definition Unique and unambiguous identification of	1
++++Identification person, for example a passport.	
+++++Private Identification XML Tag PrvtId	
Type PersonIdentification13	
2.188 01 Customer Direct Debit Initiation V08 ISO Name Country Of Residence	2 c f
+Payment Information ++Direct Debit Transaction Information ISO Definition Country in which a person resides (the pla person's home). In the case of a company,	
++Direct Debit Transaction information person's none). In the case of a company, +++Debtor country from which the affairs of that com	
++++Country Of Residence are directed.	
XML Tag CtryOfRes	
Type CountryCode	
Pattern [A-Z]{2,2}	
2.189 01 Customer Direct Debit Initiation V08 ISO Name Contact Details +Payment Information ISO Definition Set of elements used to indicate how to co	
+Payment Information ++Direct Debit Transaction Information ISO Definition Set of elements used to indicate how to conthe party.	tact
+++Debtor XML Tag CtctDtls	tact
	tact



#	SEPA	Message Element		tomer-to-PSP Direct Debit Collection
	Mult			EPA Core Requirements
2.190	11	Customer Direct Debit Initiation V08	SEPA Rulebook	AT-D001 The account number (IBAN) of the
		+Payment Information		Debtor.
		++Direct Debit Transaction Information		Only IBAN is allowed.
		+++Debtor Account	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	01	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Mandatory, if provided by the Debtor in the
		+Payment Information		Mandate.
		++Direct Debit Transaction Information	ISO Name	Ultimate Debtor
		+++Ultimate Debtor	ISO Definition	Ultimate party that owes an amount of money to
				the (ultimate) creditor.
			XML Tag	UltmtDbtr
			Type	PartyIdentification135
2.192	01	Customer Direct Debit Initiation V08		AT-P006 Name of the Debtor Reference Party.
2.192	01	+Payment Information		'Name' is limited to 70 characters in length.
			SEFA Usage Kute(s)	
		++Direct Debit Transaction Information		Mandatory, if provided by the Debtor in the
		+++Ultimate Debtor	TOO N	mandate.
		++++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 70
2.193	01	Customer Direct Debit Initiation V08	ISO Name	Postal Address
		+Payment Information	ISO Definition	Information that locates and identifies a specific
		++Direct Debit Transaction Information		address, as defined by postal services.
		+++Ultimate Debtor	XML Tag	PstlAdr
		++++Postal Address	Type	PostalAddress24
2.194	01	Customer Direct Debit Initiation V08		AT-P007 Identification code of the Debtor
	0.1.1	+Payment Information		Reference Party.
		++Direct Debit Transaction Information	ISO Name	Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification	150 Delimition	party.
		Tracitification	XML Tag	Id
			Type	Party38Choice
	11		XML Tag	xs:choice
2.195	11	Customer Direct Debit Initiation V08		Either 'AnyBIC' or 'LEI' or one occurrence of
2.173	11	+Payment Information	DEI II Osuge Ruic(s)	'Other' is allowed.
		++Direct Debit Transaction Information	ISO Name	Organisation Identification
		+++Ultimate Debtor	ISO Definition	
			180 Delinition	Unique and unambiguous way to identify an
		++++Identification	NAME OF STREET	organisation.
		+++++Organisation Identification	XML Tag	OrgId
	ļ		Type	OrganisationIdentification29
2.196	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one
		+Payment Information		occurrence of 'Other' is allowed.
		++Direct Debit Transaction Information	ISO Name	Private Identification
		+++Ultimate Debtor	ISO Definition	Unique and unambiguous identification of a
		++++Identification		person, for example a passport.
		+++++Private Identification	XML Tag	PrvtId
			Type	PersonIdentification13
2.197	01	Customer Direct Debit Initiation V08	ISO Name	Country Of Residence
		+Payment Information	ISO Definition	Country in which a person resides (the place of a
		++Direct Debit Transaction Information		person's home). In the case of a company, it is the
		+++Ultimate Debtor		country from which the affairs of that company
		++++Country Of Residence		are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
	<u> </u>		1 auc. 11	[11 2][2,2]



#	SEPA	Message Element	Business C	ustomer-to-PSP Direct Debit Collection
	Mult			SEPA Core Requirements
2.198	01	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	01	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	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Purpose	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T007 Purpose of the Collection. Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
	11		XML Tag	xs:choice
2.201	11	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	0 10	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Purpose ++++Proprietary Customer Direct Debit Initiation V08 +Payment Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length ISO Name ISO Definition	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 35 1 35 Regulatory Reporting Information needed due to regulatory and
		++Direct Debit Transaction Information +++Regulatory Reporting	XML Tag Type	statutory requirements. RgltryRptg RegulatoryReporting3
2.204	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8
2.205	0 10	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7



#	SEPA Mult	Message Element		tomer-to-PSP Direct Debit Collection EPA Core Requirements
2.206		Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information	SEPA Rulebook	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
			XML Tag	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	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information +++Unstructured	ISO Name	'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Only one occurrence of 'Unstructured' is allowed. Unstructured
			ISO Definition XML Tag Type	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
			ISO Length SEPA Length	1 140
2.208	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured	SEPA Usage Rule(s) ISO Name ISO Definition	'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. Structured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
			XML Tag Type	Strd StructuredRemittanceInformation16
2.209	0n	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name ISO Definition XML Tag Type	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7
2.210		Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name ISO Definition XML Tag Type	Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2
2.211		Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	SEPA Usage Rule(s) ISO Name ISO Definition	When present, the Creditor PSP is not obliged to validate the reference information. When used, both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents.
			XML Tag Type	CdtrRefInf CreditorReferenceInformation2



#	SEPA	Message Element		tomer-to-PSP Direct Debit Collection
	Mult		S	SEPA Core Requirements
2.212	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Mandatory if 'Creditor Reference Information' is
		+Payment Information		used.
		++Direct Debit Transaction Information	ISO Name	Type
		+++Remittance Information	ISO Definition	Specifies the type of creditor reference.
		++++Structured	XML Tag	Тр
		+++++Creditor Reference Information	Type	CreditorReferenceType2
		+++++Type		
2.213	11	Customer Direct Debit Initiation V08	ISO Name	Code Or Proprietary
		+Payment Information	ISO Definition	Coded or proprietary format creditor reference
		++Direct Debit Transaction Information		type.
		+++Remittance Information	XML Tag	CdOrPrtry
		++++Structured	Type	CreditorReferenceType1Choice
		+++++Creditor Reference Information		
		+++++Type		
		++++++Code Or Proprietary		
	11		XML Tag	xs:choice
2.214	11	Customer Direct Debit Initiation V08	SEPA Usage Rule(s)	Only "SCOR" is allowed.
		+Payment Information	ISO Name	Code
		++Direct Debit Transaction Information	ISO Definition	Type of creditor reference, in a coded form.
		+++Remittance Information	XML Tag	Cd
		++++Structured	Type	DocumentType3Code
		+++++Creditor Reference Information		
		+++++Type		
		++++++Code Or Proprietary		
		+++++++Code		
			SEPA Code Restrict	ions
			SCOR	StructuredCommunicationReference
				Document is a structured communication
				reference provided by the creditor to identify the
				referred transaction.
2.215	11	Customer Direct Debit Initiation V08	ISO Name	Proprietary
		+Payment Information	ISO Definition	Creditor reference type, in a proprietary form.
		++Direct Debit Transaction Information	XML Tag	Prtry
		+++Remittance Information	Type	Max35Text
		++++Structured	ISO Length	1 35
		+++++Creditor Reference Information	SEPA Length	1 35
		+++++Type		
		++++++Code Or Proprietary		
		++++++Proprietary		
2.216	01	Customer Direct Debit Initiation V08	ISO Name	Issuer
		+Payment Information	ISO Definition	Entity that assigns the credit reference type.
		++Direct Debit Transaction Information	XML Tag	Issr
		+++Remittance Information	Type	Max35Text
		++++Structured	ISO Length	1 35
		+++++Creditor Reference Information	SEPA Length	1 35
		+++++Type		
		++++++Issuer		



#	SEPA Mult	Message Element	Business Customer-to-PSP Direct Debit Collection SEPA Core Requirements	
2.217		Customer Direct Debit Initiation V08) Mandatory if 'Creditor Reference Information' is
		+Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured		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
		+++++Creditor Reference Information ++++++Reference		if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain.
			ISO Name ISO Definition	RF Creditor Reference may be used (ISO 11649). Reference Unique reference, as assigned by the creditor, to
				unambiguously refer to the payment transaction. Usage: If available, the initiating party should
				provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.
				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
			XML Tag	identification should be quoted in the end-to-end transaction identification. Ref
			Type ISO Length SEPA Length	Max35Text 1 35 1 35
2.218	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information	ISO Name ISO Definition	Invoicer Identification of the organisation issuing the
		+++Remittance Information ++++Structured	XML Tag	invoice, when it is different from the creditor or ultimate creditor. Invcr
2.210	0 1	+++++Invoicer	Туре	PartyIdentification135
2.219	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information	ISO Name ISO Definition	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.
		++++Structured	XML Tag	Invcee
2.220	01	+++++Invoicee Customer Direct Debit Initiation V08	Type ISO Name	PartyIdentification135 Tax Remittance
2.220	01	+Payment Information	ISO Definition	Provides remittance information about a payment
		++Direct Debit Transaction Information +++Remittance Information	XML Tag	made for tax-related purposes. TaxRmt
		++++Structured	Type	TaxInformation7
2 221	0 1	+++++Tax Remittance	ICO N	C '1 'P '''
2.221	01	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information	ISO Name ISO Definition	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes.
		+++Remittance Information ++++Structured	XML Tag Type	GrnshmtRmt Garnishment3
2 222	0.2	+++++Garnishment Remittance	ICO Nom	Additional Descriptions I. C. C.
2.222	03	Customer Direct Debit Initiation V08 +Payment Information	ISO Name ISO Definition	Additional Remittance Information Additional information, in free text form, to
		++Direct Debit Transaction Information		complement the structured remittance
		+++Remittance Information ++++Structured	XML Tag	information. AddtlRmtInf
		+++++Additional Remittance Information	Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 140



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



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

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

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

The message caters for bulk and single reversal instructions.

Note: Attribute AT-R001 'Type of "R" message' in DS-07 is implied by the 'Message Name', 'pain.007.001.09', the 'Original Message Name Identification set to 'pain.008.001.08' and 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "B2B" (SEPA Business to Business Direct Debit).

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



# SEPA Message Element Customer-to-PSP Reversal Instruction for a Colle					
#	SEPA Mult	Message Element		SEPA Core Requirements	
	Mult	Document	XML Tag	Document	
		Bocument	Type	Document	
	11	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	
			Туре	CustomerPaymentReversalV09	
1.0	11	Customer Payment Reversal V09	ISO Name	Group Header	
		+Group Header	ISO Definition	Set of characteristics shared by all individual	
			VMI Tog	transactions included in the message.	
			XML Tag Type	GrpHdr GroupHeader88	
1.1	11	Customer Payment Reversal V09	ISO Name	Message Identification	
		+Group Header	ISO Definition	Point to point reference, as assigned by the	
		++Message Identification		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	11	Customer Payment Reversal V09	ISO Name	Creation Date Time	
		+Group Header ++Creation Date Time	ISO Definition XML Tag	Date and time at which the message was created. CreDtTm	
		++Creation Date Time	Type	ISODateTime	
1.3	02	Customer Payment Reversal V09	ISO Name	Authorisation	
		+Group Header	ISO Definition	User identification or any user key to be used to	
		++Authorisation		check whether the initiating party is allowed to	
				initiate transactions from the account specified in the message.	
				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	
			Туре	Authorisation1Choice	
1.4	11	Customer Payment Reversal V09	SEPA Usage Rule(s)) The validation of this data element depends on	
		+Group Header	ISO Nama	pre-agreed customer-to-PSP conditions.	
		++Number Of Transactions	ISO Name ISO Definition	Number Of Transactions Number of individual transactions contained in	
			150 Delinition	the message.	
			XML Tag	NbOfTxs	
			Type	Max15NumericText	
			Pattern	[0-9]{1,15}	



#	SEPA	Message Element	Customer-to-PSP Reversal Instruction for a Collection	
	Mult			EPA Core Requirements
1.5	11	Customer Payment Reversal V09 +Group Header ++Control Sum	ISO Name ISO Definition XML Tag	Mandatory. The validation of this data element depends on pre-agreed customer-to-PSP conditions. Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum
			Type SEPA FractDigits TotalDigits	DecimalNumber 17 18
1.6	01	Customer Payment Reversal V09 +Group Header ++Group Reversal		It is recommended that 'false' is used. Group Reversal Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group. GrpRvsl TrueFalseIndicator
1.7	11	Customer Payment Reversal V09 +Group Header ++Initiating Party	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
1.8	01	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Name	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length	'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
1.9	01	Customer Payment Reversal V09 +Group Header ++Initiating Party +++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
1.10	01	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification	ISO Name ISO Definition XML Tag Type XML Tag	Identification Unique and unambiguous identification of a party. Id Party38Choice xs:choice
1.11	11	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification		Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
1.12	11	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification ++++Private Identification		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



#	SEPA	Message Element	Customer-to-PS	SP Reversal Instruction for a Collection
	Mult		S	SEPA Core Requirements
1.13	01	Customer Payment Reversal V09	ISO Name	Country Of Residence
		+Group Header	ISO Definition	Country in which a person resides (the place of a
		++Initiating Party		person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
			NZA ATT ATT -	are directed.
			XML Tag	CtryOfRes
			Type Pattern	CountryCode [A-Z]{2,2}
1.14	01	Customer Payment Reversal V09	ISO Name	Contact Details
1.14	01	+Group Header	ISO Definition	Set of elements used to indicate how to contact
		++Initiating Party	150 Definition	the party.
		+++Contact Details	XML Tag	CtctDtls
		Tri Contact Betains	Type	Contact4
1.15	01	Customer Payment Reversal V09	ISO Name	Forwarding Agent
1.15	01	+Group Header	ISO Definition	Financial institution that receives the instruction
		++Forwarding Agent		from the initiating party and forwards it to the
				next agent in the payment chain.
			XML Tag	FwdgAgt
			Type	BranchAndFinancialInstitutionIdentification6
1.16	01	Customer Payment Reversal V09	ISO Name	Debtor Agent
		+Group Header	ISO Definition	Financial institution servicing an account for the
		++Debtor Agent		debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
1.17	01	Customer Payment Reversal V09	SEPA Rulebook	AT-C002 The BIC code of the Creditor PSP.
		+Group Header		Only 'BICFI' is allowed.
		++Creditor Agent	ISO Name	Creditor Agent
			ISO Definition	Financial institution servicing an account for the
			373 4T 753	creditor.
			XML Tag	CdtrAgt
2.0	1 1	Ct	Type ISO Name	BranchAndFinancialInstitutionIdentification6
2.0	11	Customer Payment Reversal V09 +Original Group Information	ISO Name ISO Definition	Original Group Information Information concerning the original group of
			150 Definition	transactions, to which the message refers.
			XML Tag	OrgnlGrpInf
			Type	OriginalGroupHeader16
2.1	11	Customer Payment Reversal V09	ISO Name	Original Message Identification
2.1	11	+Original Group Information	ISO Definition	Point to point reference, as assigned by the
		++Original Message Identification		original instructing party, to unambiguously
				identify the original message.
			XML Tag	OrgnlMsgId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.2	11	Customer Payment Reversal V09		Only pain.008.001.08 is allowed.
		+Original Group Information	ISO Name	Original Message Name Identification
		++Original Message Name Identification	ISO Definition	Specifies the original message name identifier to
			VMI To	which the message refers.
			XML Tag	OrgnlMsgNmId May 25 Toyt
			Type ISO Length	Max35Text 1 35
			SEPA Length	1 35 1 35
2.3	01	Customer Payment Reversal V09	ISO Name	Original Creation Date Time
2.3	01	+Original Group Information	ISO Name ISO Definition	Date and time at which the original message was
		++Original Creation Date Time		created.
		<i>g</i>	XML Tag	OrgnlCreDtTm
			Type	ISODateTime
			1 * *	



#	SEPA Mult		Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
2.4	01	Customer Payment Reversal V09 +Original Group Information ++Reversal Reason Information		Only one occurrence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original
			ISO Name	Payment Information and Reversal' or 'Transaction Information'. Reversal Reason Information
			ISO Definition XML Tag	Provides detailed information on the reversal reason. RvslRsnInf
			Туре	PaymentReversalReason9
2.5	01	Customer Payment Reversal V09	ISO Name	Originator
		+Original Group Information ++Reversal Reason Information	ISO Definition XML Tag	Party that issues the reversal. Orgtr
		+++Originator	Type	PartyIdentification135
2.6	11	Customer Payment Reversal V09		Mandatory if 'Reversal Reason Information' is
		+Original Group Information		used at this level.
		++Reversal Reason Information	ISO Name	Reason
		+++Reason	ISO Definition	Specifies the reason for the reversal.
			XML Tag	Rsn ReversalReason4Choice
	11		Type XML Tag	xs:choice
2.7	11	Customer Payment Reversal V09	SEPA Rulebook	AT-R041 Reversal reason code.
2.7	11	+Original Group Information		See Message Element Specifications below.
		++Reversal Reason Information	ISO Name	Code
		+++Reason	ISO Definition	Reason for the reversal, as published in an
		++++Code		external reason code list.
			XML Tag	Cd
			Type	ExternalReversalReason1Code 1 4
			ISO Length SEPA Length	1 4 1 4
2.8	11	Customer Payment Reversal V09	ISO Name	Proprietary
		+Original Group Information	ISO Definition	Reason for the reversal, in a proprietary form.
		++Reversal Reason Information	XML Tag	Prtry
		+++Reason	Туре	Max35Text
		++++Proprietary	ISO Length	1 35
2.0	0	Ct	SEPA Length ISO Name	1 35 Additional Information
2.9	0n	Customer Payment Reversal V09 +Original Group Information	ISO Name ISO Definition	Further details on the reversal reason.
		++Reversal Reason Information	XML Tag	AddtlInf
		+++Additional Information	Туре	Max105Text
			ISO Length	1 105
			SEPA Length	1 105
3.0	0n	Customer Payment Reversal V09	ISO Name	Original Payment Information And Reversal
		+Original Payment Information And Reversal	ISO Definition	Information concerning the original payment information, to which the reversal message refers.
		Reversar	XML Tag	OrgnlPmtInfAndRvsl
			Type	OriginalPaymentInstruction33
3.1	01	Customer Payment Reversal V09	ISO Name	Reversal Payment Information Identification
		+Original Payment Information And	ISO Definition	Unique identification, as assigned by an
		Reversal		instructing party for an instructed party, to
		++Reversal Payment Information		unambiguously identify the reversed payment
		Identification		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		SP Reversal Instruction for a Collection EPA Core Requirements
3.2		Customer Payment Reversal V09 +Original Payment Information And Reversal ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text
3.3	01	Customer Payment Reversal V09 +Original Payment Information And Reversal	ISO Length SEPA Length ISO Name ISO Definition	1 35 1 35 Original Number Of Transactions Number of individual transactions contained in the original payment information group.
3.4	01	++Original Number Of Transactions Customer Payment Reversal V09	XML Tag Type Pattern ISO Name	OrgnlNbOfTxs Max15NumericText [0-9]{1,15} Original Control Sum
		+Original Payment Information And Reversal ++Original Control Sum	ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
3.5	01	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	01	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	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information	~ ~	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	01	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	11	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason	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
	11		XML Tag	xs:choice



#	SEPA M14		Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
2.10	Mult			
3.10	11	Customer Payment Reversal V09	SEPA Rulebook	AT-R041 Reversal reason code.
		+Original Payment Information And		See Message Element Specifications below.
		Reversal	ISO Name	Code
		++Reversal Reason Information	ISO Definition	Reason for the reversal, as published in an
		+++Reason		external reason code list.
		++++Code	XML Tag	Cd
			Type	ExternalReversalReason1Code
			ISO Length	1 4
			SEPA Length	1 4
3.11	11	Customer Payment Reversal V09	ISO Name	Proprietary
		+Original Payment Information And	ISO Definition	Reason for the reversal, in a proprietary form.
		Reversal	XML Tag	Prtry
		++Reversal Reason Information	Туре	Max35Text
		+++Reason	ISO Length	1 35
		++++Proprietary	SEPA Length	1 35
3.12	0n	Customer Payment Reversal V09	ISO Name	Additional Information
3.12	UII		ISO Name ISO Definition	
		+Original Payment Information And		Further details on the reversal reason.
		Reversal	XML Tag	AddtlInf
		++Reversal Reason Information	Type	Max105Text
		+++Additional Information	ISO Length	1 105
			SEPA Length	1 105
3.13	0n	Customer Payment Reversal V09	ISO Name	Transaction Information
		+Original Payment Information And	ISO Definition	Provides information on the original transactions
		Reversal		to which the reversal message refers.
		++Transaction Information	XML Tag	TxInf
			Type	PaymentTransaction108
3.14	01	Customer Payment Reversal V09	ISO Name	Reversal Identification
3.14	01	+Original Payment Information And	ISO Definition	Unique identification, as assigned by an
		Reversal	180 Definition	
				instructing party for an instructed party, to
		++Transaction Information		unambiguously identify the reversed transaction.
		+++Reversal Identification		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	01	Customer Payment Reversal V09	ISO Name	Original Instruction Identification
		+Original Payment Information And	ISO Definition	Unique identification, as assigned by the original
		Reversal		instructing party for the original instructed party,
		++Transaction Information		to unambiguously identify the original
		+++Original Instruction Identification		instruction.
		+++Original histraction identification	VMI Tog	
			XML Tag	OrgnlInstrId
			Type	Max35Text
			ISO Length	1 35
	1.		SEPA Length	1 35
3.16	11	Customer Payment Reversal V09	SEPA Rulebook	AT-T015 The Creditor's Reference of the Direct
		+Original Payment Information And		Debit Transaction.
		Reversal	SEPA Usage Rule(s)	Mandatory.
		++Transaction Information	ISO Name	Original End To End Identification
		+++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
			O .	Max35Text
			Type ISO Longth	
			ISO Length	1 35
L			SEPA Length	1 35



++Transaction Information +++Original Instructed Amount SEPA Format The fractional part has a maximum of two digits.	#	SEPA	Message Element		SP Reversal Instruction for a Collection
Horiginal Payment Information And Reversal Horiginal Dearm Horiginal UETR Null Tag Capable Horiginal Payment Reversal Horiginal Payment Information Horiginal Payment Information Horiginal Instructed Amount Horiginal Instructed Amount Horiginal Instructed Amount Horiginal Payment Reversal Null Tag Capable Null Tag Null		Mult		S	SEPA Core Requirements
S.FP Sept Surperson Sept Se	3.17	01	+Original Payment Information And Reversal ++Transaction Information	ISO Definition XML Tag Type	Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-
3.19 0.1 Customer Payment Reversal V09	3.18	01	+Original Payment Information And Reversal ++Transaction Information	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	AT-T002 Amount of the Collection in euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 99999999.99 or less. The fractional part has a maximum of two digits. Original Instructed Amount Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party. Usage: This amount has to be transported unchanged through the transaction chain. OrgnlInstdAmt ActiveOrHistoricCurrencyAndAmount 2 18
+Original Payment Information And Reversal ++Transaction Information +++Charge Bearer ISO Name Charge Bearer	3.19	01	+Original Payment Information And Reversal ++Transaction Information	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Amount of the Reversal must be the same as the Amount of the Collection in euro (AT-T002). Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Reversed Instructed Amount Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction. Usage: This amount has to be transported unchanged through the transaction chain. RvsdInstdAmt ActiveOrHistoricCurrencyAndAmount 2 18
L'hanaga ana to ha annigat tallaggin a the guilar	3.20	01	+Original Payment Information And Reversal ++Transaction Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Code Restrict	Only "SLEV" is allowed. Charge Bearer Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction. Usage: The ChargeBearer applies to the reversal message, not to the original instruction. ChrgBr ChargeBearerType1Code ions FollowingServiceLevel
agreed in the service level and/or scheme.					Charges are to be applied following the rules



#	SEPA Mult			SP Reversal Instruction for a Collection SEPA Core Requirements
3.21		Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. 'Reversal Reason Information' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'. Reversal Reason Information Provides detailed information on the reversal reason. RvslRsnInf PaymentReversalReason9
3.22	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Originator	ISO Name ISO Definition XML Tag Type	Originator Party that issues the reversal. Orgtr PartyIdentification135
3.23		Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason	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
3.24	11	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason +++++Code	XML Tag SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	xs:choice AT-R041 Reversal reason code. See Message Element Specifications below. Code Reason for the reversal, as published in an external reason code list. Cd ExternalReversalReason1Code 1 4 1 4
3.25	11	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the reversal, in a proprietary form. Prtry Max35Text 1 35 1 35
3.26	0n	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the reversal reason. AddtlInf Max105Text 1 105 1 105
3.27	11	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	An exact copy of all attributes of the received DS-03 which is being reversed. Mandatory. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction. Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28



#	SEPA Mult	Message Element		PSP Reversal Instruction for a Collection SEPA Core Requirements
3.28		Customer Payment Reversal V09	ISO Name	Interbank Settlement Amount
3.20	01	+Original Payment Information And	ISO Definition	Amount of money moved between the instructing
		Reversal	150 Definition	agent and the instructed agent.
		++Transaction Information	XML Tag	IntrBkSttlmAmt
		+++Original Transaction Reference	Type	ActiveOrHistoricCurrencyAndAmount
		++++Interbank Settlement Amount	SEPA FractDigits	5
			TotalDigits	18
			SEPA Inclusive	0
3.29	01	Customer Payment Reversal V09	ISO Name	Amount
		+Original Payment Information And	ISO Definition	Amount of money to be moved between the
		Reversal		debtor and creditor, before deduction of charges,
		++Transaction Information		expressed in the currency as ordered by the
		+++Original Transaction Reference		initiating party.
		++++Amount	XML Tag	Amt
			Type	AmountType4Choice
3.30	01	Customer Payment Reversal V09	ISO Name	Interbank Settlement Date
		+Original Payment Information And	ISO Definition	Date on which the amount of money ceases to be
		Reversal		available to the agent that owes it and when the
		++Transaction Information		amount of money becomes available to the agent
		+++Original Transaction Reference		to which it is due.
		++++Interbank Settlement Date	XML Tag	IntrBkSttlmDt
			Туре	ISODate
3.31	01	Customer Payment Reversal V09	SEPA Rulebook	AT-T013 Due date of the Collection.
		+Original Payment Information And	ISO Name	Requested Collection Date
		Reversal	ISO Definition	Date and time at which the creditor requests that
		++Transaction Information		the amount of money is to be collected from the
		+++Original Transaction Reference		debtor.
		++++Requested Collection Date	XML Tag	ReqdColltnDt
		•	Type	ISODate
3.32	01	Customer Payment Reversal V09	ISO Name	Requested Execution Date
		+Original Payment Information And	ISO Definition	Date at which the initiating party requests the
		Reversal		clearing agent to process the payment.
		++Transaction Information		Usage: This is the date on which the debtor's
		+++Original Transaction Reference		account is to be debited. If payment by cheque,
		++++Requested Execution Date		the date when the cheque must be generated by
				the bank.
			XML Tag	ReqdExctnDt
			Type	DateAndDateTime2Choice
3.33	01	Customer Payment Reversal V09	SEPA Rulebook	AT-E005 Identifier of the Creditor.
		+Original Payment Information And	ISO Name	Creditor Scheme Identification
		Reversal	ISO Definition	Credit party that signs the mandate.
		++Transaction Information	XML Tag	CdtrSchmeId
		+++Original Transaction Reference	Type	PartyIdentification135
		++++Creditor Scheme Identification		
3.34	01	Customer Payment Reversal V09	ISO Name	Settlement Information
		+Original Payment Information And	ISO Definition	Specifies the details on how the settlement of the
		Reversal		original transaction(s) between the instructing
		++Transaction Information		agent and the instructed agent was completed.
		+++Original Transaction Reference	XML Tag	SttlmInf
		++++Settlement Information	Type	SettlementInstruction7
3.35	01	Customer Payment Reversal V09	SEPA Rulebook	AT-T001 Identification code of the Scheme.
		+Original Payment Information And		AT-M006 Transaction / Sequence Type.
		Reversal		AT-T008 Category purpose of the Collection.
		++Transaction Information	ISO Name	Payment Type Information
	1	+++Original Transaction Reference	ISO Definition	Set of elements used to further specify the type of
		++++Payment Type Information		transaction.
			XML Tag	



#	SEPA	Message Element	Customer-to-PS	SP Reversal Instruction for a Collection
	Mult		S	EPA Core Requirements
3.36	01	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	11	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Mandate Related Information	ISO Name ISO Definition XML Tag	AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature data, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M004 Identifier of the original Creditor who issued the Mandate. AT-M005 Unique Mandate reference as given by the original Creditor who issued the Mandate. AT-M007 Reason for Amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf
3.38	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Remittance Information	Type SEPA Rulebook ISO Name ISO Definition XML Tag Type	MandateRelatedInformation14 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	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor	SEPA Rulebook	AT-P006 Name of the Debtor Reference Party. AT-P007 Identification code of the Debtor Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.40	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor	SEPA Rulebook	AT-P001 Name of the Debtor. AT-P005 Address of the Debtor. AT-P004 Debtor identification code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
3.41	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Account		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	Message Element	Customer-to-PS	SP Reversal Instruction for a Collection
π	Mult	Wessage Element		SEPA Core Requirements
3.42		Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-D002 The BIC code of the Debtor PSP (if present in DS-03). Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.43	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.44	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-C002 The BIC code of the Creditor PSP (if present in DS-03). Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.45	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.46	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor	SEPA Rulebook	AT-E001 Name of the Creditor. AT-E004 Address of the Creditor. Only 'Party' is allowed. Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.47	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Account	SEPA Rulebook ISO Name ISO Definition XML Tag Type	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
3.48	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-E007 Name of the Credit Reference Party. AT-E010 Identification code of the Credit Reference Party. Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice



#	SEPA Mult	Message Element	Customer-to-	Customer-to-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.49	01	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Purpose	SEPA Rulebook ISO Name ISO Definition	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	
			Type	Purpose2Choice	
3.50	0n	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	0n	Customer Payment Reversal V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1	



2.2.2 Message Element Specifications

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

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



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

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

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

The message caters for bulk and single reject instructions.

Note: Attribute AT-R001 'Type of "R" message' in DS-05 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.008.001.08', 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "B2B" (SEPA Business to Business Direct Debit) and Group Status', 'Payment Information Status' or 'Transaction Status' set to "RJCT".

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



#	SEPA Mult	Message Element		-Customer Direct Debit Reject EPA Core Requirements
		Document	XML Tag Type	Document Document
	11	Customer Payment Status Report V10	ISO Name ISO Definition	Customer Payment Status Report V10 Scope The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
			XML Tag Type	CstmrPmtStsRpt CustomerPaymentStatusReportV10
1.0	11	Customer Payment Status Report V10 +Group Header	ISO Name ISO Definition XML Tag	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr
1.1	11	Customer Payment Status Report V10 +Group Header ++Message Identification	Type SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	GroupHeader86 AT-R003 Specific reference of the PSP initiating the Reject. Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 35 1 35
1.2	11	Customer Payment Status Report V10 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	01	Customer Payment Status Report V10 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the status message. InitgPty PartyIdentification135
1.4	01	Customer Payment Status Report V10 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification6
1.5	01	Customer Payment Status Report V10 +Group Header ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
1.6	01	Customer Payment Status Report V10 +Group Header ++Creditor Agent	SEPA Rulebook	AT-C002 The BIC code of the Creditor PSP. Only 'BICFI' is allowed. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.0	11	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition XML Tag Type	Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17



#	SEPA	Message Element	PSP-to	-Customer Direct Debit Reject
,,	Mult			EPA Core Requirements
2.1	11	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition	Original Message Identification Point to point reference, as assigned by the
		++Original Message Identification		original instructing party, to unambiguously identify the original message.
			XML Tag	OrgnlMsgId
			Type	Max35Text
			ISO Length	1 35
2.2	11	Customer Payment Status Report V10	SEPA Usage Rule(s)	1 35 Only pain.008.001.08 is allowed.
2.2	11	+Original Group Information And Status	ISO Name	Original Message Name Identification
		++Original Message Name Identification	ISO Definition	Specifies the original message name identifier to
			NAME OF	which the message refers.
			XML Tag Type	OrgnlMsgNmId Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.3	01	Customer Payment Status Report V10	ISO Name	Original Creation Date Time
		+Original Group Information And Status ++Original Creation Date Time	ISO Definition	Date and time at which the original message was created.
		++Original Cication Date Time	XML Tag	OrgnlCreDtTm
			Туре	ISODateTime
2.4	01	Customer Payment Status Report V10	ISO Name	Original Number Of Transactions
		+Original Group Information And Status ++Original Number Of Transactions	ISO Definition	Number of individual transactions contained in the original message.
		++Original Number Of Transactions	XML Tag	OrgnlNbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}
2.5	01	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition	Original Control Sum Total of all individual amounts included in the
		++Original Control Sum	150 Definition	original message, irrespective of currencies.
			XML Tag	OrgnlCtrlSum
			Type	DecimalNumber
			SEPA FractDigits TotalDigits	<i>17</i> 18
2.6	01	Customer Payment Status Report V10	SEPA Rulebook	AT-R001 Type of R-message.
		+Original Group Information And Status	SEPA Usage Rule(s)	Either 'Group Status', 'Payment Information
		++Group Status		Status' or 'Transaction Status' must be present
			ISO Name	with the code "RJCT". Group Status
			ISO Definition	Specifies the status of a group of transactions.
			XML Tag	GrpSts
			Type ISO I anoth	ExternalPaymentGroupStatus1Code
			ISO Length SEPA Length	1 4 1 4
			SEPA Code Restricti	
			RJCT	Rejected
				Payment initiation or individual transaction
				included in the payment initiation has been
2.7	0n	Customer Payment Status Report V10	SEPA Usaga Pula(s)	rejected. 'Status Reason Information' must be present in
2.1	UII	+Original Group Information And Status	SEI A Usage Raie(s)	'Original Group Information and Status',
		++Status Reason Information		'Original Payment Information and Status' or in
			TGO N	'Transaction Information and Status'.
			ISO Name ISO Definition	Status Reason Information Provides detailed information on the status
			250 Definition	reason.
			XML Tag	StsRsnInf
			Type	StatusReasonInformation12



#	SEPA Mult	Message Element		-Customer Direct Debit Reject EPA Core Requirements
2.8		Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s)	AT-R002 The Identification of the type of party initiating the Reject.
			ISO Name ISO Definition XML Tag Type	CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135
2.9	11	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 Reason code for non-acceptance of the Collection.
	11		XML Tag	xs:choice
2.10		Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4
2.11	11	Customer Payment Status Report V10	SEPA Length ISO Name	Proprietary
2.12		+Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary Customer Payment Status Report V10	ISO Definition XML Tag Type ISO Length SEPA Length ISO Name	Reason for the status, in a proprietary form. Prtry Max35Text 1 35 1 35 Additional Information
		+Original Group Information And Status ++Status Reason Information +++Additional Information	XML Tag Type ISO Length SEPA Length	Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 105 1 105
2.13	0n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus5
3.0	0n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition XML Tag Type	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32
3.1	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 35 1 35



#	SEPA	Message Element		-Customer Direct Debit Reject
	Mult			EPA Core Requirements
3.2	01	Customer Payment Status Report V10	ISO Name	Original Number Of Transactions
		+Original Payment Information And Status	ISO Definition	Number of individual transactions contained in
		++Original Number Of Transactions	SZNAT ID.	the original payment information group.
			XML Tag Type	OrgnlNbOfTxs Max15NumericText
			Pattern	[0-9]{1,15}
3.3	01	Customer Payment Status Report V10	ISO Name	Original Control Sum
3.3	01	+Original Payment Information And Status	ISO Definition	Total of all individual amounts included in the
		++Original Control Sum	100 Deminion	original payment information group, irrespective
		The original control built		of currencies.
			XML Tag	OrgnlCtrlSum
			Type	DecimalNumber
			SEPA FractDigits	17
			TotalDigits	18
3.4	01	Customer Payment Status Report V10	SEPA Rulebook	AT-R001 Type of R-message.
		+Original Payment Information And Status	SEPA Usage Rule(s)	Either 'Group Status', 'Payment Information
		++Payment Information Status		Status' or 'Transaction Status' must be present
				with the code "RJCT".
			ISO Name	Payment Information Status
			ISO Definition	Specifies the status of the payment information
				group.
			XML Tag	PmtInfSts
			Type	ExternalPaymentGroupStatus1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restricti	
			RJCT	Rejected
				Payment initiation or individual transaction
				included in the payment initiation has been rejected.
3.5	0n	Customer Payment Status Report V10	SEPA Usage Rule(s)	'Status Reason Information' must be present in
3.3	011	+Original Payment Information And Status	SEITI CSUSC Ruic(S)	'Original Group Information and Status',
		++Status Reason Information		'Original Payment Information and Status' or
				'Transaction Information and Status'.
			ISO Name	Status Reason Information
			ISO Definition	Provides detailed information on the status
				reason.
			XML Tag	StsRsnInf
			Type	StatusReasonInformation12
3.6	11	Customer Payment Status Report V10	SEPA Rulebook	AT-R002 The Identification of the type of party
		+Original Payment Information And Status		initiating the Reject.
		++Status Reason Information	SEPA Usage Rule(s)	
		+++Originator		Limited to 'AnyBIC' to identify the PSP or CSM
				originating the status or 'Name' to indicate a
				CSM when it has no BIC.
				'Name' is limited to 70 characters in length.
			ISO Name	Originator
			ISO Definition	Party that issues the status.
			XML Tag	Orgtr
	1		Туре	PartyIdentification135
3.7	11	Customer Payment Status Report V10	SEPA Rulebook	AT-R004 The Reason code for Non-Acceptance.
		+Original Payment Information And Status	SEPA Usage Rule(s)	
		++Status Reason Information	ISO Name	Reason
		+++Reason	ISO Definition	Specifies the reason for the status report.
			XML Tag	Rsn
	1 1		Type	StatusReason6Choice
	11		XML Tag	xs:choice



#	SEPA	Message Element	PSP-	to-Customer Direct Debit Reject
	Mult			SEPA Core Requirements
3.8	11	Customer Payment Status Report V10	SEPA Rulebook	See Message Element Specifications below.
		+Original Payment Information And Status	ISO Name	Code
		++Status Reason Information	ISO Definition	Reason for the status, as published in an external
		+++Reason		reason code list.
		++++Code	XML Tag	Cd
			Type ISO Length	ExternalStatusReason1Code 1 4
			SEPA Length	1 4 1 4
3.9	11	Customer Payment Status Report V10	ISO Name	Proprietary
3.7	11	+Original Payment Information And Status	ISO Definition	Reason for the status, in a proprietary form.
		++Status Reason Information	XML Tag	Prtry
		+++Reason	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35
3.10	0n	Customer Payment Status Report V10	ISO Name	Additional Information
		+Original Payment Information And Status	ISO Definition	Further details on the status reason.
		++Status Reason Information		
		+++Additional Information		Usage: Additional information can be used for
				several purposes such as the reporting of repaired
			VMI Too	information.
			XML Tag	AddtlInf Max105Text
			Type ISO Length	1 105
			SEPA Length	1 105 1 105
3.11	0n	Customer Payment Status Report V10	ISO Name	Number Of Transactions Per Status
3.11	011	+Original Payment Information And Status	ISO Definition	Detailed information on the number of
		++Number Of Transactions Per Status		transactions for each identical transaction status.
			XML Tag	NbOfTxsPerSts
			Туре	NumberOfTransactionsPerStatus5
3.12	0n	Customer Payment Status Report V10	ISO Name	Transaction Information And Status
		+Original Payment Information And Status	ISO Definition	Provides information on the original transactions
		++Transaction Information And Status		to which the status report message refers.
			XML Tag	TxInfAndSts
2.12	0.4		Type	PaymentTransaction105
3.13	01	Customer Payment Status Report V10	SEPA Rulebook	AT-R003 Specific reference of the PSP initiating
		+Original Payment Information And Status ++Transaction Information And Status	ISO Name	the Reject. Status Identification
		+++Status Identification	ISO Name ISO Definition	Unique identification, as assigned by an
		+++Status Identification	180 Definition	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.
			XML Tag	StsId
			Type	Max35Text
			ISO Length	1 35
	1		SEPA Length	1 35
3.14	01	Customer Payment Status Report V10	ISO Name	Original Instruction Identification
		+Original Payment Information And Status	ISO Definition	Unique identification, as assigned by the original
		++Transaction Information And Status		instructing party for the original instructed party,
		+++Original Instruction Identification		to unambiguously identify the original
			VMI Too	instruction.
			XML Tag	OrgnlInstrId Max35Text
			Type ISO Length	1 35
			SEPA Length	1 35
L	1	1		• •



#	SEPA	Message Element	PSP-to	-Customer Direct Debit Reject
	Mult			EPA Core Requirements
3.15	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	ISO Name ISO Definition XML Tag Type ISO Length	AT-T015 The Creditor's Reference of the Direct Debit Transaction. Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 35
3.16	01	Customer Payment Status Report V10	SEPA Length ISO Name	1 35 Original UETR
		+Original Payment Information And Status ++Transaction Information And Status +++Original UETR	ISO Definition XML Tag Type Pattern	Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9]{3}-[89ab][a-f0-9][3]-[89ab][a-f0-9][4]-[89ab]
3.17	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status		f0-9]{3}-[a-f0-9]{12} AT-R001 Type of R-message 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT". Transaction Status Specifies the status of a transaction, in a coded form. TxSts ExternalPaymentTransactionStatus1Code 1 4 1 4
			SEPA Code Restricti	
			RJCT	Rejected Payment instruction has been rejected.
3.18	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	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 in 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.19	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R002 The Identification of the type of party initiating the Reject.
3.20	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 Reason code for non-acceptance.
	11		XML Tag	xs:choice



#	SEPA Mult	Message Element		to-Customer Direct Debit Reject SEPA Core Requirements
3.21	11	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	11	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	0n	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	0n	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	01	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	01	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	01	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	01	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	Message Element	PSP-to-Customer Direct Debit Reject	
	Mult			EPA Core Requirements
3.29	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag	An exact copy of all attributes of the received DS-03 which is being rejected. Mandatory. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction. Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef
			Type	OriginalTransactionReference28
3.30	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0
3.31	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T002 Amount of the Collection in euro. Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.32	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.33	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T013 Due date of the Collection. Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.34	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.35	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E005 Identifier of the Creditor. Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification135
3.36	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7



#	SEPA	Message Element		-Customer Direct Debit Reject
	Mult			EPA Core Requirements
3.37	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	ISO Name ISO Definition XML Tag Type	AT-T001 Identification code of the Scheme. AT-M006 Transaction / Sequence Type. AT-T008 Category purpose of the Collection. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
3.38	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.39	11	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	ISO Name ISO Definition XML Tag Type	AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature data, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M004 Identifier of the original Creditor who issued the Mandate. AT-M005 Unique Mandate reference as given by the original Creditor who issued the Mandate. AT-M007 Reason for Amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14
3.40	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	SEPA Rulebook ISO Name ISO Definition XML Tag Type	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
3.41	01	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. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.42	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor		AT-P001 Name of the Debtor. AT-P005 Address of the Debtor. AT-P004 Debtor identification code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice



#	SEPA	Message Element		-Customer Direct Debit Reject
	Mult			EPA Core Requirements
3.43	01	Customer Payment Status Report V10 +Original Payment Information And Status	SEPA Rulebook	AT-D001 The account number (IBAN) of the Debtor.
		++Transaction Information And Status	ISO Name	Debtor Account
		+++Original Transaction Reference ++++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	01	Customer Payment Status Report V10	SEPA Rulebook	AT-D002 The BIC code of the Debtor PSP (if
		+Original Payment Information And Status		present in DS-03).
		++Transaction Information And Status	ISO Name	Debtor Agent
		+++Original Transaction Reference	ISO Definition	Financial institution servicing an account for the
		++++Debtor Agent		debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.45	01	Customer Payment Status Report V10	ISO Name	Debtor Agent Account
		+Original Payment Information And Status	ISO Definition	Unambiguous identification of the account of the
		++Transaction Information And Status		debtor agent at its servicing agent in the payment
		+++Original Transaction Reference		chain.
		++++Debtor Agent Account	XML Tag	DbtrAgtAcct
			Туре	CashAccount38
3.46	01	Customer Payment Status Report V10	SEPA Rulebook	AT-C002 The BIC code of the Creditor PSP (if
3.40	01	+Original Payment Information And Status	SZI II Kulcook	present in DS-03).
		++Transaction Information And Status	ISO Name	Creditor Agent
		+++Original Transaction Reference	ISO Definition	Financial institution servicing an account for the
		++++Creditor Agent	100 Delimition	creditor.
		Tri refeditor rigent	XML Tag	CdtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.47	01	Customer Payment Status Report V10	ISO Name	Creditor Agent Account
3.17	01	+Original Payment Information And Status	ISO Definition	Unambiguous identification of the account of the
		++Transaction Information And Status		creditor agent at its servicing agent to which a
		+++Original Transaction Reference		credit entry will be made as a result of the
		++++Creditor Agent Account		payment transaction.
		The second region recount	XML Tag	CdtrAgtAcct
			Туре	CashAccount38
3.48	01	Customer Payment Status Report V10	SEPA Rulebook	AT-E001 Name of the Creditor.
	02	+Original Payment Information And Status		AT-E004 Address of the Creditor.
		++Transaction Information And Status	SEPA Usage Rule(s)	Only 'Party' is allowed.
		+++Original Transaction Reference	ISO Name	Creditor
		++++Creditor	ISO Definition	Party to which an amount of money is due.
		Trireleditor	XML Tag	Cdtr
			Type	Party40Choice
3.49	01	Customer Payment Status Report V10	SEPA Rulebook	AT-C001 The account number (IBAN) of the
3.47	01	+Original Payment Information And Status	DEI II ILWICOON	Creditor.
		++Transaction Information And Status	ISO Name	Creditor Account
		+++Original Transaction Reference	ISO Definition	Unambiguous identification of the account of the
		++++Creditor Account	150 Deliniuon	creditor to which a credit entry will be posted as a
		The recount		result of the payment transaction.
			XML Tag	CdtrAcct
			Type	CashAccount38
3.50	01	Customer Payment Status Report V10	SEPA Rulebook	AT-E007 Name of the Credit Reference Party.
3.30	01	+Original Payment Information And Status	DLI A RUICOUK	AT-E007 Name of the Credit Reference Farry. AT-E010 Identification code of the Credit
		++Transaction Information And Status		Reference Party.
		+++Original Transaction Reference	SEPA Usago Pulo(a)	Only 'Party' is allowed.
		++++Ultimate Creditor	ISO Name	Ultimate Creditor
		TTTTOIMINATE CIEUROI	ISO Name ISO Definition	Ultimate creditor Ultimate party to which an amount of money is
			150 Deminuon	due.
			XML Tag	UltmtCdtr
			Type	Party40Choice



#	SEPA Mult	Message Element	PSP-	to-Customer Direct Debit Reject SEPA Core Requirements
3.51	01	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	SEPA Rulebook ISO Name ISO Definition	AT-T007 The Purpose of the Collection. Purpose Underlying reason for the payment transaction.
		+++Original Transaction Reference ++++Purpose		Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
			XML Tag Type	Purp Purpose2Choice
3.52	0n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data	ISO Name ISO Definition	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block.
		Tribuppementary Data	XML Tag Type	SplmtryData SupplementaryData1
4.0	0n	Customer Payment Status Report V10 +Supplementary Data	ISO Name ISO Definition	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block.
			XML Tag Type	SplmtryData SupplementaryData1



2.3.2 Message Element Specifications

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

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for Direct Debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation code/transaction code/sequence type incorrect, invalid file format
		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 or unable to obtain mandate confirmation from the Debtor
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)



ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
RR01	Missing Debtor Account Or Identification	Regulatory reason
RR02	Missing Debtor Name Or Address	Regulatory Reason
RR03	Missing Debtor Name Or Address	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	Specific Service Offered By Debtor Agent	Due to specific service offered by the Debtor PSP
DNOR	Debtor bank is not registered	Debtor PSP is not registered under this BIC in the CSM
CNOR	Creditor bank is not registered	Creditor PSP is not registered under this BIC in the CSM



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

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

1. General

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

2. Section 0.3 'Purpose of Document'

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

3. Section 1.4 'Character Set'

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

4. ISO 20022 Messages:

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



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