

# SEPA Direct Debit Business-to Business Scheme

## Inter-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.



## TABLE OF CONTENTS

<b>0</b>	<b>DOCUMENT INFORMATION .....</b>	<b>2</b>
0.1	REFERENCES .....	2
0.2	CHANGE HISTORY .....	2
0.3	PURPOSE OF DOCUMENT .....	3
<b>1</b>	<b>INTRODUCTION .....</b>	<b>4</b>
1.1	COVERAGE OF THE SEPA BUSINESS-TO-BUSINESS DIRECT DEBIT IMPLEMENTATION GUIDELINES .	4
1.2	USE OF THESE GUIDELINES BY THE INSTRUCTING AND INSTRUCTED PARTIES .....	6
1.3	NOTATION CONVENTIONS .....	6
1.4	CHARACTER SET .....	8
1.5	GENERAL MESSAGE ELEMENT SPECIFICATIONS .....	9
1.5.1	<i>BIC</i> .....	9
1.5.2	<i>Identifier of the Creditor (AT-E005)</i> .....	9
1.5.3	<i>Mandate Identification (AT-M001 The Unique Mandate Reference)</i> .....	10
1.6	IMPLEMENTATION OF ISO 20022 XML RULES .....	10
1.7	CHANGE-OVER DATE .....	10
<b>2</b>	<b>MANDATORY PSP-TO-PSP MESSAGES .....</b>	<b>11</b>
2.1	INTER-PSP COLLECTION (DS-04) .....	11
2.1.1	<i>Use of the FI to FI Customer Direct Debit (pacs.003.001.08)</i> .....	11
2.2	INTER-PSP DIRECT DEBIT RETURN OF A COLLECTION (DS-05) .....	42
2.2.1	<i>Use of the Payment Return (pacs.004.001.09)</i> .....	42
2.2.2	<i>Message Element Specifications</i> .....	57
2.3	INTER-PSP DIRECT DEBIT REJECT DATASET (DS-05) .....	58
2.3.1	<i>Use of the FI to FI Payment Status Report (pacs.002.001.10)</i> .....	58
2.3.2	<i>Message Element Specifications</i> .....	70
2.4	INTER-PSP REVERSAL INSTRUCTION FOR A COLLECTION (DS-07) .....	72
2.4.1	<i>Use of the Payment Reversal (pacs.007.001.09)</i> .....	72
<b>3</b>	<b>LIST OF MAIN CHANGES IN THE SDD B2B INTER-PSP IMPLEMENTATION GUIDELINES RELATIVE TO VERSION 2021 V1.0 .....</b>	<b>87</b>



## 0 DOCUMENT INFORMATION

### 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC222-07	SEPA Direct Debit B2B Scheme Rulebook 2023 Version 1.1	<a href="#">EPC</a>
[2]	-	ISO 20022 XML Direct Debits and Related messages: <ul style="list-style-type: none"><li>• Initiation</li><li>• Clearing and Settlement</li></ul> <b>Note: The 2023 IGs are based on the 2019 message version of ISO 20022.</b>	<a href="#">ISO 20022</a>
[3]	ISO 3166	Country Codes	<a href="#">ISO</a>
[4]	ISO 4217	Currency Code List	<a href="#">ISO</a>
[5]	ISO 9362	Business Identifier Codes (BIC)	<a href="#">ISO</a>
[6]	ISO 13616	IBAN: International Bank Account Number	<a href="#">ISO</a> <sup>1</sup>
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	<a href="#">ISO</a>
[8]	EPC129-09	SEPA B2B Direct Debit Scheme E-Mandate Service Implementation Guidelines	<a href="#">EPC</a>
[9]	EPC217-08	SEPA Requirements for an Extended Character Set	<a href="#">EPC</a>
[10]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	<a href="#">EPC</a>

### 0.2 Change History

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

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



V4.0	20111117	EPC Plenary Approval September 2011
V5.0	20121130	EPC Plenary Approval September 2012
V6.0	20141125	EPC Plenary Approval October 2014
V7.0	20150126	EPC Plenary Approval December 2014
2017 V1.0	20161103	Approval by the November 2016 Scheme Management Board
2019 V1.0	20181217	Approval by the October 2018 Scheme Management Board
2021 V1.0	20201029	Approval by the October 2020 Scheme Management Board
2023 V1.0	20220428	Approval by the April 2022 Scheme Management Board
2023 V1.1	20231114	Approval by the October 2023 Payment Scheme Management Board

### 0.3 Purpose of Document

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

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

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



## 1 INTRODUCTION

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

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

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

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

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



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

Global ISO 20022 XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for Inter-PSP Processing	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA
<b>EPC Implementation Guidelines for SEPA B2B subset, identifying elements</b> <ul style="list-style-type: none"><li>- to be used as defined in ISO</li><li>- to be used with SEPA usage rules (from or completing the Rulebook)</li></ul> <b>Note: yellow fields can be used in a specific way for an AOS.</b>		<b>To be developed and documented by AOS Communities</b>	<b>Not available for use in SEPA e-Mandate Service</b>
<b>SEPA B2B Direct Debit Payments</b>			

Figure 1

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

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

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

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

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





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

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

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

## 1.3 Notation Conventions

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

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

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



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

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines.  
Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.
- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:

- 0..1 element is optional and may only be present once
- 0..n element is optional with unlimited repetition
- 1..1 element is mandatory and must be present exactly once
- 1..n element is mandatory with unlimited repetition

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

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
  - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.
  - When the message element relates to inter-PSP processing requirements, it is shaded yellow.
  - When the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.





- When the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core requirements, this is specified as 'Mandatory' and is shaded yellow.
- When the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.
- The SEPA length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.

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

## 1.4 Character Set

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

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

Therefore:

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

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

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

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +

Space

- References, identifications and identifiers must respect the following [10]:
  - Content is restricted to the Latin character set as defined above
  - Content must not start or end with a '/'
  - Content must not contain '//s

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

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



## 1.5 General Message Element Specifications

### 1.5.1 BIC

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

### 1.5.2 Identifier of the Creditor (AT-E005)

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

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

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

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

The data element is case and space insensitive.

*Format Rule:*

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'. The Creditor Business Code cannot contain spaces.
- Positions 8 up to 35 contain the country-specific identifier
- Note: the calculation of the check digit requires the following preliminary steps:
  - Disregard positions 5 to 7
  - Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
  - Add the ISO country code and '00' to the right-hand end
  - Convert letters to digits in accordance with conversion table 1
  - Apply the check character system MOD 97-10 (see ISO 7064)

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

Table 1



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

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

## **1.6 Implementation of ISO 20022 XML rules**

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

## **1.7 Change-Over Date**

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



## **2 MANDATORY PSP-TO-PSP MESSAGES**

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

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

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

The message caters for bulk and single direct debit instructions.

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



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	FiTo FiCustomer Direct Debit V08	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	FiTo FiCustomer Direct Debit V08 Scope The FinancialInstitutionToFinancialInstitutionCustom erDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to collect funds from a debtor account for a creditor. FiToFiCstmrDrctDbt FiToFiCustomerDirectDebitV08
1.0	1..1	FiTo FiCustomer Direct Debit V08 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader94
1.1	1..1	FiTo FiCustomer Direct Debit V08 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	FiTo FiCustomer Direct Debit V08 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	FiTo FiCustomer Direct Debit V08 +Group Header ++Authorisation	<b>ISO Name</b> <b>ISO Definition</b>          <b>XML Tag Type</b>	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.  Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	0..1	FiTo FiCustomer Direct Debit V08 +Group Header ++Batch Booking	<b>ISO Name</b> <b>ISO Definition</b>          <b>XML Tag Type</b>	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
1.5	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}
1.6	0..1	FITo FICustomer Direct Debit V08 +Group Header ++Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17 18
1.7	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Total Interbank Settlement Amount	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Mandatory. Only 'EUR' is allowed. Amount must be 0.01 or more and 99999999999999.99 or less. The fractional part has a maximum of two digits. Total Interbank Settlement Amount Total amount of money moved between the instructing agent and the instructed agent. TtlIntrBkStlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 99999999999999.99
1.8	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Interbank Settlement Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-T051 Settlement Date of the Collection. Mandatory. 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. IntrBkStlmDt ISODate
1.9	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. StlmInf SettlementInstruction8
1.10	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Settlement Information +++Settlement Method	ISO Name ISO Definition XML Tag Type	Settlement Method Method used to settle the (batch of) payment instructions. StlmMtd SettlementMethod2Code
1.11	0..1	FITo FICustomer Direct Debit V08 +Group Header ++Settlement Information +++Settlement Account	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'Identification' is allowed. Settlement Account A specific purpose account used to post debit and credit entries as a result of the transaction. StlmAcct CashAccount38
1.12	0..1	FITo FICustomer Direct Debit V08 +Group Header ++Settlement Information +++Clearing System	ISO Name ISO Definition XML Tag Type	Clearing System Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. ClrSys ClearingSystemIdentification3Choice





#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
1.13	0..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information	<b>SEPA Usage Rule(s)</b>	'Payment Type Information' must be present in either 'Group Header' or in 'Direct Debit Transaction Information'.
			<b>ISO Name</b>	Payment Type Information
			<b>ISO Definition</b>	Set of elements used to further specify the type of transaction.
			<b>XML Tag</b>	PmtTpInf
			<b>Type</b>	PaymentTypeInformation27
1.14	0..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Instruction Priority	<b>ISO Name</b>	Instruction Priority
			<b>ISO Definition</b>	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.
			<b>XML Tag</b>	InstrPrty
			<b>Type</b>	Priority2Code
1.15	0..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Clearing Channel	<b>ISO Name</b>	Clearing Channel
			<b>ISO Definition</b>	Specifies the clearing channel to be used to process the payment instruction.
			<b>XML Tag</b>	ClrChanl
			<b>Type</b>	ClearingChannel2Code
1.16	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level	<b>SEPA Usage Rule(s)</b>	Mandatory. Only one occurrence is allowed.
			<b>ISO Name</b>	Service Level
			<b>ISO Definition</b>	Agreement under which or rules under which the transaction should be processed.
			<b>XML Tag</b>	SvcLvl
			<b>Type</b>	ServiceLevel8Choice
	1..1		<b>XML Tag</b>	xs:choice
1.17	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level ++++Code	<b>SEPA Rulebook</b>	AT-T001 Identification code of the Scheme.
			<b>SEPA Usage Rule(s)</b>	Only "SEPA" is allowed.
			<b>ISO Name</b>	Code
			<b>ISO Definition</b>	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			<b>XML Tag</b>	Cd
			<b>Type</b>	ExternalServiceLevel1Code
			<b>ISO Length</b>	1 .. 4
			<b>SEPA Length</b>	1 .. 4
			<b>SEPA Code Restrictions</b>	
			<b>SEPA</b>	SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
1.18	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level ++++Proprietary	<b>ISO Name</b>	Proprietary
			<b>ISO Definition</b>	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
			<b>XML Tag</b>	Prtry
			<b>Type</b>	Max35Text
			<b>ISO Length</b>	1 .. 35
			<b>SEPA Length</b>	1 .. 35
1.19	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Local Instrument	<b>SEPA Usage Rule(s)</b>	Mandatory.
			<b>ISO Name</b>	Local Instrument
			<b>ISO Definition</b>	User community specific instrument.
				Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
			<b>XML Tag</b>	LclInstrm
			<b>Type</b>	LocalInstrument2Choice
	1..1		<b>XML Tag</b>	xs:choice



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
1.20	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Local Instrument ++++Code	<b>SEPA Rulebook</b> AT-T001 The identification code of the B2B scheme. <b>SEPA Usage Rule(s)</b> Only "B2B" is allowed. The mixing of different Local Instrument values is not allowed in the same message. <b>ISO Name</b> Code <b>ISO Definition</b> Specifies the local instrument, as published in an external local instrument code list. <b>XML Tag</b> Cd <b>Type</b> ExternalLocalInstrument1Code <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
			<b>SEPA Code Restrictions</b>	
			<b>B2B</b>	SEPABusinessToBusinessDirectDebit Transaction is related to SEPA business to business direct debit.
1.21	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Local Instrument ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies the local instrument, as a proprietary code. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
1.22	1..1	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Sequence Type	<b>SEPA Rulebook</b> AT-M006 Transaction / Sequence Type. <b>SEPA Usage Rule(s)</b> Mandatory. If 'Amendment Indicator' is "true", and 'Original Debtor Account' is set to "SMNDA" (Same Mandate with a New Debtor Account), this message element indicates either "FRST", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions). <b>ISO Name</b> Sequence Type <b>ISO Definition</b> Identifies the direct debit sequence, such as first, recurrent, final or one-off. <b>XML Tag</b> SeqTp <b>Type</b> SequenceType3Code	
			<b>SEPA Code Restrictions</b>	
			<b>FNAL</b>	Final Final collection of a series of direct debit instructions.
			<b>FRST</b>	First First collection of a series of direct debit instructions.
			<b>OOFF</b>	OneOff Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
			<b>RCUR</b>	Recurring Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.



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



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.2	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Identification +++Instruction Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	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
2.3	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Identification +++End To End Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	AT-T015 The Creditor's Reference of the Direct Debit Transaction. A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, "NOTPROVIDED" must be used. End To End Identification Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.  Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.  Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. EndToEndId Max35Text 1 .. 35 1 .. 35
2.4	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Identification +++Transaction Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	AT-T055 Creditor PSP's reference of the collection. Mandatory. Must contain a reference that is meaningful to the Creditor PSP and is unique over time. Transaction Identification Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period. TxId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.5	0..1	FIto FICustomer Direct Debit V08 +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}
2.6	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Identification +++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
2.7	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Payment Type Information' must be present either in 'Group Header' or in 'Direct Debit Transaction Information'.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
2.8	0..1	FIto FICustomer Direct Debit V08 +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
2.9	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Clearing Channel	ISO Name ISO Definition XML Tag Type	Clearing Channel Specifies the clearing channel to be used to process the payment instruction. ClrChanl ClearingChannel2Code
2.10	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Service Level	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Mandatory.</i> <i>Only one occurrence is allowed.</i> Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.11	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Service Level ++++Code	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T001 The identification code of the B2B Scheme. <i>Only "SEPA" is allowed.</i> 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 Restrictions	
			SEPA	SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.12	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Service Level ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies a pre-agreed service or level of service between the parties, as a proprietary code. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
2.13	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument	<b>SEPA Usage Rule(s)</b> <i>Mandatory.</i> <b>ISO Name</b> Local Instrument <b>ISO Definition</b> User community specific instrument.  Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. <b>XML Tag</b> LclInstrm <b>Type</b> LocalInstrument2Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.14	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Code	<b>SEPA Rulebook</b> <i>AT-T001 The identification code of the B2B Scheme.</i> <b>SEPA Usage Rule(s)</b> <i>Only "B2B" is allowed. The mixing of different Local Instrument values is not allowed in the same message. Nor is the mixing of direct debits based on electronic and paper mandates allowed.</i> <b>ISO Name</b> Code <b>ISO Definition</b> Specifies the local instrument, as published in an external local instrument code list. <b>XML Tag</b> Cd <b>Type</b> ExternalLocalInstrument1Code <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
			<b>SEPA Code Restrictions</b>	
			<b>B2B</b>	<i>SEPABusinessToBusinessDirectDebit Transaction is related to SEPA business to business direct debit.</i>
2.15	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies the local instrument, as a proprietary code. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
2.16	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Sequence Type	<b>SEPA Rulebook</b> <i>AT-M006 Transaction / Sequence Type.</i> <b>SEPA Usage Rule(s)</b> <i>Mandatory. If 'Amendment Indicator' is "true", and 'Original Debtor Account' is set to "SMNDA" (Same Mandate with a New Debtor Account), this message element indicates either "FRST", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions).</i> <b>ISO Name</b> Sequence Type <b>ISO Definition</b> Identifies the direct debit sequence, such as first, recurrent, final or one-off. <b>XML Tag</b> SeqTp <b>Type</b> SequenceType3Code	
			<b>SEPA Code Restrictions</b>	
			<b>FNAL</b>	<i>Final Final collection of a series of direct debit instructions.</i>
			<b>FRST</b>	<i>First First collection of a series of direct debit instructions.</i>





#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
			<b>SEPA Code Restrictions</b>	
			<b>OOFF</b>	OneOff Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
			<b>RCUR</b>	Recurring Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
2.17	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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
	1..1		<b>XML Tag</b>	xs:choice
2.18	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose ++++Code	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 .. 4 1 .. 4
2.19	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.20	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Interbank Settlement Amount	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>SEPA Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	AT-T002 Amount of the Collection in euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 999999999.99
2.21	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Interbank Settlement Date	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b>	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.22	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Settlement Priority	ISO Name ISO Definition  XML Tag Type	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction. SttlmPrty Priority3Code
2.23	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Settlement Time Indication	ISO Name ISO Definition  XML Tag Type	Settlement Time Indication Provides information on the occurred settlement time(s) of the payment transaction. SttlmTmIndctn SettlementDateTimeIndication1
2.24	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructed Amount	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
2.25	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Exchange Rate	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11
2.26	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Only "SLEV" is allowed. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			SEPA Code Restrictions	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.27	0..n	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Charges Information	ISO Name ISO Definition  XML Tag Type	Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction. ChrgsInf Charges7
2.28	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Requested Collection Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-T013 Due Date of the Collection. Mandatory. 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



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements
2.29	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction	<i>SEPA Usage Rule(s)</i> <b>Mandatory.</b> <b>ISO Name</b> Direct Debit Transaction <b>ISO Definition</b> Provides information specific to the direct debit mandate. <b>XML Tag</b> DrctDbtTx <b>Type</b> DirectDebitTransaction10
2.30	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information	<i>SEPA Usage Rule(s)</i> <b>Mandatory.</b> <b>ISO Name</b> Mandate Related Information <b>ISO Definition</b> Provides further details of the direct debit mandate signed between the creditor and the debtor. <b>XML Tag</b> MndtRltdInf <b>Type</b> MandateRelatedInformation14
2.31	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Mandate Identification	<i>SEPA Rulebook</i> <b>AT-M001 Unique Mandate reference.</b> <i>SEPA Usage Rule(s)</i> <b>Mandatory.</b> <b>ISO Name</b> Mandate Identification <b>ISO Definition</b> Unique identification, as assigned by the creditor, to unambiguously identify the mandate. <b>XML Tag</b> MndtId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35
2.32	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Date Of Signature	<i>SEPA Rulebook</i> <b>AT-M008 The Date of Signing of the Mandate.</b> <i>SEPA Usage Rule(s)</i> <b>Mandatory.</b> <b>ISO Name</b> Date Of Signature <b>ISO Definition</b> Date on which the direct debit mandate has been signed by the debtor. <b>XML Tag</b> DtOfSgntr <b>Type</b> ISODate
2.33	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Indicator	<b>ISO Name</b> Amendment Indicator <b>ISO Definition</b> Indicator notifying whether the underlying mandate is amended or not. <b>XML Tag</b> AmdmntInd <b>Type</b> TrueFalseIndicator
2.34	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details	<i>SEPA Rulebook</i> <b>AT-M007 Reason for Amendment of the Mandate.</b> <i>The reason from the Rulebook is indicated by using the following message sub-elements:</i> <i>SEPA Usage Rule(s)</i> <b>Mandatory if 'Amendment Indicator' is 'true'.</b> <b>ISO Name</b> Amendment Information Details <b>ISO Definition</b> List of mandate elements that have been modified. <b>XML Tag</b> AmdmntInfDtls <b>Type</b> AmendmentInformationDetails13
2.35	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Mandate Identification	<i>SEPA Rulebook</i> <b>AT-M005 Unique Mandate reference as given by the original Creditor who issued the Mandate.</b> <i>SEPA Usage Rule(s)</i> <b>Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.</b> <b>ISO Name</b> Original Mandate Identification <b>ISO Definition</b> Unique identification, as assigned by the creditor, to unambiguously identify the original mandate. <b>XML Tag</b> OrgnlMndtId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.36	0..1	FITo FICustomer Direct Debit V08 ++Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-M004 Identifier of the Original Creditor who issues the Mandate.</i> <i>Mandatory if changes occur in 'Creditor Scheme Identification' and/or 'Name', otherwise not to be used.</i> Original Creditor Scheme Identification Original creditor scheme identification that has been modified. OrgnlCdtrSchmeId PartyIdentification135
2.37	0..1	FITo FICustomer Direct Debit V08 ++Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Name	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>Original AT-E001 Name of the Creditor.</i> <i>If present, the new name must be specified under Creditor.</i> <i>'Name' is limited to 70 characters in length.</i> Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.38	0..1	FITo FICustomer Direct Debit V08 ++Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Postal Address	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.39	0..1	FITo FICustomer Direct Debit V08 ++Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-M004 Identifier of the Original Creditor who issued the Mandate.</i> Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		<b>XML Tag</b>	xs:choice
2.40	1..1	FITo FICustomer Direct Debit V08 ++Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification ++++++Organisation Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.41	1..1	FITo FICustomer Direct Debit V08 ++Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification ++++++Private Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Private Identification is used to identify either an organisation or a private person.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.42	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification ++++++++Date And Place Of Birth	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth1
2.43	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification ++++++++Other	<b>SEPA Usage Rule(s)</b> <i>Mandatory.</i> <i>Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.</i> <i>'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.</i> <i>'Proprietary' under 'Scheme Name' must specify "SEPA".</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1
2.44	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.45	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Contact Details	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.46	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Agent	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Original Creditor Agent Original creditor agent that has been modified. OrgnCdtrAgt BranchAndFinancialInstitutionIdentification6
2.47	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Original Creditor Agent Account Original creditor agent account that has been modified. OrgnCdtrAgtAcct CashAccount38
2.48	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Original Debtor Original debtor that has been modified. OrgnDbtr PartyIdentification135



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





#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.56	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Electronic Signature	<b>SEPA Rulebook</b> <i>AT-M010 Placeholder for the electronic signature data, if applicable.</i> <i>AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies).</i> <i>AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03).</i> <b>SEPA Usage Rule(s)</b> <i>If the direct debit is based on an EPC electronic mandate, this data element must contain AT-M013 which is the reference to the Mandate Acceptance Report made by the Debtor PSP. This data element is not to be used if the mandate is a paper mandate.</i> <b>ISO Name</b> <b>ISO Definition</b> Electronic Signature Additional security provisions, such as a digital signature, as provided by the debtor. <b>XML Tag</b> ElectrncSgntr <b>Type</b> Max1025Text <b>ISO Length</b> 1 .. 1025 <b>SEPA Length</b> 1 .. 1025	
2.57	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++First Collection Date	<b>ISO Name</b> <b>ISO Definition</b> First Collection Date Date of the first collection of a direct debit as per the mandate. <b>XML Tag</b> FrstColltnDt <b>Type</b> ISODate	
2.58	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Final Collection Date	<b>ISO Name</b> <b>ISO Definition</b> Final Collection Date Date of the final collection of a direct debit as per the mandate. <b>XML Tag</b> FnlColltnDt <b>Type</b> ISODate	
2.59	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Frequency	<b>ISO Name</b> <b>ISO Definition</b> Frequency Regularity with which direct debit instructions are to be created and processed. <b>XML Tag</b> Frqcy <b>Type</b> Frequency36Choice	
2.60	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Reason	<b>ISO Name</b> <b>ISO Definition</b> Reason Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor. <b>XML Tag</b> Rsn <b>Type</b> MandateSetupReason1Choice	
2.61	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Tracking Days	<b>ISO Name</b> <b>ISO Definition</b> Tracking Days Specifies the number of days the direct debit instruction must be tracked. <b>XML Tag</b> TrckgDays <b>Type</b> Exact2NumericText <b>Pattern</b> [0-9]{2}	
2.62	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification	<b>SEPA Usage Rule(s)</b> <i>Mandatory.</i> <b>ISO Name</b> <b>ISO Definition</b> Creditor Scheme Identification Credit party that signs the mandate. <b>XML Tag</b> CdtrSchmeId <b>Type</b> PartyIdentification135	
2.63	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Name	<b>ISO Name</b> <b>ISO Definition</b> Name Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 140	
2.64	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Postal Address	<b>ISO Name</b> <b>ISO Definition</b> Postal Address Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24	



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



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.72	0..1	FIto FICustomer Direct Debit V08 +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
2.73	0..1	FIto FICustomer Direct Debit V08 +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
2.74	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor	ISO Name ISO Definition XML Tag Type	Creditor Party to which an amount of money is due. Cdr PartyIdentification135
2.75	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction 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. Mandatory. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.76	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-E004 Address of the Creditor. 'Postal Address' is optional but is mandatory if provided by the Creditor. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.77	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.78	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Department	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.79	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.80	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.81	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.82	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35
2.83	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Floor	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70
2.84	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16
2.85	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 .. 70 1 .. 70
2.86	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16
2.87	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction 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



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.88	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction 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
2.89	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.90	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction 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
2.91	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction 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}
2.92	0..2	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Address Line	SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.93	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
2.94	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.95	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements
2.96	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor Account	<i>SEPA Rulebook</i> AT-C001 Account Number of the Creditor. <i>SEPA Usage Rule(s)</i> Mandatory. Only IBAN is allowed. <i>ISO Name</i> Creditor Account <i>ISO Definition</i> Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. <i>XML Tag</i> CdtrAcct <i>Type</i> CashAccount38
2.97	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor Agent	<i>SEPA Rulebook</i> AT-C002 The BIC code of the Creditor PSP. <i>SEPA Usage Rule(s)</i> Only 'BICFI' is allowed. <i>ISO Name</i> Creditor Agent <i>ISO Definition</i> Financial institution servicing an account for the creditor. <i>XML Tag</i> CdtrAgt <i>Type</i> BranchAndFinancialInstitutionIdentification6
2.98	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor Agent Account	<i>ISO Name</i> Creditor Agent Account <i>ISO Definition</i> 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. <i>XML Tag</i> CdtrAgtAcct <i>Type</i> CashAccount38
2.99	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor	<i>SEPA Usage Rule(s)</i> Mandatory if given by the Creditor in 'pain.008.001.08' and must be forwarded through the payment chain up to the Debtor. <i>ISO Name</i> Ultimate Creditor <i>ISO Definition</i> Ultimate party to which an amount of money is due. <i>XML Tag</i> UltmtCdtr <i>Type</i> PartyIdentification135
2.100	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Name	<i>SEPA Rulebook</i> AT-E007 Name of the Creditor Reference Party. <i>SEPA Usage Rule(s)</i> 'Name' is limited to 70 characters in length. <i>ISO Name</i> Name <i>ISO Definition</i> Name by which a party is known and which is usually used to identify that party. <i>XML Tag</i> Nm <i>Type</i> Max140Text <i>ISO Length</i> 1 .. 140 <i>SEPA Length</i> 1 .. 70
2.101	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Postal Address	<i>ISO Name</i> Postal Address <i>ISO Definition</i> Information that locates and identifies a specific address, as defined by postal services. <i>XML Tag</i> PstlAdr <i>Type</i> PostalAddress24
2.102	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification	<i>SEPA Rulebook</i> AT-E010 Identification code of the Creditor Reference Party. <i>ISO Name</i> Identification <i>ISO Definition</i> Unique and unambiguous identification of a party. <i>XML Tag</i> Id <i>Type</i> Party38Choice
	1..1		<i>XML Tag</i> xs:choice
2.103	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification	<i>SEPA Usage Rule(s)</i> Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. <i>ISO Name</i> Organisation Identification <i>ISO Definition</i> Unique and unambiguous way to identify an organisation. <i>XML Tag</i> OrgId <i>Type</i> OrganisationIdentification29





#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements
2.104	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, for example a passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification13
2.105	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}
2.106	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> Contact4
2.107	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Initiating Party	<b>ISO Name</b> Initiating Party <b>ISO Definition</b> Party that initiates the payment. Usage: This can be either the creditor or a party that initiates the direct debit on behalf of the creditor. <b>XML Tag</b> InitgPty <b>Type</b> PartyIdentification135
2.108	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructing Agent	<b>SEPA Usage Rule(s)</b> Only 'BICFI' is allowed. <b>ISO Name</b> Instructing Agent <b>ISO Definition</b> Agent that instructs the next party in the chain to carry out the (set of) instruction(s). <b>XML Tag</b> InstgAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6
2.109	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructed Agent	<b>SEPA Usage Rule(s)</b> Only 'BICFI' is allowed. <b>ISO Name</b> Instructed Agent <b>ISO Definition</b> Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). <b>XML Tag</b> InstdAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6
2.110	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Intermediary Agent 1	<b>ISO Name</b> Intermediary Agent 1 <b>ISO Definition</b> Agent between the debtor's agent and the creditor's agent.  Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. <b>XML Tag</b> IntrmyAgt1 <b>Type</b> BranchAndFinancialInstitutionIdentification6
2.111	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Intermediary Agent 1Account	<b>ISO Name</b> Intermediary Agent 1Account <b>ISO Definition</b> Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. <b>XML Tag</b> IntrmyAgt1Acct <b>Type</b> CashAccount38



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.112	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Intermediary Agent 2	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent.  Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2 BranchAndFinancialInstitutionIdentification6
2.113	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Intermediary Agent 2Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount38
2.114	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Intermediary Agent 3	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 3 Agent between the debtor agent and creditor agent.  Usage: If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.115	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Intermediary Agent 3Account	ISO Name ISO Definition  XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount38
2.116	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor	ISO Name ISO Definition  XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification135
2.117	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Name	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-P001 Name of the Debtor. Mandatory. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.118	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address	<b>SEPA Rulebook</b> AT-P005 The Address of the Debtor. <b>SEPA Usage Rule(s)</b> 'Postal Address' is optional but mandatory if present in DS-02 or when the Creditor PSP or the Debtor PSP is located in a non-EEA SEPA country or territory If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24
2.119	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Address Type	<b>ISO Name</b> Address Type <b>ISO Definition</b> Identifies the nature of the postal address. <b>XML Tag</b> AdrTp <b>Type</b> AddressType3Choice	
2.120	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Department	<b>ISO Name</b> Department <b>ISO Definition</b> Identification of a division of a large organisation or building. <b>XML Tag</b> Dept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70	
2.121	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Sub Department	<b>ISO Name</b> Sub Department <b>ISO Definition</b> Identification of a sub-division of a large organisation or building. <b>XML Tag</b> SubDept <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70	
2.122	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Street Name	<b>ISO Name</b> Street Name <b>ISO Definition</b> Name of a street or thoroughfare. <b>XML Tag</b> StrtNm <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70	
2.123	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Building Number	<b>ISO Name</b> Building Number <b>ISO Definition</b> Number that identifies the position of a building on a street. <b>XML Tag</b> BldgNb <b>Type</b> Max16Text <b>ISO Length</b> 1 .. 16 <b>SEPA Length</b> 1 .. 16	
2.124	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Building Name	<b>ISO Name</b> Building Name <b>ISO Definition</b> Name of the building or house. <b>XML Tag</b> BldgNm <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
2.125	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Floor	<b>ISO Name</b> Floor <b>ISO Definition</b> Floor or storey within a building. <b>XML Tag</b> Flr <b>Type</b> Max70Text <b>ISO Length</b> 1 .. 70 <b>SEPA Length</b> 1 .. 70	



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.126	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Post Box	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16
2.127	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Room	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Room Building room number. Room Max70Text 1 .. 70 1 .. 70
2.128	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16
2.129	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35
2.130	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Town Location Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35
2.131	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++District Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35
2.132	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35
2.133	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements
2.134	0..2	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Address Line	<p><b>SEPA Usage Rule(s)</b> Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.</p> <p><b>ISO Name</b> Address Line  <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  <b>XML Tag</b> AddrLine  <b>Type</b> Max70Text  <b>ISO Length</b> 1 .. 70  <b>SEPA Length</b> 1 .. 70</p>
2.135	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification	<p><b>SEPA Rulebook</b> AT-P004 Debtor identification code.  <b>ISO Name</b> Identification  <b>ISO Definition</b> Unique and unambiguous identification of a party.  <b>XML Tag</b> Id  <b>Type</b> Party38Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.136	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification ++++Organisation Identification	<p><b>SEPA Usage Rule(s)</b> Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.  <b>ISO Name</b> Organisation Identification  <b>ISO Definition</b> Unique and unambiguous way to identify an organisation.  <b>XML Tag</b> OrgId  <b>Type</b> OrganisationIdentification29</p>
2.137	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification ++++Private Identification	<p><b>SEPA Usage Rule(s)</b> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.  <b>ISO Name</b> Private Identification  <b>ISO Definition</b> Unique and unambiguous identification of a person, for example a passport.  <b>XML Tag</b> PrvtId  <b>Type</b> PersonIdentification13</p>
2.138	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Country Of Residence	<p><b>ISO Name</b> Country Of Residence  <b>ISO Definition</b> Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.  <b>XML Tag</b> CtryOfRes  <b>Type</b> CountryCode  <b>Pattern</b> [A-Z]{2,2}</p>
2.139	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Contact Details	<p><b>ISO Name</b> Contact Details  <b>ISO Definition</b> Set of elements used to indicate how to contact the party.  <b>XML Tag</b> CtctDtls  <b>Type</b> Contact4</p>
2.140	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Account	<p><b>SEPA Rulebook</b> AT-D001 Account number of the Debtor.  <b>SEPA Usage Rule(s)</b> Only IBAN is allowed.  <b>ISO Name</b> Debtor Account  <b>ISO Definition</b> Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.  <b>XML Tag</b> DbtrAcct  <b>Type</b> CashAccount38</p>



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.141	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Agent	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-D002 The BIC code of Debtor's PSP. Only 'BICFI' is allowed. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
2.142	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
2.143	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Mandatory if given by the Creditor in 'pain.008.001.08' and must be forwarded through the payment chain up to the Debtor. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.144	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Name	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	AT-P006 Name of the Debtor 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
2.145	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Postal Address	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.146	0..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-P007 Identification code of the Debtor Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		<b>XML Tag</b>	xs:choice
2.147	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Organisation Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.148	1..1	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Private Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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 Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.149	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Country Of Residence	ISO Name ISO Definition  XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.150	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.151	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Purpose	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T007 Purpose of the Collection. Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
	1..1		XML Tag	xs:choice
2.152	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Purpose +++Code	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4
2.153	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Purpose +++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.154	0..10	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Regulatory Reporting	ISO Name ISO Definition  XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.155	0..10	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Related Remittance Information	ISO Name ISO Definition  XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7
2.156	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection. Either 'Structured' or 'Unstructured' may be present. Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16





#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.157	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Unstructured	<b>SEPA Usage Rule(s)</b> 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Only one occurrence of 'Unstructured' is allowed.  <b>ISO Name</b> Unstructured <b>ISO Definition</b> Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.  <b>XML Tag</b> Ustrd <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>SEPA Length</b> 1 .. 140	
2.158	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured	<b>SEPA Usage Rule(s)</b> Only one occurrence of 'Structured' is allowed. <b>SEPA Format Rule(s)</b> 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.  <b>ISO Name</b> Structured <b>ISO Definition</b> Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.  <b>XML Tag</b> Strd <b>Type</b> StructuredRemittanceInformation16	
2.159	0..n	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Referred Document Information	<b>ISO Name</b> Referred Document Information <b>ISO Definition</b> Provides the identification and the content of the referred document.  <b>XML Tag</b> RfrdDocInf <b>Type</b> ReferredDocumentInformation7	
2.160	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Referred Document Amount	<b>ISO Name</b> Referred Document Amount <b>ISO Definition</b> Provides details on the amounts of the referred document.  <b>XML Tag</b> RfrdDocAmt <b>Type</b> RemittanceAmount2	
2.161	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information	<b>SEPA Usage Rule(s)</b> When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present.  <b>ISO Name</b> Creditor Reference Information <b>ISO Definition</b> Reference information provided by the creditor to allow the identification of the underlying documents.  <b>XML Tag</b> CdtrRefInf <b>Type</b> CreditorReferenceInformation2	
2.162	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type	<b>SEPA Usage Rule(s)</b> Mandatory if 'Creditor Reference Information' is used.  <b>ISO Name</b> Type <b>ISO Definition</b> Specifies the type of creditor reference. <b>XML Tag</b> Tp <b>Type</b> CreditorReferenceType2	
2.163	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type +++++Code Or Proprietary	<b>ISO Name</b> Code Or Proprietary <b>ISO Definition</b> Coded or proprietary format creditor reference type. <b>XML Tag</b> CdOrPrtry <b>Type</b> CreditorReferenceType1Choice	
	1..1		<b>XML Tag</b> xs:choice	



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements
2.164	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary ++++++Code	<p><b>SEPA Usage Rule(s)</b> Only "SCOR" is allowed.</p> <p><b>ISO Name</b> Code  <b>ISO Definition</b> Type of creditor reference, in a coded form.  <b>XML Tag</b> Cd  <b>Type</b> DocumentType3Code</p> <p><b>SEPA Code Restrictions</b></p> <p><b>SCOR</b> StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.</p>
2.165	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary ++++++Proprietary	<p><b>ISO Name</b> Proprietary  <b>ISO Definition</b> Creditor reference type, in a proprietary form.  <b>XML Tag</b> Prtry  <b>Type</b> Max35Text  <b>ISO Length</b> 1 .. 35  <b>SEPA Length</b> 1 .. 35</p>
2.166	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Issuer	<p><b>ISO Name</b> Issuer  <b>ISO Definition</b> Entity that assigns the credit reference type.  <b>XML Tag</b> Issr  <b>Type</b> Max35Text  <b>ISO Length</b> 1 .. 35  <b>SEPA Length</b> 1 .. 35</p>
2.167	1..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Reference	<p><b>SEPA Usage Rule(s)</b> Mandatory if 'Creditor Reference Information' is used.          If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain.          RF Creditor Reference may be used (ISO 11649).</p> <p><b>ISO Name</b> Reference  <b>ISO Definition</b> Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p><b>XML Tag</b> Ref  <b>Type</b> Max35Text  <b>ISO Length</b> 1 .. 35  <b>SEPA Length</b> 1 .. 35</p>
2.168	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Invoicer	<p><b>ISO Name</b> Invoicer  <b>ISO Definition</b> Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p><b>XML Tag</b> Invc  <b>Type</b> PartyIdentification135</p>



#	SEPA Mult	Message Element	Inter-PSP Collection SEPA Core Requirements	
2.169	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Invoicee	ISO Name ISO Definition  XML Tag Type	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee PartyIdentification135
2.170	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Tax Remittance	ISO Name ISO Definition  XML Tag Type	Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7
2.171	0..1	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Garnishment Remittance	ISO Name ISO Definition  XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.172	0..3	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Additional Remittance Information	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 .. 140 1 .. 140
2.173	0..n	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Supplementary Data	ISO Name ISO Definition  XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
3.0	0..n	FITo FICustomer Direct Debit 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 Inter-PSP Direct Debit Return of a Collection (DS-05)

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

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

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

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

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

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

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



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Payment Return V09	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Payment Return V09 Scope The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled. PmtRtr PaymentReturnV09
1.0	1..1	Payment Return V09 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader90
1.1	1..1	Payment Return V09 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Payment Return V09 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Payment Return V09 +Group Header ++Authorisation	<b>ISO Name</b> <b>ISO Definition</b>       <b>XML Tag Type</b>	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.  Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	0..1	Payment Return V09 +Group Header ++Batch Booking	<b>ISO Name</b> <b>ISO Definition</b>     <b>XML Tag Type</b>	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
1.5	1..1	Payment Return V09 +Group Header ++Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	Number Of Transactions Number of individual transactions contained in the message. NbOfTxs Max15NumericText [0-9]{1,15}



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1.6	0..1	Payment Return V09 +Group Header ++Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17 18
1.7	0..1	Payment Return V09 +Group Header ++Group Return	ISO Name ISO Definition XML Tag Type	Group Return Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s). GrpRtr TrueFalseIndicator
1.8	1..1	Payment Return V09 +Group Header ++Total Returned Interbank Settlement Amount	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Mandatory. Only 'EUR' is allowed. Amount must be 0.01 or more and 99999999999999.99 or less. The fractional part has a maximum of two digits. Total Returned Interbank Settlement Amount Total amount of money moved between the instructing agent and the instructed agent in the return message. TtlRtrdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 99999999999999.99
1.9	1..1	Payment Return V09 +Group Header ++Interbank Settlement Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R005 The Settlement Date for the Return instruction. Mandatory. 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
1.10	1..1	Payment Return V09 +Group Header ++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. SttlmInf SettlementInstruction7
1.11	1..1	Payment Return V09 +Group Header ++Settlement Information +++Settlement Method	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Code Restrictions CLRG INDA INGA	Only "CLRG", "INGA" and "INDA" are allowed. Settlement Method Method used to settle the (batch of) payment instructions. SttlmMtd SettlementMethod1Code ClearingSystem Settlement is done through a payment clearing system. InstructedAgent Settlement is done by the agent instructed to execute a payment instruction. InstructingAgent Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.



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1.12	0..1	Payment Return V09 +Group Header ++Settlement Information +++Settlement Account	<i>SEPA Usage Rule(s)</i> Only 'Identification' is allowed. <b>ISO Name</b> Settlement Account <b>ISO Definition</b> A specific purpose account used to post debit and credit entries as a result of the transaction. <b>XML Tag</b> StlmAcct <b>Type</b> CashAccount38	
1.13	0..1	Payment Return V09 +Group Header ++Settlement Information +++Clearing System	<b>ISO Name</b> Clearing System <b>ISO Definition</b> Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. <b>XML Tag</b> ClrSys <b>Type</b> ClearingSystemIdentification3Choice	
	1..1		<b>XML Tag</b> xs:choice	
1.14	1..1	Payment Return V09 +Group Header ++Settlement Information +++Clearing System ++++Code	<b>ISO Name</b> Code <b>ISO Definition</b> Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list. <b>XML Tag</b> Cd <b>Type</b> ExternalCashClearingSystem1Code <b>ISO Length</b> 1 .. 3 <b>SEPA Length</b> 1 .. 3	
1.15	1..1	Payment Return V09 +Group Header ++Settlement Information +++Clearing System ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Clearing system identification in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
1.16	0..1	Payment Return V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	<b>ISO Name</b> Instructing Reimbursement Agent <b>ISO Definition</b> Agent through which the instructing agent will reimburse the instructed agent.  Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. <b>XML Tag</b> InstgRmbrsmntAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6	
1.17	0..1	Payment Return V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	<b>ISO Name</b> Instructing Reimbursement Agent Account <b>ISO Definition</b> Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. <b>XML Tag</b> InstgRmbrsmntAgtAcct <b>Type</b> CashAccount38	
1.18	0..1	Payment Return V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	<b>ISO Name</b> Instructed Reimbursement Agent <b>ISO Definition</b> Agent at which the instructed agent will be reimbursed. Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. <b>XML Tag</b> InstdRmbrsmntAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6	
1.19	0..1	Payment Return V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	<b>ISO Name</b> Instructed Reimbursement Agent Account <b>ISO Definition</b> Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. <b>XML Tag</b> InstdRmbrsmntAgtAcct <b>Type</b> CashAccount38	





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1.20	0..1	Payment Return V09 +Group Header ++Settlement Information +++Third Reimbursement Agent	ISO Name ISO Definition  XML Tag Type	Third Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. ThrdRmbrsmntAgt BranchAndFinancialInstitutionIdentification6
1.21	0..1	Payment Return V09 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	ISO Name ISO Definition  XML Tag Type	Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount38
1.22	0..1	Payment Return V09 +Group Header ++Instructing Agent	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned. InstgAgt BranchAndFinancialInstitutionIdentification6
1.23	0..1	Payment Return V09 +Group Header ++Instructed Agent	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned. InstdAgt BranchAndFinancialInstitutionIdentification6
2.0	0..1	Payment Return V09 +Original Group Information	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Element 'Original Group Information' must be present either here or under '+Transaction Information'. Original Group Information Information concerning the original group of transactions, to which the message refers. OrgnlGrpInf OriginalGroupHeader18
2.1	1..1	Payment Return V09 +Original Group Information ++Original Message Identification	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 1 .. 35
2.2	1..1	Payment Return V09 +Original Group Information ++Original Message Name Identification	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Only pacs.003.001.08 is allowed. Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 1 .. 35
2.3	0..1	Payment Return V09 +Original Group Information ++Original Creation Date Time	ISO Name ISO Definition  XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime



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



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
3.6	0..1	Payment Return V09 +Transaction Information ++Original Instruction Identification	<b>SEPA Usage Rule(s)</b> <i>Mandatory if provided in the original instruction.</i> <b>ISO Name</b> Original Instruction Identification <b>ISO Definition</b> Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. <b>XML Tag</b> OrgnlInstrId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
3.7	1..1	Payment Return V09 +Transaction Information ++Original End To End Identification	<b>SEPA Rulebook</b> <i>AT-T015 The Creditor's Reference to the Direct Debit Transaction.</i> <b>SEPA Usage Rule(s)</b> <i>Mandatory.</i> <b>ISO Name</b> Original End To End Identification <b>ISO Definition</b> Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. <b>XML Tag</b> OrgnlEndToEndId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
3.8	1..1	Payment Return V09 +Transaction Information ++Original Transaction Identification	<b>SEPA Rulebook</b> <i>AT-T055 Creditor PSP's reference of the Collection.</i> <b>SEPA Usage Rule(s)</b> <i>Mandatory.</i> <i>Must contain a reference that is meaningful to the Creditor PSP and is unique over time.</i> <b>ISO Name</b> Original Transaction Identification <b>ISO Definition</b> Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. <b>XML Tag</b> OrgnlTxId <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
3.9	0..1	Payment Return V09 +Transaction Information ++Original UETR	<b>ISO Name</b> Original UETR <b>ISO Definition</b> Universally unique identifier to provide the original end-to-end reference of a payment transaction. <b>XML Tag</b> OrgnlUETR <b>Type</b> UUIDv4Identifier <b>Pattern</b> [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}	
3.10	0..1	Payment Return V09 +Transaction Information ++Original Clearing System Reference	<b>ISO Name</b> Original Clearing System Reference <b>ISO Definition</b> Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction. <b>XML Tag</b> OrgnlClrSysRef <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
3.11	1..1	Payment Return V09 +Transaction Information ++Original Interbank Settlement Amount	<b>SEPA Rulebook</b> AT-T002 Amount of the Collection in euro. <b>SEPA Usage Rule(s)</b> Mandatory. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. <b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits. <b>ISO Name</b> Original Interbank Settlement Amount <b>ISO Definition</b> Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. <b>XML Tag</b> OrgnlIntrBkSttlmAmt <b>Type</b> ActiveOrHistoricCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 999999999.99	
3.12	0..1	Payment Return V09 +Transaction Information ++Original Interbank Settlement Date	<b>ISO Name</b> Original Interbank Settlement Date <b>ISO Definition</b> Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message. <b>XML Tag</b> OrgnlIntrBkSttlmDt <b>Type</b> ISODate	
3.13	1..1	Payment Return V09 +Transaction Information ++Returned Interbank Settlement Amount	<b>SEPA Usage Rule(s)</b> Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. Element is equal to the sum of 'Original Interbank Settlement Amount', and 'Amount' in 'Charges Information'. <b>SEPA Format Rule(s)</b> The fractional part has a maximum of two digits. <b>ISO Name</b> Returned Interbank Settlement Amount <b>ISO Definition</b> Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction. <b>XML Tag</b> RtrdIntrBkSttlmAmt <b>Type</b> ActiveCurrencyAndAmount <b>SEPA FractDigits</b> 2 <b>TotalDigits</b> 18 <b>SEPA Inclusive</b> 0.01 .. 999999999.99	
3.14	0..1	Payment Return V09 +Transaction Information ++Interbank Settlement Date	<b>ISO Name</b> Interbank Settlement Date <b>ISO Definition</b> Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction. <b>XML Tag</b> IntrBkSttlmDt <b>Type</b> ISODate	



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
3.15	0..1	Payment Return V09 +Transaction Information ++Settlement Priority	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.  Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction. SttlmPrty Priority3Code
3.16	0..1	Payment Return V09 +Transaction Information ++Settlement Time Indication	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Settlement Time Indication Provides information on the occurred settlement time(s) of the payment transaction. SttlmTmIndctn SettlementDateTimeIndication1
3.17	0..1	Payment Return V09 +Transaction Information ++Returned Instructed Amount	<b>SEPA Usage Rule(s)</b> <b>SEPA Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	<i>Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used.</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i>  Returned Instructed Amount Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction. Usage: This amount has to be transported unchanged through the transaction chain. RtrdInstAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.18	0..1	Payment Return V09 +Transaction Information ++Exchange Rate	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b>	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11
3.19	0..1	Payment Return V09 +Transaction Information ++Compensation Amount	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	Compensation Amount Amount of money asked or paid as compensation for the processing of the instruction. CompstnAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.20	0..1	Payment Return V09 +Transaction Information ++Charge Bearer	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Only "SLEV" is allowed.</i> Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction.  Usage: The ChargeBearer applies to the return message, not to the original instruction. ChrgBr ChargeBearerType1Code



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			<b>SEPA Code Restrictions</b>	
			<b>SLEV</b>	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
3.21	0..1	Payment Return V09 +Transaction Information ++Charges Information	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Only one occurrence is allowed. Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the processing of the return transaction. ChrgsInf Charges7
3.22	1..1	Payment Return V09 +Transaction Information ++Charges Information +++Amount	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b>  <b>SEPA Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	AT-R007 Amount of the Interchange Fee. 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. Amount Transaction charges to be paid by the charge bearer. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.23	1..1	Payment Return V09 +Transaction Information ++Charges Information +++Agent	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Agent Agent that takes the transaction charges or to which the transaction charges are due. Agt BranchAndFinancialInstitutionIdentification6
3.24	1..1	Payment Return V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-D002 The BIC code of the Debtor PSP. Only "BICFI" is allowed. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18
3.25	0..1	Payment Return V09 +Transaction Information ++Charges Information +++Agent ++++Branch Identification	<b>ISO Name</b> <b>ISO Definition</b>      <b>XML Tag</b> <b>Type</b>	Branch Identification Identifies a specific branch of a financial institution.      Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
3.26	0..1	Payment Return V09 +Transaction Information ++Clearing System Reference	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Clearing System Reference Unique reference, as assigned by the clearing system, to unambiguously identify the return instruction. ClrSysRef Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
3.27	0..1	Payment Return V09 +Transaction Information ++Instructing Agent	<b>SEPA Usage Rule(s)</b> Only 'BICFI' is allowed. <b>ISO Name</b> Instructing Agent <b>ISO Definition</b> Agent that instructs the next party in the chain to carry out the (set of) instruction(s).  Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned. <b>XML Tag</b> InstgAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6	
3.28	0..1	Payment Return V09 +Transaction Information ++Instructed Agent	<b>SEPA Usage Rule(s)</b> Only 'BICFI' is allowed. <b>ISO Name</b> Instructed Agent <b>ISO Definition</b> Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).  Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned. <b>XML Tag</b> InstdAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6	
3.29	0..1	Payment Return V09 +Transaction Information ++Return Chain	<b>ISO Name</b> Return Chain <b>ISO Definition</b> Provides all parties (agents and non-agents) involved in a return transaction. <b>XML Tag</b> RtrChain <b>Type</b> TransactionParties7	
3.30	1..1	Payment Return V09 +Transaction Information ++Return Reason Information	<b>SEPA Usage Rule(s)</b> Mandatory. Only one occurrence of 'Return Reason Information' is allowed. <b>ISO Name</b> Return Reason Information <b>ISO Definition</b> Provides detailed information on the return reason. <b>XML Tag</b> RtrRsnInf <b>Type</b> PaymentReturnReason6	
3.31	1..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Originator	<b>SEPA Rulebook</b> AT-R002 The Identification of the type of party initiating the Return. <b>SEPA Usage Rule(s)</b> Mandatory. Limited to 'AnyBIC' to identify the PSP originating the return. <b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the return. <b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification135	
3.32	1..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Reason	<b>SEPA Rulebook</b> AT-R004 Reason Code for Non-Acceptance. <b>SEPA Usage Rule(s)</b> Mandatory <b>ISO Name</b> Reason <b>ISO Definition</b> Specifies the reason for the return. <b>XML Tag</b> Rsn <b>Type</b> ReturnReason5Choice	
	1..1		<b>XML Tag</b> xs:choice	
3.33	1..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> See Message Element Specifications below. <b>ISO Name</b> Code <b>ISO Definition</b> Reason for the return, as published in an external reason code list. <b>XML Tag</b> Cd <b>Type</b> ExternalReturnReason1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4	
3.34	1..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Reason for the return, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	





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3.35	0..n	Payment Return V09 +Transaction Information ++Return Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the return reason. AddtlInf Max105Text 1 .. 105 1 .. 105
3.36	1..1	Payment Return V09 +Transaction Information ++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	An exact copy of all attributes of the received DS-04 which is being returned. Mandatory. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction. Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.37	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.38	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.39	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T051 Settlement date of the Collection. Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.40	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-T013 Due date of the Collection. Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.41	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.42	1..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E005 Identifier of the Creditor. Creditor Scheme Identification Credit party that signs the mandate. CdrSchmld PartyIdentification135



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
3.43	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Settlement Information	ISO Name ISO Definition  XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. StlmInf SettlementInstruction7
3.44	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Payment Type Information	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-T001 Identification code of the B2B Scheme. AT-M006 Transaction / Sequence Type. AT-T008 Category purpose of the Collection. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
3.45	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Payment Method	ISO Name ISO Definition  XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.46	1..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M004 Identifier of the original Creditor who issued the Mandate. AT-M005 Unique mandate reference as given by the original creditor who issued the mandate. AT-M007 Reason for Amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14
3.47	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Remittance Information	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection. Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.48	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-P006 Name of the Debtor Reference Party. AT-P007 Identification code of the Debtor Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice



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



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
3.57	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-E007 Name of the Creditor Reference Party. AT-E010 Identification code of the Creditor Reference Party. Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
3.58	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Purpose	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-T007 The purpose of the Collection. Purpose Underlying reason for the payment transaction.  Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.59	0..n	Payment Return V09 +Transaction Information ++Supplementary Data	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	Payment Return V09 +Supplementary Data	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



### 2.2.2 Message Element Specifications

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

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for direct debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation code/transaction code/sequence type incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation code/transaction code/sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE05	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
MD01	NoMandate	No Mandate or unable to obtain mandate confirmation from the Debtor
MD07	EndCustomerDead	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	Missing Debtor Name Or Address	Regulatory Reason
RR03	Missing Creditor Name Or Address	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	Specific Service Offered By Debtor Agent	Due to specific service offered by the Debtor PSP



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

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

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

The message caters for bulk and single reject instructions.

**Note:** Attribute AT-R001 'Type of "R" message' in DS-05 is implied by the 'Message Name', 'pacs.002.001.10', the 'Original Message Name Identification' set to 'pacs.003.001.08', 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "B2B" (SEPA Business to Business Direct Debit) and 'Status' set to "RJCT".

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

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



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	FITo FIPayment Status Report V10	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	FITo FIPayment Status Report V10 Scope The FIToFIPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction. FIToFIPmtStsRpt FIToFIPaymentStatusReportV10
1.0	1..1	FITo FIPayment Status Report V10 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader91
1.1	1..1	FITo FIPayment Status Report V10 +Group Header ++Message Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-R003 Specific reference of the PSP initiating the Reject.</i> Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	FITo FIPayment Status Report V10 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	FITo FIPayment Status Report V10 +Group Header ++Instructing Agent	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Only 'BICFI' is allowed.</i> Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s).  Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. InstgAgt BranchAndFinancialInstitutionIdentification6
1.4	0..1	FITo FIPayment Status Report V10 +Group Header ++Instructed Agent	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Only 'BICFI' is allowed.</i> Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).  Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. InstdAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	<i>Mandatory.</i> <i>Only one occurrence is allowed.</i> Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17





#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
2.1	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Identification	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 1 .. 35
2.2	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>Only pacs.003.001.08 is allowed.</i> Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 1 .. 35
2.3	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Original Number Of Transactions Number of individual transactions contained in the original message. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
2.5	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Control Sum	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b>	Original Control Sum Total of all individual amounts included in the original message, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
2.6	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Group Status	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-R001 Type of R Message.</i> <i>Only "RJCT" and "PART" are allowed.</i> Group Status Specifies the status of a group of transactions. GrpSts ExternalPaymentGroupStatus1Code 1 .. 4 1 .. 4
			<b>SEPA Code Restrictions</b>	
			<b>PART</b>	<i>PartiallyAccepted</i> <i>A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.</i>
			<b>RJCT</b>	<i>Rejected</i> <i>Payment initiation or individual transaction included in the payment initiation has been rejected.</i>



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
2.7	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information	<b>SEPA Usage Rule(s)</b> Only one occurrence of 'Status Reason Information' is allowed. 'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'.  <b>ISO Name</b> Status Reason Information <b>ISO Definition</b> Provides detailed information on the status reason. <b>XML Tag</b> StsRsnInf <b>Type</b> StatusReasonInformation12	
2.8	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	<b>SEPA Rulebook</b> AT-R002 The Identification of the type of party initiating the Reject. <b>SEPA Usage Rule(s)</b> Mandatory. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.  <b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the status. <b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification135	
2.9	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	<b>SEPA Rulebook</b> AT-R004 Reason Code for Non-Acceptance. <b>SEPA Usage Rule(s)</b> Mandatory. <b>ISO Name</b> Reason <b>ISO Definition</b> Specifies the reason for the status report. <b>XML Tag</b> Rsn <b>Type</b> StatusReason6Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.10	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> See Message Element Specifications below. <b>ISO Name</b> Code <b>ISO Definition</b> Reason for the status, as published in an external reason code list.  <b>XML Tag</b> Cd <b>Type</b> ExternalStatusReason1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4	
2.11	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Reason for the status, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	
2.12	0..n	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	<b>ISO Name</b> Additional Information <b>ISO Definition</b> Further details on the status reason.  <b>Usage:</b> Additional information can be used for several purposes such as the reporting of repaired information.  <b>XML Tag</b> AddtlInf <b>Type</b> Max105Text <b>ISO Length</b> 1 .. 105 <b>SEPA Length</b> 1 .. 105	
2.13	0..n	FITo FIPayment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	<b>ISO Name</b> Number Of Transactions Per Status <b>ISO Definition</b> Detailed information on the number of transactions for each identical transaction status.  <b>XML Tag</b> NbOfTxPerSts <b>Type</b> NumberOfTransactionsPerStatus5	
3.0	0..n	FITo FIPayment Status Report V10 +Transaction Information And Status	<b>ISO Name</b> Transaction Information And Status <b>ISO Definition</b> Information concerning the original transactions, to which the status report message refers.  <b>XML Tag</b> TxInfAndSts <b>Type</b> PaymentTransaction110	



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
3.1	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-R003 Specific reference of the PSP initiating the Reject.</i> <b>Mandatory.</b> Status Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on. StsId Max35Text 1 .. 35 1 .. 35
3.2	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Group Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Original Group Information Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlGrpInf OriginalGroupInformation29
3.3	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Instruction Identification	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<b>Mandatory if provided in the original instruction.</b> Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35 1 .. 35
3.4	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original End To End Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-T015 The Creditor's Reference of the Direct Debit Transaction</i> <b>Mandatory.</b> Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35 1 .. 35
3.5	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	<i>AT-T055 Creditor PSP's reference of the Collection.</i> <b>Mandatory.</b> <i>Must contain a reference that is unique over time.</i> Original Transaction Identification Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. OrgnlTxId Max35Text 1 .. 35 1 .. 35
3.6	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original UETR	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
3.7	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Transaction Status	<b>SEPA Rulebook</b> AT-R001 Type of "R" message. <b>SEPA Usage Rule(s)</b> Only "RJCT" is allowed. <b>ISO Name</b> Transaction Status <b>ISO Definition</b> Specifies the status of a transaction, in a coded form. <b>XML Tag</b> TxSts <b>Type</b> ExternalPaymentTransactionStatus1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4	
			<b>SEPA Code Restrictions</b>	
			<b>RJCT</b>	Rejected Payment instruction has been rejected.
3.8	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information	<b>SEPA Usage Rule(s)</b> Only one occurrence of 'Status Reason Information' is allowed. 'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'. <b>ISO Name</b> Status Reason Information <b>ISO Definition</b> Provides detailed information on the status reason. <b>XML Tag</b> StsRsnInf <b>Type</b> StatusReasonInformation12	
3.9	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Originator	<b>SEPA Rulebook</b> AT-R002 The Identification of the type of party initiating the Reject. <b>SEPA Usage Rule(s)</b> Mandatory. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate the Debtor or CSM when it has no BIC. 'Name' is limited to 70 characters in length. <b>ISO Name</b> Originator <b>ISO Definition</b> Party that issues the status. <b>XML Tag</b> Orgtr <b>Type</b> PartyIdentification135	
3.10	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason	<b>SEPA Rulebook</b> AT-R004 Reason Code for Non-Acceptance. <b>SEPA Usage Rule(s)</b> Mandatory. <b>ISO Name</b> Reason <b>ISO Definition</b> Specifies the reason for the status report. <b>XML Tag</b> Rsn <b>Type</b> StatusReason6Choice	
	1..1		<b>XML Tag</b>	xs:choice
3.11	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason ++++Code	<b>SEPA Rulebook</b> See Message Element Specifications below. <b>ISO Name</b> Code <b>ISO Definition</b> Reason for the status, as published in an external reason code list. <b>XML Tag</b> Cd <b>Type</b> ExternalStatusReason1Code <b>ISO Length</b> 1 .. 4 <b>SEPA Length</b> 1 .. 4	
3.12	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Reason for the status, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>SEPA Length</b> 1 .. 35	



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
3.13	0..n	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Additional Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 1 .. 105
3.14	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information	<b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>Only one occurrence is allowed.</i> 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
3.15	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Amount	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	<i>AT-R007 Amount of the Interchange Fee.</i> Amount Transaction charges to be paid by the charge bearer. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.16	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Agent	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Agent Agent that takes the transaction charges or to which the transaction charges are due. Agt BranchAndFinancialInstitutionIdentification6
3.17	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Agent ++++Financial Institution Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-D002 The BIC code of the Debtor PSP.</i> <i>Only 'BICFI' is allowed.</i> Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18
3.18	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Agent ++++Branch Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Branch Identification Identifies a specific branch of a financial institution.  Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
3.19	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Acceptance Date Time	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AcceptncDtTm ISODateTime



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
3.20	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Effective Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Effective Interbank Settlement Date Date and time at which a transaction is completed and cleared, that is, payment is effected. FctvIntrBkSttlmDt DateAndDateTime2Choice
3.21	0..1	FIto FIPayment Status Report V10 +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. AcctSvrRef Max35Text 1 .. 35 1 .. 35
3.22	0..1	FIto FIPayment Status Report V10 +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
3.23	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Instructing Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s).  Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. InstgAgt BranchAndFinancialInstitutionIdentification6
3.24	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Instructed Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).  Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. InstdAgt BranchAndFinancialInstitutionIdentification6
3.25	1..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	An exact copy of all attributes of the received DS-04 which is being rejected. Mandatory. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction. Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.26	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount	SEPA Rulebook ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	AT-T002 Amount of the Collection in euro. Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..





#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
3.27	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Amount	ISO Name ISO Definition  XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.28	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T051 Settlement date of the Collection. Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.29	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T013 Due date of the Collection. Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.30	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Requested Execution Date	ISO Name ISO Definition  XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.31	1..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor Scheme Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E005 Identifier of the Creditor. Creditor Scheme Identification Credit party that signs the mandate. CdrSchmld PartyIdentification135
3.32	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Settlement Information	ISO Name ISO Definition  XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7
3.33	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-T001 Identification code of the B2B Scheme. AT-M006 Transaction / Sequence Type. AT-T008 Category purpose of the Collection. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
3.34	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Payment Method	ISO Name ISO Definition  XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code





#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
3.35	1..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Mandate Related Information	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M004 Identifier of the original Creditor who issued the Mandate. AT-M005 Unique mandate reference as given by the original creditor who issued the mandate. AT-M004 Reason for Amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14
3.36	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Remittance Information	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection. Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.37	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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
3.38	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor	<b>SEPA Rulebook</b>  <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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
3.39	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-D001 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
3.40	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-D002 The BIC code of the Debtor PSP. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
3.41	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent Account	ISO Name ISO Definition  XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.42	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-C002 The BIC code of the Creditor PSP. Creditor Agent Financial institution servicing an account for the creditor. CdrAgt BranchAndFinancialInstitutionIdentification6
3.43	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdrAgtAcct CashAccount38
3.44	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	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. Cdr Party40Choice
3.45	1..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor Account	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-C001 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. CdrAcct CashAccount38
3.46	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-E007 Name of the Creditor Reference Party. AT-E010 Identification code of the Creditor Reference Party. Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdr Party40Choice
3.47	0..1	FIto FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Purpose	SEPA Rulebook ISO Name ISO Definition    XML Tag Type	AT-T007 The purpose of the Collection. Purpose Underlying reason for the payment transaction.  Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.48	0..n	FIto FIPayment Status Report V10 +Transaction Information And Status ++Supplementary Data	ISO Name ISO Definition  XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Reject SEPA Core Requirements	
4.0	0..n	FITo FIPayment Status Report V10 +Supplementary Data	ISO Name ISO Definition  XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



### 2.3.2 Message Element Specifications

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

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for direct debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation code/transaction code/sequence type incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation code/transaction code/sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE05	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
ED05	SettlementFailed	Settlement of the Collection failed
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an invalid file format.
MD01	NoMandate	No Mandate or unable to obtain mandate confirmation from the Debtor
MD02	MissingMandatoryInformationInMandate	Mandate data missing or incorrect
MD07	EndCustomerDead	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 Creditor Name Or Address	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	Specific Service Offered By Debtor Agent	Due to specific Service offered by the Debtor PSP
DNOR	Debtor bank is not registered	Debtor PSP is not registered under this BIC in the CSM
CNOR	Creditor bank is not registered	Creditor PSP is not registered under this BIC in the CSM



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

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

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

The message caters for bulk and single reversal instructions.

**Note:** Attribute AT-R001 'Type of "R" message' in DS-07 is implied by the 'Message Name', 'pacs.007.001.09', the 'Original Message Name Identification' set to 'pacs.003.001.08' and 'Local Instrument' under 'Payment Type Information' in 'Original Transaction Reference' set to "B2B" (SEPA Business to Business Direct Debit).

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

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



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	FITo FIPayment Reversal V09	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	FITo FIPayment Reversal V09 Scope The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed. FIToFIPmtRvsl FIToFIPaymentReversalV09
1.0	1..1	FITo FIPayment Reversal V09 +Group Header	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b>	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader89
1.1	1..1	FITo FIPayment Reversal V09 +Group Header ++Message Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	FITo FIPayment Reversal V09 +Group Header ++Creation Date Time	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	FITo FIPayment Reversal V09 +Group Header ++Authorisation	<b>ISO Name</b> <b>ISO Definition</b>       <b>XML Tag Type</b>	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.  Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	0..1	FITo FIPayment Reversal V09 +Group Header ++Batch Booking	<b>ISO Name</b> <b>ISO Definition</b>      <b>XML Tag Type</b>	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
1.5	1..1	FITo FIPayment Reversal V09 +Group Header ++Number Of Transactions	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag Type</b> <b>Pattern</b>	Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15}





#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
1.6	0..1	FiTo FiPayment Reversal V09 +Group Header ++Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17 18
1.7	1..1	FiTo FiPayment Reversal V09 +Group Header ++Group Reversal	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Only 'false' is allowed. Group Reversal Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group. GrpRvsl TrueFalseIndicator
1.8	1..1	FiTo FiPayment Reversal V09 +Group Header ++Total Reversed Interbank Settlement Amount	SEPA Rulebook SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	AT-R042 Amount of the reversal in euro. Mandatory. Only 'EUR' is allowed. Amount must be 0.01 or more and 99999999999999.99 or less. The fractional part has a maximum of two digits. Total Reversed Interbank Settlement Amount Total amount of money moved between the instructing agent and the instructed agent in the reversal message. TtlRvslIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 99999999999999.99
1.9	1..1	FiTo FiPayment Reversal V09 +Group Header ++Interbank Settlement Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R005 The Settlement Date for the Reversal. Mandatory. 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
1.10	1..1	FiTo FiPayment Reversal V09 +Group Header ++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. SttlmInf SettlementInstruction7
1.11	1..1	FiTo FiPayment Reversal V09 +Group Header ++Settlement Information +++Settlement Method	SEPA Rulebook ISO Name ISO Definition XML Tag Type SEPA Code Restrictions CLRG INDA INGA	Only "CLRG", "INGA" and "INDA" are allowed. Settlement Method Method used to settle the (batch of) payment instructions. SttlmMtd SettlementMethod1Code  ClearingSystem Settlement is done through a payment clearing system. InstructedAgent Settlement is done by the agent instructed to execute a payment instruction. InstructingAgent Settlement is done by the agent instructing and forwarding the payment to the next party in the



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
			<b>SEPA Code Restrictions</b>	
			<i>payment chain.</i>	
1.12	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Settlement Account	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Only 'Identification' is allowed. Settlement Account A specific purpose account used to post debit and credit entries as a result of the transaction. StlmAcct CashAccount38
1.13	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Clearing System Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. ClrSys ClearingSystemIdentification3Choice
	1..1		<b>XML Tag</b>	xs:choice
1.14	1..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System ++++Code	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Code Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list. Cd ExternalCashClearingSystem1Code 1 .. 3 1 .. 3
1.15	1..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Proprietary Clearing system identification in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
1.16	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Instructing Reimbursement Agent Agent through which the instructing agent will reimburse the instructed agent.  Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstgRmbrsmntAgt BranchAndFinancialInstitutionIdentification6
1.17	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Instructing Reimbursement Agent Account Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. InstgRmbrsmntAgtAcct CashAccount38
1.18	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Instructed Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstdRmbrsmntAgt BranchAndFinancialInstitutionIdentification6



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
1.19	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	ISO Name ISO Definition XML Tag Type	Instructed Reimbursement Agent Account Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. InstdRmbrsmntAgtAcct CashAccount38
1.20	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Third Reimbursement Agent	ISO Name ISO Definition XML Tag Type	Third Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. ThrdRmbrsmntAgt BranchAndFinancialInstitutionIdentification6
1.21	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	ISO Name ISO Definition XML Tag Type	Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount38
1.22	0..1	FITo FIPayment Reversal V09 +Group Header ++Instructing Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s).  Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed. InstgAgt BranchAndFinancialInstitutionIdentification6
1.23	0..1	FITo FIPayment Reversal V09 +Group Header ++Instructed Agent	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).  Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed. InstdAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	FITo FIPayment Reversal V09 +Original Group Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Original Group Information Information concerning the original group of transactions, to which the message refers. OrgnlGrpInf OriginalGroupHeader16
2.1	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Original Message Identification	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements
2.2	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Original Message Name Identification	<p><b>SEPA Usage Rule(s)</b> Only pacs.003.001.08 is allowed.</p> <p><b>ISO Name</b> Original Message Name Identification</p> <p><b>ISO Definition</b> Specifies the original message name identifier to which the message refers.</p> <p><b>XML Tag</b> OrgnlMsgNmId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
2.3	0..1	FITo FIPayment Reversal V09 +Original Group Information ++Original Creation Date Time	<p><b>ISO Name</b> Original Creation Date Time</p> <p><b>ISO Definition</b> Date and time at which the original message was created.</p> <p><b>XML Tag</b> OrgnlCreDtTm</p> <p><b>Type</b> ISODateTime</p>
2.4	0..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information	<p><b>SEPA Usage Rule(s)</b> 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. 'Reversal Reason Information' is to be used to indicate the reversal reason of one or more individual transactions. Only one occurrence of 'Reversal Reason Information' is allowed.</p> <p><b>ISO Name</b> Reversal Reason Information</p> <p><b>ISO Definition</b> Provides detailed information on the reversal reason.</p> <p><b>XML Tag</b> RvslRsnInf</p> <p><b>Type</b> PaymentReversalReason9</p>
2.5	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Originator	<p><b>SEPA Rulebook</b> AT-R002 The Identification of the type of party initiating the Reversal.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory if 'Reversal Reason Information' is used at this level. 'Name' is limited to 70 characters in length. Limited to 'AnyBIC' (for the Creditor PSP) or 'Name' (for the Creditor).</p> <p><b>ISO Name</b> Originator</p> <p><b>ISO Definition</b> Party that issues the reversal.</p> <p><b>XML Tag</b> Orgtr</p> <p><b>Type</b> PartyIdentification135</p>
2.6	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason	<p><b>SEPA Rulebook</b> AT-R041 The Reversal Reason Code.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory if 'Reversal Reason Information' is used at this level.</p> <p><b>ISO Name</b> Reason</p> <p><b>ISO Definition</b> Specifies the reason for the reversal.</p> <p><b>XML Tag</b> Rsn</p> <p><b>Type</b> ReversalReason4Choice</p>
	1..1		<b>XML Tag</b> xs:choice
2.7	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Code	<p><b>SEPA Usage Rule(s)</b> Only "AM05", "MS02" and "MS03" are allowed.</p> <p><b>ISO Name</b> Code</p> <p><b>ISO Definition</b> Reason for the reversal, as published in an external reason code list.</p> <p><b>XML Tag</b> Cd</p> <p><b>Type</b> ExternalReversalReason1Code</p> <p><b>ISO Length</b> 1 .. 4</p> <p><b>SEPA Length</b> 1 .. 4</p> <p><b>SEPA Code Restrictions</b></p> <p><b>AM05</b> Duplication</p> <p><b>MS02</b> NotSpecifiedReasonCustomerGenerated Reason has not been specified by end customer</p> <p><b>MS03</b> NotSpecifiedReasonAgentGenerated Reason has not been specified by agent.</p>



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
2.8	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the reversal, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.9	0..n	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the reversal reason. AddtlInf Max105Text 1 .. 105 1 .. 105
3.0	1..n	FITo FIPayment Reversal V09 +Transaction Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Transaction Information Information concerning the original transactions, to which the reversal message refers. TxInf PaymentTransaction111
3.1	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-R043 The Specific Reference of the Creditor PSP for the Reversal. Mandatory. Must contain a reference that is meaningful to the Creditor PSP. Reversal Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction. Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed. RvsllId Max35Text 1 .. 35 1 .. 35
3.2	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Group Information	ISO Name ISO Definition XML Tag Type	Original Group Information Provides information on the original message. OrgnlGrpInf OriginalGroupInformation29
3.3	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Instruction Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Mandatory if provided in the original instruction. Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35 1 .. 35
3.4	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original End To End Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	AT-T015 The Creditor's Reference of the Direct Debit Transaction. Mandatory Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.5	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Identification	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	AT-T055 The Creditor PSP's Reference of the Collection. Mandatory. Must contain a reference that is meaningful to the Creditor PSP and is unique over time. Original Transaction Identification Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. OrgnlTxId Max35Text 1 .. 35 1 .. 35
3.6	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original UETR	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.7	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Clearing System Reference	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>SEPA Length</b>	Original Clearing System Reference Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction. OrgnlClrSysRef Max35Text 1 .. 35 1 .. 35
3.8	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Interbank Settlement Amount	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>SEPA Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	AT- T002 Amount of the Collection in euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Original Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. OrgnlIntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.9	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversed Interbank Settlement Amount	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>SEPA Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>SEPA FractDigits</b> <b>TotalDigits</b> <b>SEPA Inclusive</b>	AT-R042 Amount of the reversal in euro. 'Reversed Interbank Settlement Amount' must be the same as the Amount of the Collection (AT-T002) plus any charges. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Reversed Interbank Settlement Amount Amount of money to be moved between the instructing agent and the instructed agent in the reversed instruction. RvsdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 999999999.99





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



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.15	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Compensation Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Compensation Amount Amount of money asked or paid as compensation for the processing of the instruction. CompstnAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.16	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Code Restrictions SLEV	Only "SLEV" is allowed. Charge Bearer Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.  Usage: The ChargeBearer applies to the reversal message, not to the original instruction. ChrgBr ChargeBearerType1Code  FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
3.17	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the processing of the reversal transaction. ChrgsInf Charges7
3.18	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Amount	SEPA Rulebook SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	AT-R007 Amount of the Interchange Fee. 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 Amount Transaction charges to be paid by the charge bearer. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.19	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent	ISO Name ISO Definition XML Tag Type	Agent Agent that takes the transaction charges or to which the transaction charges are due. Agt BranchAndFinancialInstitutionIdentification6
3.20	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-D002 The BIC code of the Debtor PSP. Only 'BICFI' is allowed. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.21	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++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
3.22	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Instructing Agent	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s).  Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed. InstgAgt BranchAndFinancialInstitutionIdentification6
3.23	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Instructed Agent	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).  Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed. InstdAgt BranchAndFinancialInstitutionIdentification6
3.24	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information	SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. 'Reversal Reason Information' is to be used to indicate a reversal reason of the individual transaction. Only one occurrence of 'Reversal Reason Information' is allowed. Reversal Reason Information Provides detailed information on the reversal reason. RvslRsnInf PaymentReversalReason9
3.25	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal 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 Reversal. Mandatory if 'Reversal Reason Information' is used at this level. 'Name' is limited to 70 characters in length. Limited to 'AnyBIC' (for the Creditor PSP) or 'Name' (for the Creditor). Originator Party that issues the reversal. Orgtr PartyIdentification135
3.26	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type	AT-R041 The Reversal Reason Code. Mandatory if 'Reversal Reason Information' is used at this level. Reason Specifies the reason for the reversal. Rsn ReversalReason4Choice
	1..1		XML Tag	xs:choice



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements
3.27	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Code	<p><b>SEPA Usage Rule(s)</b> Only "AM05", "MS02" and "MS03" are allowed.</p> <p><b>ISO Name</b> Code</p> <p><b>ISO Definition</b> Reason for the reversal, as published in an external reason code list.</p> <p><b>XML Tag</b> Cd</p> <p><b>Type</b> ExternalReversalReason1Code</p> <p><b>ISO Length</b> 1 .. 4</p> <p><b>SEPA Length</b> 1 .. 4</p> <p><b>SEPA Code Restrictions</b></p> <p><b>AM05</b> Duplication Duplication</p> <p><b>MS02</b> NotSpecifiedReasonCustomerGenerated Reason has not been specified by end customer</p> <p><b>MS03</b> NotSpecifiedReasonAgentGenerated Reason has not been specified by agent.</p>
3.28	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Proprietary	<p><b>ISO Name</b> Proprietary</p> <p><b>ISO Definition</b> Reason for the reversal, in a proprietary form.</p> <p><b>XML Tag</b> Prtry</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>SEPA Length</b> 1 .. 35</p>
3.29	0..n	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Additional Information	<p><b>ISO Name</b> Additional Information</p> <p><b>ISO Definition</b> Further details on the reversal reason.</p> <p><b>XML Tag</b> AddtlInf</p> <p><b>Type</b> Max105Text</p> <p><b>ISO Length</b> 1 .. 105</p> <p><b>SEPA Length</b> 1 .. 105</p>
3.30	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference	<p><b>SEPA Rulebook</b> An exact copy of all attributes of the received DS-04 being reversed.</p> <p><b>SEPA Usage Rule(s)</b> Mandatory. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction.</p> <p><b>ISO Name</b> Original Transaction Reference</p> <p><b>ISO Definition</b> Key elements used to identify the original transaction that is being referred to.</p> <p><b>XML Tag</b> OrgnlTxRef</p> <p><b>Type</b> OriginalTransactionReference28</p>
3.31	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	<p><b>ISO Name</b> Interbank Settlement Amount</p> <p><b>ISO Definition</b> Amount of money moved between the instructing agent and the instructed agent.</p> <p><b>XML Tag</b> IntrBkSttlmAmt</p> <p><b>Type</b> ActiveOrHistoricCurrencyAndAmount</p> <p><b>SEPA FractDigits</b> 5</p> <p><b>TotalDigits</b> 18</p> <p><b>SEPA Inclusive</b> 0 ..</p>
3.32	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Amount	<p><b>ISO Name</b> Amount</p> <p><b>ISO Definition</b> Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</p> <p><b>XML Tag</b> Amt</p> <p><b>Type</b> AmountType4Choice</p>
3.33	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	<p><b>SEPA Rulebook</b> AT-T051 Settlement date of the Collection.</p> <p><b>ISO Name</b> Interbank Settlement Date</p> <p><b>ISO Definition</b> Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p><b>XML Tag</b> IntrBkSttlmDt</p> <p><b>Type</b> ISODate</p>



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.34	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-T013 Due date of the Collection.</i> Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate
3.35	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.36	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-E005 Identifier of the Creditor.</i> Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmId PartyIdentification135
3.37	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Settlement Information	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7
3.38	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Payment Type Information	<b>SEPA Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-T001 Identification code of the B2B Scheme.</i> <i>AT-M006 Transaction / Sequence Type.</i> <i>AT-T008 Category purpose of the Collection.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo27
3.39	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Payment Method	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.40	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	<b>SEPA Rulebook</b>          <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-M001 Unique Mandate reference.</i> <i>AT-M010 Placeholder for the electronic signature, if applicable.</i> <i>AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies).</i> <i>AT-M004 Identifier of the original Creditor who issued the Mandate.</i> <i>AT-M005 Unique mandate reference as given by the original creditor who issued the mandate.</i> <i>AT-M007 Reason for Amendment of the Mandate.</i> <i>AT-M008 The Date of Signing of the Mandate.</i> <i>AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03).</i> Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.41	0..1	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Remittance Information	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection.</i> Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.42	0..1	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-P006 Name of the Debtor Reference Party.</i> <i>AT-P007 Identification code of the Debtor Reference Party.</i> Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.43	0..1	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-P001 Name of the Debtor.</i> <i>AT-P005 Address of the Debtor.</i> <i>AT-P004 Debtor identification code.</i> Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
3.44	0..1	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Account	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-D001 Account number (IBAN) of the Debtor.</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
3.45	0..1	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Agent	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-D002 The BIC code of the Debtor PSP.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.46	0..1	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.47	0..1	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Agent	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-C002 The BIC code of the Creditor PSP.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.48	0..1	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Agent Account	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
3.49	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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. Cdr Party40Choice
3.50	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Account	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-C001 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. CdrAcct CashAccount38
3.51	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	<b>SEPA Rulebook</b> <b>SEPA Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-E007 Name of the Creditor Reference Party. AT-E010 Identification code of the Creditor Reference Party. Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdr Party40Choice
3.52	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Purpose	<b>SEPA Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	AT-T007 The purpose of the Collection. Purpose Underlying reason for the payment transaction.  Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.53	0..n	FITo FIPayment Reversal V09 +Transaction Information ++Supplementary Data	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	FITo FIPayment Reversal V09 +Supplementary Data	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1





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

*Note: This list is for information i.e. the changes included in the body of the document are the changes in effect. A detailed overview list will be published later.*

#### **1. General**

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

#### **2. Section 0.3 'Purpose of Document'**

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

#### **3. Section 1.4 'Character Set'**

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

#### **4. ISO 20022 messages:**

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





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