

# SEPA Direct Debit Business-to Business Scheme

# Inter-PSP Implementation Guidelines

EPC301-07 / 2023 Version 1.1 / Date issued: 14 November 2023 / Date effective: 17 March 2024

**Public** 



#### 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**

0	DOCU	MENT INFORMATION	2
	0.1 RE	FERENCES	2
	0.2 CH	ANGE HISTORY	2
	0.3 Pu	RPOSE OF DOCUMENT	3
1	INTRO	DDUCTION	4
	1.1 Co	OVERAGE OF THE SEPA BUSINESS-TO-BUSINESS DIRECT DEBIT IMPLEMENTATION GUIDELI	NES.4
	1.2 Us	E OF THESE GUIDELINES BY THE INSTRUCTING AND INSTRUCTED PARTIES	6
	1.3 No	TATION CONVENTIONS	6
	1.4 CH	ARACTER SET	8
	1.5 GE	NERAL MESSAGE ELEMENT SPECIFICATIONS	9
	1.5.1	BIC	9
	1.5.2	Identifier of the Creditor (AT-E005)	9
	1.5.3	Mandate Identification (AT-M001 The Unique Mandate Reference)	10
	1.6 IM	PLEMENTATION OF ISO 20022 XML RULES	10
	1.7 CH	ANGE-OVER DATE	10
2	MAND	ATORY PSP-TO-PSP MESSAGES	11
	2.1 IN	TER-PSP COLLECTION (DS-04)	11
	2.1.1	Use of the FI to FI Customer Direct Debit (pacs.003.001.08)	11
	2.2 IN	TER-PSP DIRECT DEBIT RETURN OF A COLLECTION (DS-05)	42
	2.2.1	Use of the Payment Return (pacs.004.001.09)	42
	2.2.2	Message Element Specifications	57
	2.3 IN	TER-PSP DIRECT DEBIT REJECT DATASET (DS-05)	58
	2.3.1	Use of the FI to FI Payment Status Report (pacs.002.001.10)	58
	2.3.2	Message Element Specifications	70
	2.4 IN	TER-PSP REVERSAL INSTRUCTION FOR A COLLECTION (DS-07)	72
	2.4.1	Use of the Payment Reversal (pacs.007.001.09)	72
3	LIST	OF MAIN CHANGES IN THE SDD B2B INTER-PSP IMPLEMENTA	TION
GU	<b>TDFI TNF</b>	S RFI ATTVF TO VFRSION 2021 V1.0	87



# **O DOCUMENT INFORMATION**

# 0.1 References

This section lists relevant documents of interest.

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

# **0.2 Change History**

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

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



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

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

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

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



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

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

Figure 1

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

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

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

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

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



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

## 1.2 Use of these Guidelines by the instructing and instructed parties3

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

#### 1.3 Notation Conventions

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

#	SEPA Mult	Message Element	SEPA Core Requirements
1.00	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2	SEPA Usage Rule(s) (e.g. Mandatory) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type  (Yellow: Message Element that is part of the SEPA Core Service)
	11		XML Tag xs:choice
1.01	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	SEPA Rulebook (Attribute used in Rulebook) SEPA Usage Rule(s) (e.g. Only 'SEPA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length (Yellow: Message Element that is part of the SEPA Core Service)  SEPA Code restrictions
			SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.

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



1.02	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	ISO Name ISO Definition XML Tag Type (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS)
1.0n	01	Message root +Group Header ++Sublevel 1	ISO Name ISO Definition XML Tag Type (Red: Message Element that is not to be used in SEPA Payments)

Figure 2

#### Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines.
  - Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.
- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:
  - o 0..1 element is optional and may only be present once
  - o 0...n element is optional with unlimited repetition
  - o 1..1 element is mandatory and must be present exactly once
  - 1..n element is mandatory with unlimited repetition

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

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

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



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

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

#### 1.4 Character Set

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

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

#### Therefore:

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

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

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

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

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



## 1.5 General Message Element Specifications

#### 1.5.1 BIC

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

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

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

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

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

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

The data element is case and space insensitive.

#### Format Rule:

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

Α	= 10	G	= 16	М	= 22	S	= 28	Υ	= 34
В	= 11	Н	= 17	N	= 23	Т	= 29	Z	= 35
С	= 12	Ι	= 18	0	= 24	U	= 30		
D	= 13	J	= 19	Р	= 25	٧	= 31		
Е	= 14	K	= 20	Q	= 26	W	= 32		
F	= 15	L	= 21	R	= 27	Х	= 33		

Table 1



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

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

## 1.6 Implementation of ISO 20022 XML rules

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

## 1.7 Change-Over Date

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



# 2 MANDATORY PSP-TO-PSP MESSAGES

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

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

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

The message caters for bulk and single direct debit instructions.

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



#	SEPA	Message Element		Inter-PSP Collection
	Mult			SEPA Core Requirements
		Document	XML Tag Type	Document Document
	11	FITo FICustomer Direct Debit V08	ISO Name ISO Definition	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
			XML Tag Type	for a creditor. FIToFICstmrDrctDbt FIToFICustomerDirectDebitV08
1.0	11	FITo FICustomer Direct Debit V08 +Group Header	ISO Name ISO Definition  XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader94
1.1	11	FITo FICustomer Direct Debit V08 +Group Header ++Message Identification	ISO Name ISO Definition  XML Tag Type ISO Length	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 35
1.2	11	FITo FICustomer Direct Debit V08 +Group Header ++Creation Date Time	SEPA Length ISO Name ISO Definition XML Tag	1 35  Creation Date Time Date and time at which the message was created. CreDtTm
1.3	02	FITo FICustomer Direct Debit V08 +Group Header ++Authorisation	Type  ISO Name ISO Definition	ISODateTime  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.
			XML Tag Type	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	01	FITo FICustomer Direct Debit V08 +Group Header ++Batch Booking	ISO Name ISO Definition  XML Tag Type	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator



#	SEPA Mult	Message Element	S	Inter-PSP Collection SEPA Core Requirements
1.5		FITo FICustomer Direct Debit V08	ISO Name	Number Of Transactions
1.5	11		ISO Definition	Number of Iransactions  Number of individual transactions contained in
		+Group Header ++Number Of Transactions	180 Definition	
		++Number Of Transactions	VMI Too	the message.
			XML Tag	NbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}
1.6	01	FITo FICustomer Direct Debit V08	ISO Name	Control Sum
		+Group Header	ISO Definition	Total of all individual amounts included in the
		++Control Sum		message, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	17
			TotalDigits	18
1.7	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	
		+Group Header		Only 'EUR' is allowed.
		++Total Interbank Settlement Amount		Amount must be 0.01 or more and
				99999999999999999999999999999999999999
			SEPA Format	The fractional part has a maximum of two digits.
			Rule(s)	
			ISO Name	Total Interbank Settlement Amount
			<b>ISO Definition</b>	Total amount of money moved between the
				instructing agent and the instructed agent.
			XML Tag	TtlIntrBkSttlmAmt
			Type	ActiveCurrencyAndAmount
			SEPA FractDigits	2
			TotalDigits	18
			SEPA Inclusive	0.01 99999999999999999999
1.8	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-T051 Settlement Date of the Collection.
1.0	1	+Group Header	SEPA Usage Rule(s)	
		++Interbank Settlement Date	ISO Name	Interbank Settlement Date
		Threfoank Settlement Date	ISO Definition	Date on which the amount of money ceases to be
			150 Definition	available to the agent that owes it and when the
				amount of money becomes available to the agent
				to which it is due.
			XML Tag	IntrBkSttlmDt
			Type	ISODate
1.9	11	FITo FICustomer Direct Debit V08	ISO Name	Settlement Information
1.9	11		ISO Name ISO Definition	Specifies the details on how the settlement of the
		+Group Header	180 Definition	
		++Settlement Information		transaction(s) between the instructing agent and
			NAME OF	the instructed agent is completed.
			XML Tag	SttlmInf
1.10		TIM TIG . BY THE TIME	Type	SettlementInstruction8
1.10	11	FITo FICustomer Direct Debit V08	ISO Name	Settlement Method
		+Group Header	ISO Definition	Method used to settle the (batch of) payment
		++Settlement Information		instructions.
		+++Settlement Method	XML Tag	SttlmMtd
			Type	SettlementMethod2Code
1.11	01	FITo FICustomer Direct Debit V08		Only 'Identification' is allowed.
		+Group Header	ISO Name	Settlement Account
		++Settlement Information	ISO Definition	A specific purpose account used to post debit and
		+++Settlement Account		credit entries as a result of the transaction.
			XML Tag	SttlmAcct
			Type	CashAccount38
1.12	01	FITo FICustomer Direct Debit V08	ISO Name	Clearing System
		+Group Header	<b>ISO Definition</b>	Specification of a pre-agreed offering between
		++Settlement Information		clearing agents or the channel through which the
		+++Clearing System		payment instruction is processed.
		6 · J · · · · · · · · · · · · · · · · ·	XML Tag	ClrSys
			Type	ClearingSystemIdentification3Choice
	1		-31-	2



01	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information  FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Instruction Priority  FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Clearing Channel  FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information		Inter-PSP Collection EPA Core Requirements  'Payment Type Information' must be present in either 'Group Header' or in 'Direct Debit Transaction Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27  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 Clearing Channel Specifies the clearing channel to be used to process the payment instruction. ClrChanl ClearingChannel2Code
01	+Group Header ++Payment Type Information  FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Instruction Priority  FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Clearing Channel  FITo FICustomer Direct Debit V08 +Group Header	ISO Name ISO Definition  XML Tag Type ISO Name ISO Definition  XML Tag Type ISO Name ISO Definition  XML Tag Type	either 'Group Header' or in 'Direct Debit Transaction Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27 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 Clearing Channel Specifies the clearing channel to be used to process the payment instruction. ClrChanl
01	+Group Header ++Payment Type Information +++Instruction Priority  FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Clearing Channel  FITo FICustomer Direct Debit V08 +Group Header	ISO Name ISO Definition  XML Tag Type 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 Clearing Channel Specifies the clearing channel to be used to process the payment instruction. ClrChanl
	+Group Header ++Payment Type Information +++Clearing Channel  FITo FICustomer Direct Debit V08 +Group Header	ISO Name ISO Definition  XML Tag Type	Clearing Channel Specifies the clearing channel to be used to process the payment instruction. ClrChanl
11	+Group Header	SEPA Usage Rule(s)	
	+++Service Level	ISO Name ISO Definition  XML Tag Type	
11		XML Tag	xs:choice
11	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level ++++Code	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T001 Identification code of the Scheme. Only "SEPA" is allowed. Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 4 1 4
		SEPA Code Restrict	ions
		SEPA	SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.
11	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level ++++Proprietary	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 35 1 35
11	+Group Header	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Mandatory. Local Instrument User community specific instrument.  Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice xs:choice
	1	+Group Header ++Payment Type Information +++Service Level ++++Proprietary 1 FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information	ISO Name  +Group Header ++Payment Type Information +++Service Level ++++Proprietary  ISO Definition  XML Tag Type ISO Length SEPA Length SEPA Length SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Name ISO Definition



#	SEPA Mult	and the second s	s	Inter-PSP Collection EPA Core Requirements
1.20	11	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Local Instrument ++++Code	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length  SEPA Code Restricts  B2B	scheme. Only "B2B" is allowed. The mixing of different Local Instrument values is not allowed in the same message. Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 35 1 35 ions  SEPABusinessToBusinessDirectDebit
			<i>B2B</i>	Transaction is related to SEPA business to business direct debit.
1.21	11	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 35 1 35
1.22	11	FITo FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Sequence Type	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-M006 Transaction / Sequence Type.  Mandatory.  If 'Amendment Indicator' is "true", and 'Original Debtor Account' is set to "SMNDA" (Same Mandate with a New Debtor Account), this message element indicates either "FRST", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions).  Sequence Type Identifies the direct debit sequence, such as first, recurrent, final or one-off.  SeqTp SequenceType3Code
			SEPA Code Restrict	
			FNAL	Final Final collection of a series of direct debit instructions.
			FRST	First First collection of a series of direct debit instructions.
			OOFF	OneOff Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
			RCUR	Recurring Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	SEPA Core Requirements
1.23	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-T008 Category purpose of the Collection.
		+Group Header	SEPA Usage Rule(s)	Depending on the agreement between the
		++Payment Type Information		Creditor and the Creditor PSP, 'Category
		+++Category Purpose		Purpose' may be forwarded to the Debtor PSP.
			ISO Name	Category Purpose
			ISO Definition	Specifies the high level purpose of the instruction
				based on a set of pre-defined categories.
				Usage: This is used by the initiating party to provide information concerning the processing of
				the payment. It is likely to trigger special
				processing by any of the agents involved in the
				payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	11		XML Tag	xs:choice
1.24	11	FITo FICustomer Direct Debit V08	ISO Name	Code
		+Group Header	<b>ISO Definition</b>	Category purpose, as published in an external
		++Payment Type Information		category purpose code list.
		+++Category Purpose	XML Tag	Cd
		++++Code	Type	ExternalCategoryPurpose1Code
			ISO Length	1 4
1.25		FIG	SEPA Length	1 4
1.25	11	FITo FICustomer Direct Debit V08	ISO Name	Proprietary
		+Group Header ++Payment Type Information	ISO Definition XML Tag	Category purpose, in a proprietary form. Prtry
		+++Category Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
		- · · · · · · · · · · · · · · · · · · ·	SEPA Length	1 35
1.26	01	FITo FICustomer Direct Debit V08		Only 'BICFI" is allowed.
		+Group Header	ISO Name	Instructing Agent
		++Instructing Agent	<b>ISO Definition</b>	Agent that instructs the next party in the chain to
				carry out the (set of) instruction(s).
			XML Tag	InstgAgt
			Туре	BranchAndFinancialInstitutionIdentification6
1.27	01	FITo FICustomer Direct Debit V08		Only 'BICFI' is allowed.
		+Group Header	ISO Name	Instructed Agent
		++Instructed Agent	ISO Definition	Agent that is instructed by the previous party in
			XML Tag	the chain to carry out the (set of) instruction(s).
			Type	InstdAgt BranchAndFinancialInstitutionIdentification6
2.0	1n	FITo FICustomer Direct Debit V08	ISO Name	Direct Debit Transaction Information
12.0	111	+Direct Debit Transaction Information	ISO Definition	Set of elements providing information specific to
				the individual direct debit(s).
			XML Tag	DrctDbtTxInf
			Type	DirectDebitTransactionInformation24
2.1	11	FITo FICustomer Direct Debit V08	ISO Name	Payment Identification
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Set of elements used to reference a payment
		++Payment Identification		instruction.
			XML Tag	PmtId
			Type	PaymentIdentification7



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.2	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Identification +++Instruction Identification	ISO Name ISO Definition	Instruction Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.
			XML Tag Type ISO Length SEPA Length	Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.  InstrId  Max35Text  1 35  1 35
2.3	11	FITo FICustomer Direct Debit V08		AT-T015 The Creditor's Reference of the Direct
	11	+Direct Debit Transaction Information ++Payment Identification +++End To End Identification		Debit Transaction. A customer reference that must be passed on in the end-to-end payment chain. In the event that
		+++End 10 End Identification		no reference was given, "NOTPROVIDED" must be used.
			ISO Name ISO Definition	End To End Identification
				Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
				Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the
				transaction. It can be included in several messages related to the transaction.
				Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the
				entire end-to-end chain. EndToEndId
			Type	Max35Text
			ISO Length SEPA Length	1 35 1 35
2.4	11	FITo FICustomer Direct Debit V08		AT-T055 Creditor PSP's reference of the
		+Direct Debit Transaction Information		collection.
		++Payment Identification +++Transaction Identification	SEPA Usage Rule(s)	Mandatory.  Must contain a reference that is meaningful to
		Transaction identification		the Creditor PSP and is unique over time.
			ISO Name	Transaction Identification
			ISO Definition	Unique identification, as assigned by the first instructing agent, to unambiguously identify the
				transaction that is passed on, unchanged,
				throughout the entire interbank chain.
				Usage: The transaction identification can be used for reconciliation, tracking or to link tasks
				relating to the transaction on the interbank level.
				Usage: The instructing agent has to make sure
				that the transaction identification is unique for a pre-agreed period.
			XML Tag	TxId
			Type	Max35Text
			ISO Length SEPA Length	1 35 1 35
			BEI A Length	1 JJ



#	SEPA	Mossago Flament		Inter-PSP Collection
11	Mult	Message Element	S	SEPA Core Requirements
2.5		FITo FICustomer Direct Debit V08	ISO Name	UETR
2.3	01	+Direct Debit Transaction Information	ISO Definition	Universally unique identifier to provide an end-
		++Payment Identification	200 2 VIIIIIVIVII	to-end reference of a payment transaction.
		+++UETR	XML Tag	UETR
			Туре	UUIDv4Identifier
			Pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-
				f0-9]{3}-[a-f0-9]{12}
2.6	01	FITo FICustomer Direct Debit V08	ISO Name	Clearing System Reference
		+Direct Debit Transaction Information	ISO Definition	Unique reference, as assigned by a clearing
		++Payment Identification		system, to unambiguously identify the
		+++Clearing System Reference	VMI Too	instruction.
			XML Tag Type	ClrSysRef Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.7	01	FITo FICustomer Direct Debit V08		'Payment Type Information' must be present
		+Direct Debit Transaction Information		either in 'Group Header' or in 'Direct Debit
		++Payment Type Information		Transaction Information'.
			ISO Name	Payment Type Information
			<b>ISO Definition</b>	Set of elements used to further specify the type of
				transaction.
			XML Tag	PmtTpInf
2.0	0 1	EIT- EIC Din D. L. 4 V/00	Type ISO Name	PaymentTypeInformation27
2.8	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition	Instruction Priority Indicator of the urgency or order of importance
		++Payment Type Information	150 Definition	that the instructing party would like the instructed
		+++Instruction Priority		party to apply to the processing of the instruction.
			XML Tag	InstrPrty
			Туре	Priority2Code
2.9	01	FITo FICustomer Direct Debit V08	ISO Name	Clearing Channel
		+Direct Debit Transaction Information	ISO Definition	Specifies the clearing channel to be used to
		++Payment Type Information		process the payment instruction.
		+++Clearing Channel	XML Tag	ClrChanl
2.10	1 1	EIT EIC ( D' (D1'/1/00	Type	ClearingChannel2Code
2.10	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Usage Rule(s)	Manaatory. Only one occurrence is allowed.
		++Payment Type Information	ISO Name	Service Level
		+++Service Level	ISO Definition	Agreement under which or rules under which the
				transaction should be processed.
			XML Tag	SvcLvl
			Type	ServiceLevel8Choice
	11		XML Tag	xs:choice
2.11	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-T001 The identification code of the B2B
		+Direct Debit Transaction Information		Scheme.
		++Payment Type Information		Only "SEPA" is allowed.
		+++Service Level	ISO Name	Code
		++++Code	ISO Definition	Specifies a pre-agreed service or level of service
				between the parties, as published in an external service level code list.
			XML Tag	Cd
			Type	ExternalServiceLevel1Code
			ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	
			SEPA	SingleEuroPaymentsArea
				Payment must be executed following the Single
				Euro Payments Area scheme.



#	SEPA	Message Element		Inter-PSP Collection	
	Mult		SEPA Core Requirements		
2.12		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 35 1 35	
2.13	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag	Mandatory. Local Instrument User community specific instrument.  Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.  LcIInstrm	
			Туре	LocalInstrument2Choice	
2.14		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Code	XML Tag SEPA Rulebook	xs:choice  AT-T001 The identification code of the B2B Scheme. 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.	
			ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 35 1 35	
			SEPA Code Restrict	ions	
			B2B	SEPABusinessToBusinessDirectDebit Transaction is related to SEPA business to business direct debit.	
2.15		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition  XML Tag Type ISO Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 35	
2.16	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Sequence Type	SEPA Length SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type SEPA Code Restrict  FNAL	If 'Amendment Indicator' is "true", and 'Original Debtor Account' is set to "SMNDA" (Same Mandate with a New Debtor Account), this message element indicates either "FRST", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions).  Sequence Type Identifies the direct debit sequence, such as first, recurrent, final or one-off.  SeqTp SequenceType3Code  ions  Final Final collection of a series of direct debit instructions.  First	
				First collection of a series of direct debit instructions.	



#	SEPA	Message Element		Inter-PSP Collection
	Mult	g	S	EPA Core Requirements
			SEPA Code Restricti	ions
			OOFF	OneOff
				Direct debit instruction where the debtor's
				authorisation is used to initiate one single direct
				debit transaction.
			RCUR	Recurring
				Direct debit instruction where the debtor's
				authorisation is used for regular direct debit transactions initiated by the creditor.
2.17	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-T008 Category purpose of the Collection.
2.17	01	+Direct Debit Transaction Information		Depending on the agreement between the
		++Payment Type Information	52211 6 5 <b>00</b> 86 11000 (5)	Creditor and the Creditor PSP, 'Category
		+++Category Purpose		Purpose' May be forwarded to the Debtor PSP.
			ISO Name	Category Purpose
			<b>ISO Definition</b>	Specifies the high level purpose of the instruction
				based on a set of pre-defined categories.
				Usage: This is used by the initiating party to
				provide information concerning the processing of the payment. It is likely to trigger special
				processing by any of the agents involved in the
				payment chain.
			XML Tag	CtgyPurp
			Type	CategoryPurpose1Choice
	11		XML Tag	xs:choice
2.18	11	FITo FICustomer Direct Debit V08	ISO Name	Code
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Category purpose, as published in an external
		++Payment Type Information		category purpose code list.
		+++Category Purpose	XML Tag	Cd
		++++Code	Type	ExternalCategoryPurpose1Code 1 4
			ISO Length SEPA Length	1 4 1 4
2.19	11	FITo FICustomer Direct Debit V08	ISO Name	Proprietary
2.12		+Direct Debit Transaction Information	ISO Definition	Category purpose, in a proprietary form.
		++Payment Type Information	XML Tag	Prtry
		+++Category Purpose	Type	Max35Text
		++++Proprietary	ISO Length	1 35
			SEPA Length	1 35
2.20	11	FITo FICustomer Direct Debit V08		AT-T002 Amount of the Collection in euro.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	Only 'EUR' is allowed.
		++Interbank Settlement Amount		Amount must be 0.01 or more and 999999999.99 or less.
			SEPA Format	The fractional part has a maximum of two digits.
			Rule(s)	The fractional part has a maximum of two aigus.
			ISO Name	Interbank Settlement Amount
			<b>ISO Definition</b>	Amount of money moved between the instructing
				agent and the instructed agent.
			XML Tag	IntrBkSttlmAmt
			Type	ActiveCurrencyAndAmount
			SEPA FractDigits	2
			TotalDigits SEPA Inclusive	18 0.01 999999999.99
2.21	01	FITo FICustomer Direct Debit V08	ISO Name	Interbank Settlement Date
2.21	U 1	+Direct Debit Transaction Information	ISO Name ISO Definition	Date on which the amount of money ceases to be
		++Interbank Settlement Date	100 Demiddii	available to the agent that owes it and when the
		Senson Senson Dute		amount of money becomes available to the agent
				to which it is due.
			XML Tag	IntrBkSttlmDt
			Type	ISODate



#	SEPA	Message Element		Inter-PSP Collection
"	Mult	Message Element	S	SEPA Core Requirements
2.22	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Settlement Priority	ISO Name ISO Definition	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.  SttlmPrty
2.22	0 1	EIT- EICt	Type ISO Name	Priority3Code Settlement Time Indication
2.23	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Settlement Time Indication	ISO Name ISO Definition  XML Tag Type	Provides information on the occurred settlement time(s) of the payment transaction. SttlmTmIndctn SettlementDateTimeIndication1
2.24	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructed Amount	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount  5 18 0
2.25	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Exchange Rate	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11
2.26	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Charge Bearer	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 Restrict	
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
2.27	0n	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Charges Information	ISO Name ISO Definition  XML Tag Type	Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction. ChrgsInf Charges7
2.28	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Requested Collection Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-T013 Due Date of the Collection.



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.29	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Mandatory.
		+Direct Debit Transaction Information	ISO Name	Direct Debit Transaction
		++Direct Debit Transaction	ISO Definition	Provides information specific to the direct debit
				mandate.
			XML Tag	DrctDbtTx
			Type	DirectDebitTransaction10
2.30	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	
		+Direct Debit Transaction Information	ISO Name	Mandate Related Information
		++Direct Debit Transaction	ISO Definition	Provides further details of the direct debit
		+++Mandate Related Information		mandate signed between the creditor and the
			XML Tag	debtor. MndtRltdInf
			Type	MandateRelatedInformation14
2.31	11	FITo FICustomer Direct Debit V08		AT-M001 Unique Mandate reference.
2.31	11	+Direct Debit Transaction Information	SEPA Usage Rule(s)	
		++Direct Debit Transaction	ISO Name	Mandate Identification
		+++Mandate Related Information	ISO Definition	Unique identification, as assigned by the creditor,
		++++Mandate Identification		to unambiguously identify the mandate.
			XML Tag	MndtId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.32	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-M008 The Date of Signing of the Mandate.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	
		++Direct Debit Transaction	ISO Name	Date Of Signature
		+++Mandate Related Information	ISO Definition	Date on which the direct debit mandate has been
		++++Date Of Signature		signed by the debtor.
			XML Tag	DtOfSgntr
			Type	ISODate
2.33	01	FITo FICustomer Direct Debit V08	ISO Name	Amendment Indicator
		+Direct Debit Transaction Information	ISO Definition	Indicator notifying whether the underlying
		++Direct Debit Transaction	NAME OF STREET	mandate is amended or not.
		+++Mandate Related Information	XML Tag	AmdmntInd TrueFalseIndicator
2.24	0 1	++++Amendment Indicator	Type SEPA Rulebook	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
2.34	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Kulebook	AT-M007 Reason for Amendment of the Mandate.
		++Direct Debit Transaction		The reason from the Rulebook is indicated by
		+++Mandate Related Information		using the following message sub-elements:
		++++Amendment Information Details	SFPA Usage Rule(s)	Mandatory if 'Amendment Indicator' is 'true'.
		The Michael Milothation Details	ISO Name	Amendment Information Details
			ISO Definition	List of mandate elements that have been
				modified.
			XML Tag	AmdmntInfDtls
			Type	AmendmentInformationDetails13
2.35	01	FITo FICustomer Direct Debit V08	V 1	AT-M005 Unique Mandate reference as given by
		+Direct Debit Transaction Information		the original Creditor who issued the Mandate.
		++Direct Debit Transaction	SEPA Usage Rule(s)	Mandatory if changes occur in 'Mandate
		+++Mandate Related Information		Identification', otherwise not to be used.
		++++Amendment Information Details	ISO Name	Original Mandate Identification
		+++++Original Mandate Identification	ISO Definition	Unique identification, as assigned by the creditor,
				to unambiguously identify the original mandate.
			XML Tag	OrgnlMndtId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35



#	SEPA	Magaga Flament		Inton DCD Collection
#	SEPA Mult	Message Element	s	Inter-PSP Collection EPA Core Requirements
2.36		FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-M004 Identifier of the Original Creditor who
		+Direct Debit Transaction Information		issues the Mandate.
		++Direct Debit Transaction	SEPA Usage Rule(s)	Mandatory if changes occur in 'Creditor Scheme
		+++Mandate Related Information		Identification' and/or 'Name', otherwise not to be
		++++Amendment Information Details		used.
		+++++Original Creditor Scheme	ISO Name	Original Creditor Scheme Identification
		Identification	ISO Definition	Original creditor scheme identification that has
				been modified.
			XML Tag	OrgnlCdtrSchmeId
2.27	0 1	EIE EIG ( B. (B.1.) 100	Type	PartyIdentification135
2.37	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	Original AT-E001 Name of the Creditor.
		+Direct Debit Transaction Information ++Direct Debit Transaction	SEPA Usage Kule(s)	If present, the new name must be specified under Creditor.
		+++Mandate Related Information		'Name' is limited to 70 characters in length.
		++++Amendment Information Details	ISO Name	Name is timited to 70 characters in length.  Name
		+++++Original Creditor Scheme	ISO Definition	Name by which a party is known and which is
		Identification	150 Definition	usually used to identify that party.
		+++++Name	XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 70
2.38	01	FITo FICustomer Direct Debit V08	ISO Name	Postal Address
		+Direct Debit Transaction Information	ISO Definition	Information that locates and identifies a specific
		++Direct Debit Transaction		address, as defined by postal services.
		+++Mandate Related Information	XML Tag	PstlAdr
		++++Amendment Information Details	Type	PostalAddress24
		+++++Original Creditor Scheme		
		Identification		
		+++++Postal Address		
2.39	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-M004 Identifier of the Original Creditor who
		+Direct Debit Transaction Information		issued the Mandate.
		++Direct Debit Transaction	ISO Name	Identification
		+++Mandate Related Information	ISO Definition	Unique and unambiguous identification of a
		++++Amendment Information Details	NAME OF A	party.
		+++++Original Creditor Scheme Identification	XML Tag	Id Postv39Chains
		+++++Hdentification	Type	Party38Choice
	11	THEFT	XML Tag	xs:choice
2.40		FITo FICustomer Direct Debit V08	ISO Name	Organisation Identification
		+Direct Debit Transaction Information	ISO Definition	Unique and unambiguous way to identify an
		++Direct Debit Transaction		organisation.
		+++Mandate Related Information	XML Tag	OrgId
		++++Amendment Information Details	Type	OrganisationIdentification29
		+++++Original Creditor Scheme		
		Identification		
		+++++Identification		
	<u> </u>	++++++Organisation Identification		
2.41	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Private Identification is used to identify either an
		+Direct Debit Transaction Information	TGO N	organisation or a private person.
		++Direct Debit Transaction	ISO Name	Private Identification
		+++Mandate Related Information	ISO Definition	Unique and unambiguous identification of a
		++++Amendment Information Details	VMI Tog	person, for example a passport.
		+++++Original Creditor Scheme Identification	XML Tag	PrvtId PersonIdentification13
		+++++Hdentification	Туре	1 ersonidentification 15
		++++++Private Identification		
		TTTTTTTTTIVALE IUCIIIIICALIOII		



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#	SEPA Mult	Message Element	S	Inter-PSP Collection SEPA Core Requirements
2.42	<b>Mult</b> 01	FITo FICustomer Direct Debit V08	ISO Name	Date And Place Of Birth
2.42	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Date and place of birth of a person.
		++Direct Debit Transaction	XML Tag	DtAndPlcOfBirth
		+++Mandate Related Information	Type	DateAndPlaceOfBirth1
		++++Amendment Information Details	Type	Date: Mai laccorbitati
		+++++Original Creditor Scheme		
		Identification		
		+++++Identification		
		++++++Private Identification		
		++++++Date And Place Of Birth		
2.43	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	
		+Direct Debit Transaction Information		Only one occurrence of 'Other' is allowed, and
		++Direct Debit Transaction		no other sub-elements are allowed.
		+++Mandate Related Information		'Identification' must be used with an identifier
		++++Amendment Information Details		described in General Message Element
		+++++Original Creditor Scheme		Specifications, Chapter 1.5.2.
		Identification		'Proprietary' under 'Scheme Name' must specify
		+++++Hdentification	ICO Name	"SEPA".
		+++++++Private Identification +++++++Other	ISO Name ISO Definition	Other Unique identification of a person, as assigned by
		++++++++Otile1	180 Definition	an institution, using an identification scheme.
			XML Tag	Othr
			Type	GenericPersonIdentification1
2.44	01	FITo FICustomer Direct Debit V08	ISO Name	Country Of Residence
		+Direct Debit Transaction Information	ISO Definition	Country in which a person resides (the place of a
		++Direct Debit Transaction		person's home). In the case of a company, it is the
		+++Mandate Related Information		country from which the affairs of that company
		++++Amendment Information Details		are directed.
		+++++Original Creditor Scheme	XML Tag	CtryOfRes
		Identification	Type	CountryCode
		+++++Country Of Residence	Pattern	$[A-Z]{2,2}$
2.45	01	FITo FICustomer Direct Debit V08	ISO Name	Contact Details
		+Direct Debit Transaction Information	ISO Definition	Set of elements used to indicate how to contact
		++Direct Debit Transaction	VMI Too	the party. CtctDtls
		+++Mandate Related Information ++++Amendment Information Details	XML Tag	Contact4
		+++++Original Creditor Scheme	Туре	Contact4
		Identification		
		++++++Contact Details		
2.46	01	FITo FICustomer Direct Debit V08	ISO Name	Original Creditor Agent
	1	+Direct Debit Transaction Information	ISO Definition	Original creditor agent that has been modified.
		++Direct Debit Transaction	XML Tag	OrgnlCdtrAgt
		+++Mandate Related Information	Туре	BranchAndFinancialInstitutionIdentification6
		++++Amendment Information Details	_	
		+++++Original Creditor Agent		
2.47	01	FITo FICustomer Direct Debit V08	ISO Name	Original Creditor Agent Account
		+Direct Debit Transaction Information	ISO Definition	Original creditor agent account that has been
		++Direct Debit Transaction		modified.
		+++Mandate Related Information	XML Tag	OrgnlCdtrAgtAcct
		++++Amendment Information Details	Туре	CashAccount38
2.40	0.1	+++++Original Creditor Agent Account	TOO N	0.11.10.1.
2.48	01	FITo FICustomer Direct Debit V08	ISO Name	Original Debtor
		+Direct Debit Transaction Information	ISO Definition	Original debtor that has been modified.
		++Direct Debit Transaction	XML Tag	OrgnIDbtr Party Identification 135
		++++Mandate Related Information ++++Amendment Information Details	Туре	PartyIdentification135
		++++Amendment Information Details +++++Original Debtor		
		TTTTTONIGINAL DEDIOF	1	



#	SEPA	o o		Inter-PSP Collection
	Mult			SEPA Core Requirements
2.49	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Account	ISO Name ISO Definition XML Tag	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. Original Debtor Account Original debtor account that has been modified. OrgnlDbtrAcct CashAccount38
2.50	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent	SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type	Not to be used if element 'Original Debtor Account' is populated with "SMNDA" (Same Mandate with a New Debtor Account). Original Debtor Agent Original debtor agent that has been modified. OrgnlDbtrAgt BranchAndFinancialInstitutionIdentification6
2.51	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Original Debtor Agent Account Original debtor agent account that has been modified. OrgnlDbtrAgtAcct CashAccount38
2.52	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Final Collection Date	ISO Name ISO Definition XML Tag Type	Original Final Collection Date Original final collection date that has been modified. OrgnlFnlColltnDt ISODate
2.53	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Frequency	ISO Name ISO Definition XML Tag Type	Original Frequency Original frequency that has been modified. OrgnlFrqcy Frequency36Choice
2.54	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Reason	ISO Name ISO Definition  XML Tag Type	Original Reason Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor. OrgnlRsn MandateSetupReason1Choice
2.55	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Tracking Days	ISO Name ISO Definition  XML Tag Type Pattern	Original Tracking Days Original number of tracking days that has been modified. OrgnlTrckgDays Exact2NumericText [0-9]{2}



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	SEPA Core Requirements
2.56	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Electronic Signature	SEPA Rulebook  SEPA Usage Rule(s)	AT-M010 Placeholder for the electronic signature data, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). If the direct debit is based on an EPC electronic mandate, this data element must contain AT-M013 which is the reference to the Mandate
			ISO Name ISO Definition	Acceptance Report made by the Debtor PSP. This data element is not to be used if the mandate is a paper mandate. Electronic Signature Additional security provisions, such as a digital signature, as provided by the debtor.
			XML Tag Type ISO Length SEPA Length	EletrncSgntr Max1025Text 1 1025 1 1025
2.57	01	FITo FICustomer Direct Debit V08	ISO Name	First Collection Date
		+Direct Debit Transaction Information ++Direct Debit Transaction	ISO Definition	Date of the first collection of a direct debit as per the mandate.
		+++Mandate Related Information ++++First Collection Date	XML Tag Type	FrstColltnDt ISODate
2.58	01	FITo FICustomer Direct Debit V08	ISO Name	Final Collection Date
		+Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information	ISO Definition  XML Tag	Date of the final collection of a direct debit as per the mandate. FnlColltnDt
		++++Final Collection Date	Type	ISODate
2.59	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction	ISO Name ISO Definition	Frequency Regularity with which direct debit instructions are to be created and processed.
		+++Mandate Related Information ++++Frequency	XML Tag Type	Frqcy Frequency36Choice
2.60	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Reason	ISO Name ISO Definition  XML Tag	Reason Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor. Rsn
2 44	0.4		Type	MandateSetupReason1Choice
2.61	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information	ISO Name ISO Definition XML Tag	Tracking Days Specifies the number of days the direct debit instruction must be tracked. TrckgDays
		++++Tracking Days	Type	Exact2NumericText
2.62	11	FITo FICustomer Direct Debit V08	Pattern  SEPA Usage Rule(s)	[0-9]{2}
2.02	11	+Direct Debit Transaction Information +Direct Debit Transaction ++Creditor Scheme Identification	ISO Name ISO Definition XML Tag	Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId
2.63	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Name	Type ISO Name ISO Definition  XML Tag	PartyIdentification135  Name  Name by which a party is known and which is usually used to identify that party.  Nm  Max140Text
		TTTTIVALLIC	Type ISO Length	1 140
2.64	01	FITo FICustomer Direct Debit V08	SEPA Length ISO Name	1 140 Postal Address
2.04	01	+Direct Debit Transaction Information ++Direct Debit Transaction	ISO Definition	Information that locates and identifies a specific address, as defined by postal services.
		+++Creditor Scheme Identification ++++Postal Address	XML Tag Type	PstlAdr PostalAddress24



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	SEPA Core Requirements
2.65	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-E005 Identifier of the Creditor.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	
		++Direct Debit Transaction	ISO Name	Identification
		+++Creditor Scheme Identification	ISO Definition	Unique and unambiguous identification of a
		++++Identification		party.
			XML Tag	Id
			Type	Party38Choice
2.66	11	FITo FICustomer Direct Debit V08	XML Tag	xs:choice
2.66	11	+Direct Debit Transaction Information	ISO Name ISO Definition	Organisation Identification
		++Direct Debit Transaction Information ++Direct Debit Transaction	150 Definition	Unique and unambiguous way to identify an
		+++Creditor Scheme Identification	VMI Tog	organisation. OrgId
		++++Identification	XML Tag Type	OrganisationIdentification29
		+++++Organisation Identification	Турс	Organisationidentification29
2.67	11	FITo FICustomer Direct Debit V08	SEPA Usago Rulo(s)	Private Identification is used to identify either an
2.07	11	+Direct Debit Transaction Information	DEI II Osuge Ruic(s)	organisation or a private person.
		++Direct Debit Transaction	ISO Name	Private Identification
		+++Creditor Scheme Identification	ISO Definition	Unique and unambiguous identification of a
		++++Identification		person, for example a passport.
		+++++Private Identification	XML Tag	PrvtId
			Type	PersonIdentification13
2.68	01	FITo FICustomer Direct Debit V08	ISO Name	Date And Place Of Birth
		+Direct Debit Transaction Information	ISO Definition	Date and place of birth of a person.
		++Direct Debit Transaction	XML Tag	DtAndPlcOfBirth
		+++Creditor Scheme Identification	Туре	DateAndPlaceOfBirth1
		++++Identification		
		+++++Private Identification		
		+++++Date And Place Of Birth		
2.69	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	
		+Direct Debit Transaction Information		Only one occurrence of 'Other' is allowed, and
		++Direct Debit Transaction		no other sub-elements are allowed.
		+++Creditor Scheme Identification		'Identification' must be used with an identifier
		++++Identification		described in General Message Element
		++++Private Identification		Specifications, Chapter 1.5.2.
		+++++Other		'Proprietary' under 'Scheme Name' must specify
			TG 0 31	"SEPA".
			ISO Name	Other
			ISO Definition	Unique identification of a person, as assigned by
			NAME OF A	an institution, using an identification scheme.
			XML Tag	Othr  Caparic Person Identification 1
2.70	01	FITo FICustomer Direct Debit V08	Type ISO Name	GenericPersonIdentification1 Country Of Residence
2.70	01	+Direct Debit Transaction Information	ISO Definition	Country in which a person resides (the place of a
		++Direct Debit Transaction	100 Deminion	person's home). In the case of a company, it is the
		+++Creditor Scheme Identification		country from which the affairs of that company
		++++Country Of Residence		are directed.
		Soundy of Residence	XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.71	01	FITo FICustomer Direct Debit V08	ISO Name	Contact Details
2.,1	01	+Direct Debit Transaction Information	ISO Definition	Set of elements used to indicate how to contact
		++Direct Debit Transaction	vaaaaviVii	the party.
		+++Creditor Scheme Identification	XML Tag	CtctDtls
		++++Contact Details	Туре	Contact4
	•	i.		



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.72	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Pre Notification Identification	ISO Name ISO Definition	Pre Notification Identification Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.
			XML Tag Type ISO Length SEPA Length	Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information.  PreNtfctnId  Max35Text  1 35  1 35
2.73	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Pre Notification Date	ISO Name ISO Definition  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	11	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. Cdtr PartyIdentification135
2.75	11	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	AT-E001 Name of the Creditor.
2.76	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address	SEPA Rulebook	AT-E004 Address of the Creditor.  'Postal Address' is optional but is mandatory if provided by the Creditor.  If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.  If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.  Postal Address Information that locates and identifies a specific address, as defined by postal services.  PstlAdr PostalAddress24
2.77	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.78	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Department	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 70 1 70



#	SEPA	Message Element		Inter-PSP Collection
	Mult			SEPA Core Requirements
2.79	01	FITo FICustomer Direct Debit V08	ISO Name	Sub Department
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Identification of a sub-division of a large
		++Creditor	*** ** **	organisation or building.
		+++Postal Address	XML Tag	SubDept
		++++Sub Department	Type	Max70Text 1 70
			ISO Length SEPA Length	1 70 1 70
2.80	01	FITo FICustomer Direct Debit V08	ISO Name	Street Name
2.80	01	+Direct Debit Transaction Information	ISO Definition	Name of a street or thoroughfare.
		++Creditor	XML Tag	StrtNm
		+++Postal Address	Type	Max70Text
		++++Street Name	ISO Length	1 70
			SEPA Length	1 70
2.81	01	FITo FICustomer Direct Debit V08	ISO Name	Building Number
2.01	02	+Direct Debit Transaction Information	ISO Definition	Number that identifies the position of a building
		++Creditor		on a street.
		+++Postal Address	XML Tag	BldgNb
		++++Building Number	Туре	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.82	01	FITo FICustomer Direct Debit V08	ISO Name	Building Name
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Name of the building or house.
		++Creditor	XML Tag	BldgNm
		+++Postal Address	Type	Max35Text
		++++Building Name	ISO Length	1 35
			SEPA Length	1 35
2.83	01	FITo FICustomer Direct Debit V08	ISO Name	Floor
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Floor or storey within a building.
		++Creditor	XML Tag	Flr
		+++Postal Address	Type	Max70Text
		++++Floor	ISO Length	1 70
			SEPA Length	1 70
2.84	01	FITo FICustomer Direct Debit V08	ISO Name	Post Box
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Numbered box in a post office, assigned to a
		++Creditor		person or organisation, where letters are kept
		++++Postal Address ++++Post Box	VMI Too	until called for.
		++++Post Box	XML Tag	PstBx Max16Text
			Type ISO Length	1 16
			SEPA Length	
2.85	01	FITo FICustomer Direct Debit V08	ISO Name	1 16 Room
2.83	01	+Direct Debit Transaction Information	ISO Definition	Building room number.
		++Creditor	XML Tag	Room
		+++Postal Address	Type	Max70Text
		++++Room	ISO Length	1 70
		TTTTKOOM	SEPA Length	1 70
2.86	01	FITo FICustomer Direct Debit V08	ISO Name	Post Code
2.00	01	+Direct Debit Transaction Information	ISO Definition	Identifier consisting of a group of letters and/or
		++Creditor	150 Definition	numbers that is added to a postal address to assist
		+++Postal Address		the sorting of mail.
		++++Post Code	XML Tag	PstCd
			Type	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.87	01	FITo FICustomer Direct Debit V08	ISO Name	Town Name
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Name of a built-up area, with defined boundaries,
		++Creditor		and a local government.
		+++Postal Address	XML Tag	TwnNm
		++++Town Name	Туре	Max35Text
			ISO Length	1 35
1	1		SEPA Length	<i>1</i> 35



"	CEDA	N		I ( DCD C II ()
#	SEPA	Message Element		Inter-PSP Collection SEPA Core Requirements
2.00	Mult	FITo FICustomer Direct Debit V08		-
2.88	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Town Location Name Specific location name within the town.
		++Creditor		TwnLctnNm
		+++Postal Address	XML Tag Type	Max35Text
		++++Town Location Name	ISO Length	1 35
		Location Name	SEPA Length	1 35
2.89	01	FITo FICustomer Direct Debit V08	ISO Name	District Name
2.07	01	+Direct Debit Transaction Information	ISO Definition	Identifies a subdivision within a country sub-
		++Creditor	100 Definition	division.
		+++Postal Address	XML Tag	DstrctNm
		++++District Name	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.90	01	FITo FICustomer Direct Debit V08	ISO Name	Country Sub Division
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Identifies a subdivision of a country such as state,
		++Creditor		region, county.
		+++Postal Address	XML Tag	CtrySubDvsn
		++++Country Sub Division	Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.91	01	FITo FICustomer Direct Debit V08	ISO Name	Country
		+Direct Debit Transaction Information	ISO Definition	Nation with its own government.
		++Creditor	XML Tag	Ctry
		+++Postal Address	Type	CountryCode
		++++Country	Pattern	[A-Z]{2,2}
2.92	02	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Only two occurrences are allowed.
		+Direct Debit Transaction Information		If 'Address Line' is used, then 'Postal Address'
		++Creditor		sub-elements other than 'Country' are forbidden.
		+++Postal Address ++++Address Line		A combination of 'Address Line' and 'Country' is allowed.
		++++Address Line	ISO Name	Address Line
			ISO Definition	Information that locates and identifies a specific
			100 Definition	address, as defined by postal services, presented
				in free format text.
			XML Tag	AdrLine
			Type	Max70Text
			ISO Length	1 70
			SEPA Length	1 70
2.93	01	FITo FICustomer Direct Debit V08	ISO Name	Identification
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Unique and unambiguous identification of a
		++Creditor		party.
		+++Identification	XML Tag	Id
			Type	Party38Choice
2.94	01	FITo FICustomer Direct Debit V08	ISO Name	Country Of Residence
		+Direct Debit Transaction Information	ISO Definition	Country in which a person resides (the place of a
		++Creditor		person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
				are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
2 2 2		TIME TIME .	Pattern	[A-Z]{2,2}
2.95	01	FITo FICustomer Direct Debit V08	ISO Name	Contact Details
		+Direct Debit Transaction Information	ISO Definition	Set of elements used to indicate how to contact
		++Creditor	WMI /D-	the party.
		+++Contact Details	XML Tag	CtctDtls
			Type	Contact4



2.96   1  FITo FICustomer Direct Debit V08	#	SEPA Mult	Message Element	S	Inter-PSP Collection EPA Core Requirements
### Direct Debit Transaction Information ### Creditor Account    SEPA Usage Rule(s)   Mandatory	2.06		EITo EICustomer Direct Dobit V/00		
Heading Account   Iso Name   Iso Name   Iso Definition	2.90	11			
SO Name   SO Definition   SPAR Rulebook   AT-COOZ The BIC code of the Creditor PSI   So Name   So Name   So Name   So Name   So Name   So Definition   So Name   So Definition   So Definiti				SEFA Usage Kule(s)	
2.97   11   FITO FICustomer Direct Debit V08			++Creditor Account	ICO Name	
2.97   1.1   FITO FICustomer Direct Debit V08					
2.97   11   FITo FICustomer Direct Debit V08				ISO Definition	
2.97   11   FITo FICustomer Direct Debit V08   -Direct Debit Transaction Information					
2.97   11   FTO FICustomer Direct Debit V08					
2.97   11   FTO FICustomer Direct Debit V08					~
Pirect Debit Transaction Information					
++Creditor Agent    SO Name   SO Definition   SO Definition   Financial institution servicing an account for creditor.	2.97	11			
So Definition   Financial institution servicing an account for creditor.   XML Tag   CdtrAgt   BranchAndFinancialInstitutionIdentification   Sio Name   Sio Definition   Sio D					
2.98   01   FITo FICustomer Direct Debit V08			++Creditor Agent		Creditor Agent
2.98   01   FTTo FICustomer Direct Debit V08				<b>ISO Definition</b>	Financial institution servicing an account for the
Separation   Sep					creditor.
Separation   Sep				XML Tag	CdtrAgt
2.98   01   FITo FICustomer Direct Debit V08					
+Direct Debit Transaction Information	2.98	01	FITo FICustomer Direct Debit V08		
++Creditor Agent Account					
2.99   01   FITO FICustomer Direct Debit V08					creditor agent at its servicing agent to which a
2.99 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  2.100 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++VIItimate Creditor  2.100 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++VIItimate Creditor  2.100 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  2.101 01 FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++VIItimate Creditor +-VIItimate Creditor			Trefeditor rigent recount		credit entry will be made as a result of the
2.99   01   FITO FICustomer Direct Debit V08					
Type   CashAccount38				VMI Too	
2.99   01   FITO FICustomer Direct Debit V08					
+Direct Debit Transaction Information ++Ultimate Creditor    SO Name   Payment chain up to the Debtor.	2.00	0 1	THE TIME D. L. LING.		
++Ultimate Creditor    SO Name   SO Definition   Ultimate party to which an amount of mone due.	2.99	01		SEPA Usage Rule(s)	
SO Name   Ultimate Creditor   Ultimate Creditor   Ultimate party to which an amount of mone due.   XML Tag   UltimtCdtr   Type   PartyIdentification   135					
ISO Definition   Ultimate party to which an amount of mone due.   XML Tag   UltmtCdtr   Type   Partyldentification 135			++Ultimate Creditor		
2.100 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information +++Name  SEPA Rulebook SEPA Rulebook SEPA Usage Rule(s) 'Name' is limited to 70 characters in length ISO Name ISO Definition Name by which a party is known and which usually used to identify that party.  XML Tag Nm Type Max140Text ISO Length 1 140 SEPA Length 1 70  2.101 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information +++Postal Address  SEPA Rulebook SEPA Length I 140 SEPA Length I 70  ISO Name Postal Address Information that locates and identifies a spe address, as defined by postal services.  XML Tag PstlAdr Type PostalAddress24  SEPA Rulebook AT-E010 Identification code of the Creditor Reference Party. Identification ISO Name Identification Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice XML Tag SEPA Usage Rule(s) S				ISO Name	
2.100   01   FITo FICustomer Direct Debit V08				<b>ISO Definition</b>	Ultimate party to which an amount of money is
Type					due.
SEPA Rulebook   AT-E007 Name of the Creditor Reference For SEPA Usage Rule(s)   Name   Iso Name				XML Tag	UltmtCdtr
+Direct Debit Transaction Information ++Ultimate Creditor +++Name    SEPA Usage Rule(s) 'Name' is limited to 70 characters in length   ISO Name   Nam				Type	PartyIdentification135
+Direct Debit Transaction Information ++Ultimate Creditor +++Name    Solution	2.100	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-E007 Name of the Creditor Reference Party.
++Ultimate Creditor +++Name    SO Name   Nam			+Direct Debit Transaction Information	SEPA Usage Rule(s)	
H++Name   H++Name   HSO Definition   Name by which a party is known and which usually used to identify that party.   XML Tag   Nm   Type   Max140Text   ISO Length   1 140   Name			++Ultimate Creditor		——————————————————————————————————————
usually used to identify that party.  XML Tag Nm Type Max140Text ISO Length 1 140  SEPA Length 1 70  2.101 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Postal Address  2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor ++Identification  SEPA Rulebook  AT-E010 Identification code of the Creditor Reference Party. ISO Name Identification Unique and unambiguous identification of a party.  XML Tag Party38Choice  11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor ++To FICustomer Direct Debit V08 +Direct Debit Transaction Information +-Ultimate Creditor  ISO Name  SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.  Organisation Identification			+++Name	<b>ISO Definition</b>	Name by which a party is known and which is
SAML Tag   Nm   Type   Max140Text   IsO Length   1 140   1 70					
Type Max140Text ISO Length 1 140 SEPA Length 1 70  2.101 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Postal Address  2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification  1SO Name Postal Address ISO Definition Information that locates and identifies a spend address, as defined by postal services.  XML Tag PstlAdr Type Postal Address24  SEPA Rulebook AT-E010 Identification code of the Creditor Reference Party.  ISO Name Identification  ISO Definition Unique and unambiguous identification of a party.  XML Tag Id Type Party38Choice  11 XML Tag Xs:choice  2.103 11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of Other' is allowed.  Organisation Identification				XML Tag	
2.101 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Postal Address  2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification  Type  SEPA Rulebook  **Reference Party.**  **ISO Name**    Iso Name   Information that locates and identifies a speaddress, as defined by postal services.  **XML Tag** Postal Address   PstlAdr  Type   Postal Address   AT-E010 Identification code of the Creditor   Reference Party.  Iso Name   Identification   Identification   Identification of a party.  XML Tag   Identification   I					- 1
2.101 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Postal Address  2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification  2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification  SEPA Length 1 70  ISO Name Postal Address  Information that locates and identifies a spend address, as defined by postal services.  XML Tag PstlAdr Type PostalAddress24  SEPA Rulebook AT-E010 Identification code of the Creditor Reference Party. ISO Name Identification Unique and unambiguous identification of a party.  XML Tag Id Type Party38Choice  2.103 11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of Other' is allowed.  'Other' is allowed. Organisation Identification					
2.101 01 FITo FICustomer Direct Debit V08					1 70
+Direct Debit Transaction Information ++Ultimate Creditor +++Postal Address  2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification  1.1	2 101	0 1	EIT- EICt Dit D-1:4 V/00		
++Ultimate Creditor +++Postal Address  2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification  11 Sign and services.  2.103 11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  2.103 11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  11 Sign and dress, as defined by postal services.  XML Tag	2.101	U1			
+++Postal Address    SML Tag				150 Definition	
2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification  ISO Name Identification  Iso Definition  Iso Name Identification  Iso Definition  Iso Definition  Iso Definition  Iso Definition  Iso Definition  Iso Name Identification  Iso Definition  Iso Definition  Iso Name Identification  Iso Definition  Iso Name Identification  Iso Name Identification  Iso Name  Identification  Iso Name  Identification  Iso Name  Identification  Iso Name  Identification  Iso Name  Identification  Iso Name				**** *** ***	
2.102 01 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification  ISO Name Identification Iso Definition Unique and unambiguous identification of a party.  XML Tag Id Type Party38Choice  11 IFITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  SEPA Rulebook AT-E010 Identification code of the Creditor  Reference Party.  Iso Name Identification Unique and unambiguous identification of a party.  XML Tag Type Party38Choice  XML Tag SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of the Creditor of			+++Postal Address		
+Direct Debit Transaction Information ++Ultimate Creditor +++Identification  ISO Name Identification Unique and unambiguous identification of a party.  XML Tag Id Type Party38Choice  11  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  SEPA Usage Rule(s)  SEPA Usage Rule(s)  Corganisation Identification  FIGURE OF TRANSACTION OF TRANS					
++Ultimate Creditor +++Identification  ISO Name Identification Unique and unambiguous identification of a party.  XML Tag Id Type Party38Choice  XML Tag Iso Name Identification Unique and unambiguous identification of a party.  XML Tag Id Type Party38Choice  XML Tag Iso Name Identification Unique and unambiguous identification of a party.  XML Tag Id Type Party38Choice  XML Tag Iso Name Identification Iso Name	2.102	01		SEPA Rulebook	
+++Identification  ISO Definition  Unique and unambiguous identification of a party.  XML Tag Id  Type Party38Choice  XML Tag xs:choice  2.103  11  FITO FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  FITO Name  Unique and unambiguous identification of a party.  XML Tag Id  Type Party38Choice  XML Tag xs:choice  SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.  Organisation Identification			+Direct Debit Transaction Information		
party.   XML Tag   Id   Type   Party38Choice			++Ultimate Creditor	ISO Name	Identification
party.   XML Tag   Id   Type   Party38Choice			+++Identification	<b>ISO Definition</b>	Unique and unambiguous identification of a
XML Tag   Id   Type   Party38Choice					
Type Party38Choice   11   XML Tag xs:choice   2.103   11   FITo FICustomer Direct Debit V08				XML Tag	
11   XML Tag xs:choice					
2.103 11 FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  SEPA Usage Rule(s) Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.  ISO Name Organisation Identification		1 1			
+Direct Debit Transaction Information ++Ultimate Creditor  ISO Name  'Other' is allowed. Organisation Identification	2 102		EITo ElCustomor Direct Dobit V00		
++Ultimate Creditor ISO Name Organisation Identification	2.103	11		SEPA Usage Kule(s)	
				TGO 11	
+++Identification   ISO Definition   Unique and unambiguous way to identify a					
				ISO Definition	
++++Organisation Identification organisation.			++++Organisation Identification		
XML Tag OrgId				XML Tag	
Type OrganisationIdentification29				Type	OrganisationIdentification29



#	SEPA	Message Element		Inter-PSP Collection
	Mult			EPA Core Requirements
2.104	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one
		+Direct Debit Transaction Information		occurrence of 'Other' is allowed.
		++Ultimate Creditor	ISO Name	Private Identification
		+++Identification	ISO Definition	Unique and unambiguous identification of a
		++++Private Identification	*** ** **	person, for example a passport.
			XML Tag	PrvtId
2.105	0 1	EIE EIG . D' . D L'. 1/00	Type	PersonIdentification13
2.105	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition	Country Of Residence
		++Ultimate Creditor	180 Delilliuoli	Country in which a person resides (the place of a person's home). In the case of a company, it is the
		+++Country Of Residence		country from which the affairs of that company
		+++Country Of Residence		are directed.
			XML Tag	CtryOfRes
			Type	CountryCode
			Pattern	[A-Z]{2,2}
2.106	01	FITo FICustomer Direct Debit V08	ISO Name	Contact Details
2.100	01	+Direct Debit Transaction Information	ISO Definition	Set of elements used to indicate how to contact
		++Ultimate Creditor	150 Demintion	the party.
		+++Contact Details	XML Tag	CtctDtls
		The Contact Details	Type	Contact4
2.107	01	FITo FICustomer Direct Debit V08	ISO Name	Initiating Party
2.107	01	+Direct Debit Transaction Information	ISO Definition	Party that initiates the payment.
		++Initiating Party	150 Deminion	Usage: This can be either the creditor or a party
		The state of the s		that initiates the direct debit on behalf of the
				creditor.
			XML Tag	InitgPty
			Туре	PartyIdentification135
2.108	01	FITo FICustomer Direct Debit V08		Only 'BICFI' is allowed.
		+Direct Debit Transaction Information	ISO Name	Instructing Agent
		++Instructing Agent	<b>ISO Definition</b>	Agent that instructs the next party in the chain to
				carry out the (set of) instruction(s).
			XML Tag	InstgAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.109	01	FITo FICustomer Direct Debit V08		Only 'BICFI' is allowed.
		+Direct Debit Transaction Information	ISO Name	Instructed Agent
		++Instructed Agent	<b>ISO Definition</b>	Agent that is instructed by the previous party in
				the chain to carry out the (set of) instruction(s).
			XML Tag	InstdAgt
2 110	0 1	TITE FIG	Type	BranchAndFinancialInstitutionIdentification6
2.110	01	FITo FICustomer Direct Debit V08	ISO Name ISO Definition	Intermediary Agent 1
		+Direct Debit Transaction Information	180 Definition	Agent between the debtor's agent and the
		++Intermediary Agent 1		creditor's agent.
				Usaga: If more than one intermediant agent is
				Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the
				agent between the DebtorAgent and the
1				Intermediary Agent 2.
			XML Tag	IntrmyAgt1
1			Type	BranchAndFinancialInstitutionIdentification6
2.111	01	FITo FICustomer Direct Debit V08	ISO Name	Intermediary Agent 1 Account
2.111	01	+Direct Debit Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Intermediary Agent 1Account	150 Deminion	intermediary agent 1 at its servicing agent in the
		Tigoni II soouni		payment chain.
			XML Tag	IntrmyAgt1Acct
			Type	CashAccount38
	1	<u> </u>		



			•	
#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	SEPA Core Requirements
2.112	01	FITo FICustomer Direct Debit V08	ISO Name	Intermediary Agent 2
		+Direct Debit Transaction Information	ISO Definition	Agent between the debtor's agent and the
		++Intermediary Agent 2		creditor's agent.
				Usage: If more than two intermediary agents are
				present, then IntermediaryAgent2 identifies the
				agent between the IntermediaryAgent1 and the
				Intermediary Agent 3.
			XML Tag	IntrmyAgt2
2.113	01	FITo FICustomer Direct Debit V08	Type ISO Name	BranchAndFinancialInstitutionIdentification6 Intermediary Agent 2Account
2.113	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Unambiguous identification of the account of the
		++Intermediary Agent 2Account	150 Delimition	intermediary agent 2 at its servicing agent in the
		, , , , , , , , , , , , , , , , , , ,		payment chain.
			XML Tag	IntrmyAgt2Acct
			Type	CashAccount38
2.114	01	FITo FICustomer Direct Debit V08	ISO Name	Intermediary Agent 3
		+Direct Debit Transaction Information ++Intermediary Agent 3	ISO Definition	Agent between the debtor agent and creditor
		++intermediary Agent 3		agent.
				Usage: If IntermediaryAgent3 is present, then it
				identifies the agent between the intermediary
				agent 2 and the debtor agent.
			XML Tag	IntrmyAgt3
2.115	01	FITo FICustomer Direct Debit V08	Type ISO Name	BranchAndFinancialInstitutionIdentification6
2.115	01	+Direct Debit Transaction Information	ISO Name ISO Definition	Intermediary Agent 3Account Unambiguous identification of the account of the
		++Intermediary Agent 3Account	150 Definition	intermediary agent 3 at its servicing agent in the
		The medial yrigent streed in		payment chain.
			XML Tag	IntrmyAgt3Acct
			Type	CashAccount38
2.116	11	FITo FICustomer Direct Debit V08	ISO Name	Debtor
		+Direct Debit Transaction Information ++Debtor	ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
		++Deotor	XML Tag	Obtr
			Type	PartyIdentification135
2.117	11	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-P001 Name of the Debtor.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	Mandatory.
		++Debtor	<b>T</b> GO <b>N</b>	'Name' is limited to 70 characters in length.
		+++Name	ISO Name	Name
			ISO Definition	Name by which a party is known and which is usually used to identify that party.
			XML Tag	Nm
			Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 70



#	SEPA Mult	Message Element	S	Inter-PSP Collection SEPA Core Requirements
2.110		EIT EIG ( D' (D.1) 100		<del>-</del>
2.118	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address	SEPA Rulebook SEPA Usage Rule(s)  ISO Name ISO Definition	AT-P005 The Address of the Debtor.  'Postal Address' is optional but mandatory if present in DS-02 or when the Creditor PSP or the Debtor PSP is located in a non-EEA SEPA country or territory  If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.  If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.  Postal Address Information that locates and identifies a specific
			XML Tag	address, as defined by postal services. PstlAdr
			Type	PostalAddress24
2.119	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice
2.120	01	FITo FICustomer Direct Debit V08	ISO Name	Department
2.120	01	+Direct Debit Transaction Information ++Debtor +++Postal Address	ISO Definition  XML Tag	Identification of a division of a large organisation or building.  Dept
		++++Department	Type	Max70Text
			ISO Length	1 70
			SEPA Length	1 70
2.121	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition  XML Tag Type	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text
		1	ISO Length	1 70
			SEPA Length	1 70
2.122	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 70 1 70
2.123	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 16 1 16
2.124	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Building Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Building Name Name of the building or house. BldgNm Max35Text 1 35 1 35
2.125	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor	ISO Name ISO Definition XML Tag	Floor Floor or storey within a building. Flr
1		+++Postal Address	Type	Max70Text
1		++++Floor	ISO Length	1 70
	1		SEPA Length	1 70



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#	SEPA	8		Inter-PSP Collection SEPA Core Requirements
2.126	Mult		TGO N	
2.126	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition	Post Box
		++Debtor	180 Definition	Numbered box in a post office, assigned to a person or organisation, where letters are kept
		+++Postal Address		until called for.
		++++Post Box	XML Tag	PstBx
		THE OST BOX	Type	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.127	01	FITo FICustomer Direct Debit V08	ISO Name	Room
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Building room number.
		++Debtor	XML Tag	Room
		+++Postal Address	Type	Max70Text
		++++Room	<b>ISO Length</b>	1 70
			SEPA Length	1 70
2.128	01	FITo FICustomer Direct Debit V08	ISO Name	Post Code
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Identifier consisting of a group of letters and/or
		++Debtor		numbers that is added to a postal address to assist
		+++Postal Address		the sorting of mail.
		++++Post Code	XML Tag	PstCd
			Type	Max16Text
			ISO Length	1 16
			SEPA Length	1 16
2.129	01	FITo FICustomer Direct Debit V08	ISO Name	Town Name
		+Direct Debit Transaction Information	ISO Definition	Name of a built-up area, with defined boundaries,
		++Debtor	N/N ## (#)	and a local government.
		+++Postal Address	XML Tag	TwnNm
		++++Town Name	Type	Max35Text
			ISO Length SEPA Length	1 35 1 35
2.130	01	FITo FICustomer Direct Debit V08	ISO Name	Town Location Name
2.130	01	+Direct Debit Transaction Information	ISO Definition	Specific location name within the town.
		++Debtor	XML Tag	TwnLctnNm
		+++Postal Address	Type	Max35Text
		++++Town Location Name	ISO Length	1 35
		The state of the s	SEPA Length	1 35
2.131	01	FITo FICustomer Direct Debit V08	ISO Name	District Name
		+Direct Debit Transaction Information	ISO Definition	Identifies a subdivision within a country sub-
		++Debtor		division.
		+++Postal Address	XML Tag	DstrctNm
		++++District Name	Type	Max35Text
			<b>ISO Length</b>	1 35
			SEPA Length	<i>1 35</i>
2.132	01	FITo FICustomer Direct Debit V08	ISO Name	Country Sub Division
		+Direct Debit Transaction Information	<b>ISO Definition</b>	Identifies a subdivision of a country such as state,
		++Debtor		region, county.
		+++Postal Address	XML Tag	CtrySubDvsn
		++++Country Sub Division	Type	Max35Text
			ISO Length	1 35
	ļ		SEPA Length	1 35
2.133	01	FITo FICustomer Direct Debit V08	ISO Name	Country
		+Direct Debit Transaction Information	ISO Definition	Nation with its own government.
		++Debtor	XML Tag	Ctry
		+++Postal Address	Type	CountryCode
		++++Country	Pattern	$[A-Z]{2,2}$



#	SEPA	Message Element		Inter-PSP Collection
#	Mult	Wessage Element	S	EPA Core Requirements
2.134		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Address Line		Only two occurrences are allowed.  If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.  Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  AdrLine Max70Text 1 70
2.135	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification	SEPA Length	1 70  AT-P004 Debtor identification code. Identification Unique and unambiguous identification of a party. Id Party38Choice
	11		XML Tag	xs:choice
2.136	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.  Organisation Identification Unique and unambiguous way to identify an organisation.  OrgId  OrganisationIdentification29
2.137	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification ++++Private Identification		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.138	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Country Of Residence	ISO Name ISO Definition  XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.139	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.140	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Account	SEPA Rulebook	AT-D001 Account number of the Debtor. Only IBAN is allowed. Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38



#	SEPA	Magaga Flament		Inter DCD Collection
#	Mult	Message Element	S	Inter-PSP Collection EPA Core Requirements
2.141		FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-D002 The BIC code of Debtor's PSP.
2.141	11	+Direct Debit Transaction Information		Only 'BICFI' is allowed.
		++Debtor Agent	ISO Name	Debtor Agent
		T Bestor rigent	ISO Definition	Financial institution servicing an account for the
				debtor.
			XML Tag	DbtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.142	01	FITo FICustomer Direct Debit V08	ISO Name	Debtor Agent Account
		+Direct Debit Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Debtor Agent Account		debtor agent at its servicing agent in the payment
			*****	chain.
			XML Tag	DbtrAgtAcct
2.1.12	0 1	TITE FIG		CashAccount38
2.143	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	SEPA Usage Rule(s)	Mandatory if given by the Creditor in 'pain.008.
		++Ultimate Debtor		001.08' and must be forwarded through the payment chain up to the Debtor.
		++Olimate Debtoi	ISO Name	Ultimate Debtor
			ISO Definition	Ultimate party that owes an amount of money to
				the (ultimate) creditor.
			XML Tag	UltmtDbtr
			Type	PartyIdentification135
2.144	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-P006 Name of the Debtor Reference Party.
		+Direct Debit Transaction Information	SEPA Usage Rule(s)	'Name' is limited to 70 characters in length.
		++Ultimate Debtor	ISO Name	Name
		+++Name	ISO Definition	Name by which a party is known and which is
			N73 #F (E)	usually used to identify that party.
			XML Tag	Nm
			Type ISO Length	Max140Text 1 140
				1 70
2.145	01	FITo FICustomer Direct Debit V08	ISO Name	Postal Address
		+Direct Debit Transaction Information	ISO Definition	Information that locates and identifies a specific
		++Ultimate Debtor		address, as defined by postal services.
		+++Postal Address	XML Tag	PstlAdr
			V 1	PostalAddress24
2.146	01	FITo FICustomer Direct Debit V08	SEPA Rulebook	AT-P007 Identification code of the Debtor
		+Direct Debit Transaction Information		Reference Party.
		++Ultimate Debtor	ISO Name	Identification
		+++Identification	ISO Definition	Unique and unambiguous identification of a
			VMI Tog	party. Id
			XML Tag Type	Party38Choice
	11			xs:choice
2.147		FITo FICustomer Direct Debit V08		Either 'AnyBIC', 'LEI' or one occurrence of
2.17/	11	+Direct Debit Transaction Information	DELTI Couge Ruie(s)	'Other' is allowed.
		++Ultimate Debtor	ISO Name	Organisation Identification
		+++Identification	ISO Definition	Unique and unambiguous way to identify an
		++++Organisation Identification		organisation.
			XML Tag	OrgId
<u> </u>			Type	OrganisationIdentification29
2.148	11	FITo FICustomer Direct Debit V08	SEPA Usage Rule(s)	Either 'Date and Place of Birth' or one
		+Direct Debit Transaction Information	TGO N	occurrence of 'Other' is allowed.
		++Ultimate Debtor	ISO Name	Private Identification
		+++Identification ++++Private Identification	ISO Definition	Unique and unambiguous identification of a
		TTTTI IIVate Identification	XML Tag	person, for example a passport. PrvtId
			Type	PersonIdentification13
<u> </u>	1	l .	-JPC	1 orgoniacintification113



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.149	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Country Of Residence	ISO Name ISO Definition  XML Tag Type	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode
2.150	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor +++Contact Details	Pattern ISO Name ISO Definition XML Tag Type	[A-Z]{2,2} Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.151	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Purpose	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T007 Purpose of the Collection. Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
	11		XML Tag	xs:choice
2.152	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Purpose +++Code	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 4 1 4
2.153	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Purpose +++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 35 1 35
2.154	0 10	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Regulatory Reporting	ISO Name ISO Definition  XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.155	0 10	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Related Remittance Information	ISO Name ISO Definition  XML Tag Type	Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7
2.156	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection.  Either 'Structured' or 'Unstructured' may be present.  Remittance Information  Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.  RmtInf  RemittanceInformation16



#	SEPA	Message Element		Inter-PSP Collection
	Mult		S	EPA Core Requirements
2.157	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Unstructured	ISO Name ISO Definition  XML Tag Type ISO Length	'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor.  Only one occurrence of 'Unstructured' is allowed.  Unstructured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.  Ustrd  Max140Text  1 140
2.158	01	FITo FICustomer Direct Debit V08	8	1 140 Only one occurrence of 'Structured' is allowed.
2.138	01	+Direct Debit Transaction Information ++Remittance Information +++Structured	SEPA Format Rule(s)  ISO Name ISO Definition  XML Tag	'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.  Structured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.  Strd
2.150	0		Type ISO Name	StructuredRemittanceInformation16 Referred Document Information
2.159		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Referred Document Information FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information	ISO Name ISO Definition  XML Tag Type ISO Name ISO Definition	Provides the identification and the content of the referred document.  RfrdDocInf  ReferredDocumentInformation7  Referred Document Amount  Provides details on the amounts of the referred document.
		+++Structured	XML Tag	RfrdDocAmt
		++++Referred Document Amount	V 2	RemittanceAmount2
2.161	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information	ISO Name ISO Definition	When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.162	11	FITo FICustomer Direct Debit V08	V X	Mandatory if 'Creditor Reference Information' is
		+Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type	ISO Name ISO Definition XML Tag Type	used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.163	11	FITo FICustomer Direct Debit V08	ISO Name	Code Or Proprietary
		+Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary	ISO Definition  XML Tag  Type	Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	11		XML Tag	xs:choice
	1			



#	SEPA	Message Element		Inter-PSP Collection
	Mult			SEPA Core Requirements
2.164	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++++Code	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only "SCOR" is allowed.  Code  Type of creditor reference, in a coded form.  Cd  DocumentType3Code
		++++++Code 	SEPA Code Restrict	ioua
			SEPA Code Restrict	StructuredCommunicationReference
				Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.165	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary ++++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 35 1 35
2.166	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the credit reference type. Issr Max35Text 1 35 1 35
2.167	11	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information ++++Reference	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	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). Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.  Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.  If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.  Ref Max35Text  1 35  1 35
2.168	01	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Invoicer	ISO Name ISO Definition  XML Tag	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr
			Type	PartyIdentification135



	~~~	3.6		7 . DOD O W
**	SEPA	Message Element		Inter-PSP Collection
	Mult			SEPA Core Requirements
2.169		FITo FICustomer Direct Debit V08	ISO Name	Invoicee
		+Direct Debit Transaction Information	ISO Definition	Identification of the party to whom an invoice is
		++Remittance Information		issued, when it is different from the debtor or
		+++Structured		ultimate debtor.
		++++Invoicee	XML Tag	Invcee
			Туре	PartyIdentification135
2.170		FITo FICustomer Direct Debit V08	ISO Name	Tax Remittance
		+Direct Debit Transaction Information	ISO Definition	Provides remittance information about a payment
		++Remittance Information		made for tax-related purposes.
		+++Structured	XML Tag	TaxRmt
2.171		++++Tax Remittance	Туре	TaxInformation7
2.171		FITo FICustomer Direct Debit V08	ISO Name	Garnishment Remittance
		+Direct Debit Transaction Information	ISO Definition	Provides remittance information about a payment
		++Remittance Information	773 #¥ #B	for garnishment-related purposes.
		+++Structured	XML Tag	GrnshmtRmt Garnishment3
2.172		++++Garnishment Remittance	Type	
2.172		FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information	ISO Name ISO Definition	Additional Remittance Information
		++Remittance Information	180 Definition	Additional information, in free text form, to
		+++Structured		complement the structured remittance information.
		++++Additional Remittance Information	XML Tag	AddtlRmtInf
		++++Additional Remittance Information	Type	Max140Text
			ISO Length	1 140
			SEPA Length	1 140 1 140
2.173	0n	FITo FICustomer Direct Debit V08	ISO Name	Supplementary Data
2.173		+Direct Debit Transaction Information	ISO Definition	Additional information that cannot be captured in
		++Supplementary Data	150 Definition	the structured elements and/or any other specific
		1 Supplementary Data		block.
			XML Tag	SplmtryData
			Type	SupplementaryData1
3.0	0n	FITo FICustomer Direct Debit V08	ISO Name	Supplementary Data
		+Supplementary Data	ISO Definition	Additional information that cannot be captured in
		· · · · · · · · · · · · · · · · · · ·		the structured elements and/or any other specific
				block.
			XML Tag	SplmtryData
			Type	Supplementary Data 1



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

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

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

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

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

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

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

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



#	SEPA		Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
	Mult			
		Document	XML Tag	Document
			Type	Document
	11	Payment Return V09	ISO Name	Payment Return V09
			<b>ISO Definition</b>	Scope
				The PaymentReturn message is sent by an agent
				to the previous agent in the payment chain to
				undo a payment previously settled.
			XML Tag	PmtRtr
			Type	PaymentReturnV09
1.0	11	Payment Return V09	ISO Name	Group Header
1.0	11	+Group Header	ISO Definition	Set of characteristics shared by all individual
		Total Inches		transactions included in the message.
			XML Tag	GrpHdr
			Type	GroupHeader90
1.1	1 1	Payment Return V09	ISO Name	Message Identification
1.1	11			
		+Group Header	ISO Definition	Point to point reference, as assigned by the
		++Message Identification		instructing party and sent to the next party in the
				chain, to unambiguously identify the message.
				Usage: The instructing party has to make sure
				that MessageIdentification is unique per
				instructed party for a pre-agreed period.
			XML Tag	MsgId
			Type	Max35Text
			<b>ISO Length</b>	1 35
			SEPA Length	1 35
1.2	11	Payment Return V09	ISO Name	Creation Date Time
		+Group Header	<b>ISO Definition</b>	Date and time at which the message was created.
		++Creation Date Time	XML Tag	CreDtTm
			Type	ISODateTime
1.3	02	Payment Return V09	ISO Name	Authorisation
1.0	02	+Group Header	ISO Definition	User identification or any user key to be used to
		++Authorisation		check whether the initiating party is allowed to
		17 Idilonsation		initiate transactions from the account specified in
				the message.
				the message.
				Usage: The content is not of a technical nature,
				but reflects the organisational structure at the
				initiating side.
				The authorisation element can typically be used
				in relay scenarios, payment initiations, payment
				returns or payment reversals that are initiated on
				behalf of a party different from the initiating
				party.
			XML Tag	Authstn
			Type	Authorisation1Choice
1.4	01	Payment Return V09	ISO Name	Batch Booking
		+Group Header	<b>ISO Definition</b>	Identifies whether a single entry per individual
		++Batch Booking		transaction or a batch entry for the sum of the
		_		amounts of all transactions within the group of a
				message is requested.
				Usage: Batch booking is used to request and not
				order a possible batch booking.
			XML Tag	BtchBookg
			Type	BatchBookingIndicator
1.5	1 1	Doymant Pature V00	ISO Name	Number Of Transactions
1.3	11	Payment Return V09		
		+Group Header	ISO Definition	Number of individual transactions contained in
		++Number Of Transactions	WMT TO	the message.
			XML Tag	NbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}



#	SEPA Mult	Message Element		Direct Debit Return of a Collection EPA Core Requirements
1.6	01	Payment Return V09	ISO Name	Control Sum
		+Group Header	ISO Definition	Total of all individual amounts included in the
		++Control Sum		message, irrespective of currencies.
			XML Tag	CtrlSum
			Type	DecimalNumber
			SEPA FractDigits	17
			TotalDigits	18
1.7	01	Payment Return V09	ISO Name	Group Return
		+Group Header	ISO Definition	Indicates whether the return applies to the whole
		++Group Return		group of transactions or to individual transactions
			XML Tag	within the original group(s).  GrpRtr
			Type	TrueFalseIndicator
1.8	11	Payment Return V09	SEPA Usage Rule(s)	
1.0	11	+Group Header	SEITI CSUGO ILLITO(S)	Only 'EUR' is allowed.
		++Total Returned Interbank Settlement		Amount must be 0.01 or more and
		Amount		99999999999999999999999999999999999999
			SEPA Format	The fractional part has a maximum of two digits.
			Rule(s)	
			ISO Name	Total Returned Interbank Settlement Amount
			ISO Definition	Total amount of money moved between the
				instructing agent and the instructed agent in the
			NAME OF	return message.
			XML Tag	TtlRtrdIntrBkSttlmAmt
			Type SEPA FractDigits	ActiveCurrencyAndAmount 2
			TotalDigits	18
			SEPA Inclusive	0.01 99999999999999999999999999999999
1.9	11	Payment Return V09	SEPA Rulebook	AT-R005 The Settlement Date for the Return
		+Group Header		instruction.
		++Interbank Settlement Date	SEPA Usage Rule(s)	Mandatory.
			ISO Name	Interbank Settlement Date
			<b>ISO Definition</b>	Date on which the amount of money ceases to be
				available to the agent that owes it and when the
				amount of money becomes available to the agent
			NAME OF STREET	to which it is due.
			XML Tag	IntrBkSttlmDt ISODete
1.10	11	Payment Return V09	Type ISO Name	ISODate Settlement Information
1.10	11	+Group Header	ISO Definition	Specifies the details on how the settlement of the
		++Settlement Information	150 Definition	transaction(s) between the instructing agent and
		T Settlement Information		the instructed agent is completed.
			XML Tag	SttlmInf
			Type	SettlementInstruction7
1.11	11	Payment Return V09		Only "CLRG", "INGA" and "INDA" are allowed.
		+Group Header	ISO Name	Settlement Method
		++Settlement Information	<b>ISO Definition</b>	Method used to settle the (batch of) payment
		+++Settlement Method		instructions.
			XML Tag	SttlmMtd
			Туре	SettlementMethod1Code
			SEPA Code Restrict	
			CLRG	ClearingSystem
				Settlement is done through a payment clearing
				system.
			INDA	InstructedAgent
				Settlement is done by the agent instructed to
			DICA	execute a payment instruction.
			INGA	InstructingAgent
				Settlement is done by the agent instructing and
				forwarding the payment to the next party in the payment chain.
<u> </u>	1	<u> </u>		раутет спат.



#	SEPA	Message Element	Inter-PSP Direct Debit Return of a Collection	
1.10	Mult	D 1700		SEPA Core Requirements
1.12	01	Payment Return V09		s) Only 'Identification' is allowed.
		+Group Header ++Settlement Information	ISO Name ISO Definition	Settlement Account
		+++Settlement Information +++Settlement Account	180 Definition	A specific purpose account used to post debit and credit entries as a result of the transaction.
		+++Settlement Account	XML Tag	SttlmAcct
			Type	CashAccount38
1.13	01	Payment Return V09	ISO Name	Clearing System
1.13	01	+Group Header	ISO Definition	Specification of a pre-agreed offering between
		++Settlement Information		clearing agents or the channel through which the
		+++Clearing System		payment instruction is processed.
			XML Tag	ClrSys
			Type	ClearingSystemIdentification3Choice
	11		XML Tag	xs:choice
1.14		Payment Return V09	ISO Name	Code
		+Group Header	ISO Definition	Infrastructure through which the payment
		++Settlement Information		instruction is processed, as published in an
		+++Clearing System		external clearing system identification code list.
		++++Code	XML Tag	Cd
			Type	ExternalCashClearingSystem1Code
			ISO Length	1 3
			SEPA Length	1 3
1.15	11	Payment Return V09	ISO Name	Proprietary
		+Group Header	<b>ISO Definition</b>	Clearing system identification in a proprietary
		++Settlement Information		form.
		+++Clearing System	XML Tag	Prtry
		++++Proprietary	Type	Max35Text
			ISO Length	1 35
	0.4	D 7700	SEPA Length	1 35
1.16	01	Payment Return V09	ISO Name	Instructing Reimbursement Agent
		+Group Header ++Settlement Information	ISO Definition	Agent through which the instructing agent will
		+++Instructing Reimbursement Agent		reimburse the instructed agent.
		HTTHISTIUCTING REINIOUISEMENT Agent		Usage: If InstructingAgent and InstructedAgent
				have the same reimbursement agent, then only
				InstructingReimbursementAgent must be used.
			XML Tag	InstgRmbrsmntAgt
			Type	BranchAndFinancialInstitutionIdentification6
1.17	01	Payment Return V09	ISO Name	Instructing Reimbursement Agent Account
		+Group Header	<b>ISO Definition</b>	Unambiguous identification of the account of the
		++Settlement Information		instructing reimbursement agent account at its
		+++Instructing Reimbursement Agent		servicing agent in the payment chain.
		Account	XML Tag	InstgRmbrsmntAgtAcct
			Type	CashAccount38
1.18	01	Payment Return V09	ISO Name	Instructed Reimbursement Agent
		+Group Header	ISO Definition	Agent at which the instructed agent will be
		++Settlement Information		reimbursed.
		+++Instructed Reimbursement Agent		Usage: If InstructedReimbursementAgent
				contains a branch of the InstructedAgent, then the
				party in InstructedAgent will claim
				reimbursement from that branch/will be paid by
				that branch.
				Usage: If Instructing Agent and Instructed Agent
				have the same reimbursement agent, then only
			N73 /FF 7F3	InstructingReimbursementAgent must be used.
			XML Tag	InstdRmbrsmntAgt
1.10	0 1	Dovement Datum VOO	Type	BranchAndFinancialInstitutionIdentification6
1.19	01	Payment Return V09	ISO Name ISO Definition	Instructed Reimbursement Agent Account
		+Group Header ++Settlement Information	150 Deminion	Unambiguous identification of the account of the
		+++Instructed Reimbursement Agent		instructed reimbursement agent account at its
		Account	XML Tag	servicing agent in the payment chain. InstdRmbrsmntAgtAcct
		2 secount	Type	CashAccount38
	1		Type	Casii/ACCOuiit/JO



#	SEPA Mult	Message Element		Direct Debit Return of a Collection EPA Core Requirements
1.20	01	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	01	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	01	Payment Return V09 +Group Header ++Instructing Agent		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	01	Payment Return V09 +Group Header ++Instructed Agent		Only 'BICFI' is allowed.  Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). 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	01	Payment Return V09 +Original Group Information		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	11	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		Payment Return V09 +Original Group Information ++Original Message Name Identification		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	01	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



	1			
#	SEPA	Message Element		Direct Debit Return of a Collection
	Mult		S	EPA Core Requirements
2.4	0n	Payment Return V09	ISO Name	Return Reason Information
		+Original Group Information	ISO Definition	Provides detailed information on the return
		++Return Reason Information		reason.
			XML Tag	RtrRsnInf
			Type	PaymentReturnReason6
3.0	1n	Payment Return V09	SEPA Usage Rule(s)	
		+Transaction Information	ISO Name	Transaction Information
			ISO Definition	Information concerning the original transactions,
				to which the return message refers.
			XML Tag	TxInf
2.1		D 100	Type	PaymentTransaction112
3.1	11	Payment Return V09	SEPA Rulebook	AT-R003 The Specific Reference of the PSP
		+Transaction Information		Initiating the Return.
		++Return Identification	SEPA Usage Rule(s) ISO Name	Return Identification
			ISO Name ISO Definition	
			180 Definition	Unique identification, as assigned by an instructing party for an instructed party, to
				unambiguously identify the returned transaction.
				Usage: The instructing party is the party sending
				the return message and not the party that sent the
				original instruction that is being returned.
			XML Tag	RtrId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
3.2	01	Payment Return V09		Element 'Original Group Information' must be
		+Transaction Information		present either here or in '+Original Group
		++Original Group Information		Information'.
			ISO Name	Original Group Information
			<b>ISO Definition</b>	Provides information on the original message.
			XML Tag	OrgnlGrpInf
			Type	OriginalGroupInformation29
3.3	11	Payment Return V09	ISO Name	Original Message Identification
		+Transaction Information	ISO Definition	Point to point reference assigned by the original
		++Original Group Information		instructing party to unambiguously identify the
		+++Original Message Identification		original message.
			XML Tag	OrgnlMsgId
			Type	Max35Text
			ISO Length	1 35
2.4		D 100	SEPA Length	1 35
3.4	11	Payment Return V09		Only pacs.003.001.08 is allowed.
		+Transaction Information	ISO Name ISO Definition	Original Message Name Identification
		++Original Group Information	180 Delimition	Specifies the original message name identifier to
		+++Original Message Name Identification		which the message refers, for example, pacs. 003.001.01 or MT103.
			XML Tag	OrgnlMsgNmId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
3.5	01	Payment Return V09	ISO Name	Original Creation Date Time
3.3	01	+Transaction Information	ISO Definition	Original date and time at which the message was
		++Original Group Information		created.
			XML Tag	
		The state of the s		
		+++Original Creation Date Time	XML Tag Type	OrgnlCreDtTm ISODateTime



#	SEPA Mult	Message Element	Inter-PSP Direct Debit Return of a Collection SEPA Core Requirements	
3.6	01	Payment Return V09 +Transaction Information ++Original Instruction Identification	ISO Name ISO Definition  XML Tag Type ISO 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. OrgalInstrId Max35Text 1 35
3.7	11	Payment Return V09 +Transaction Information ++Original End To End Identification	SEPA Length SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length	Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 35
3.8	11	Payment Return V09 +Transaction Information ++Original Transaction Identification	SEPA Length SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	1 35  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.  Original Transaction Identification Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.  OrgnlTxId  Max35Text  1 35  1 35
3.9	01	Payment Return V09 +Transaction Information ++Original UETR	ISO Name ISO Definition  XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.10	01	Payment Return V09 +Transaction Information ++Original Clearing System Reference	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Original Clearing System Reference Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction. OrgnlClrSysRef Max35Text 1 35 1 35



#	SEPA	Message Element		Direct Debit Return of a Collection
	Mult		S	SEPA Core Requirements
3.11	11	Payment Return V09 +Transaction Information ++Original Interbank Settlement Amount	SEPA Rulebook SEPA Usage Rule(s)  SEPA Format Rule(s) ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	AT-T002 Amount of the Collection in euro.  Mandatory. 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. OrgnIntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 999999999.99
3.12	01	Payment Return V09 +Transaction Information ++Original Interbank Settlement Date	ISO Name ISO Definition  XML Tag Type	Original Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message.  OrgnIntrBkSttlmDt ISODate
3.13	11	Payment Return V09 +Transaction Information ++Returned Interbank Settlement Amount		Only 'EUR' is allowed.  Amount must be 0.01 or more and 99999999.99 or less.  Element is equal to the sum of 'Original Interbank Settlement Amount', and 'Amount' in 'Charges Information'.  The fractional part has a maximum of two digits.  Returned Interbank Settlement Amount Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.  RtrdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 999999999.99
3.14	01	Payment Return V09 +Transaction Information ++Interbank Settlement Date	ISO Name ISO Definition  XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.  IntrBkSttlmDt ISODate



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



#	SEPA	Message Element	Inter-PSP	Direct Debit Return of a Collection
	Mult	ğ	S	EPA Core Requirements
			SEPA Code Restrict	ions
			SLEV	FollowingServiceLevel
				Charges are to be applied following the rules
				agreed in the service level and/or scheme.
3.21	01	Payment Return V09		Only one occurrence is allowed.
		+Transaction Information ++Charges Information	ISO Name ISO Definition	Charges Information Provides information on the charges to be paid by
		++Charges information	150 Definition	the charge bearer(s) related to the processing of
				the return transaction.
			XML Tag	ChrgsInf
			Type	Charges7
3.22	11	Payment Return V09	SEPA Rulebook	AT-R007 Amount of the Interchange Fee.
		+Transaction Information ++Charges Information	SEPA Usage Kule(s)	Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99
		+++Amount		or less.
			SEPA Format	The fractional part has a maximum of two digits.
			Rule(s)	
			ISO Name	Amount
			ISO Definition	Transaction charges to be paid by the charge
			XML Tag	bearer. Amt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits	2
			TotalDigits	18
			SEPA Inclusive	0.01 999999999.99
3.23	11	Payment Return V09 +Transaction Information	ISO Name ISO Definition	Agent
		++Charges Information	180 Definition	Agent that takes the transaction charges or to which the transaction charges are due.
		+++Agent	XML Tag	Agt
			Type	BranchAndFinancialInstitutionIdentification6
3.24	11	Payment Return V09	SEPA Rulebook	AT-D002 The BIC code of the Debtor PSP.
		+Transaction Information		Only "BICFI" is allowed.
		++Charges Information +++Agent	ISO Name ISO Definition	Financial Institution Identification Unique and unambiguous identification of a
		++++Financial Institution Identification	180 Definition	financial institution, as assigned under an
		The first maneral institution racination		internationally recognised or proprietary
				identification scheme.
			XML Tag	FinInstnId
2.25	0.1	D 1100	Type	FinancialInstitutionIdentification18
3.25	01	Payment Return V09 +Transaction Information	ISO Name ISO Definition	Branch Identification Identifies a specific branch of a financial
		++Charges Information	180 Definition	institution.
		+++Agent		institution.
		++++Branch Identification		Usage: This component should be used in case
				the identification information in the financial
				institution component does not provide
			XML Tag	identification up to branch level. BrnchId
			Type	BranchData3
3.26	01	Payment Return V09	ISO Name	Clearing System Reference
		+Transaction Information	ISO Definition	Unique reference, as assigned by the clearing
		++Clearing System Reference		system, to unambiguously identify the return
			373.4T /F	instruction.
			XML Tag	ClrSysRef Max35Text
			Type ISO Length	1 35
			SEPA Length	1 35



#	SEPA Mult	Message Element		Direct Debit Return of a Collection EPA Core Requirements
3.27		Payment Return V09		Only 'BICFI' is allowed.
3.27	01	+Transaction Information	ISO Name	Instructing Agent
			ISO Definition	
		++Instructing Agent	ISO Delinition	Agent that instructs the next party in the chain to
				carry out the (set of) instruction(s).
				TT THE STATE OF TH
				Usage: The instructing agent is the party sending
				the return message and not the party that sent the
				original instruction that is being returned.
			XML Tag	InstgAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.28	01	Payment Return V09	SEPA Usage Rule(s)	Only 'BICFI' is allowed.
		+Transaction Information	ISO Name	Instructed Agent
		++Instructed Agent	<b>ISO Definition</b>	Agent that is instructed by the previous party in
		, and the second		the chain to carry out the (set of) instruction(s).
				Usage: The instructed agent is the party receiving
				the return message and not the party that received
				the original instruction that is being returned.
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.29	0.1	Dovement Datum VOO	ISO Name	Return Chain
3.29	01	Payment Return V09 +Transaction Information	ISO Name ISO Definition	
			180 Definition	Provides all parties (agents and non-agents)
		++Return Chain	*** **	involved in a return transaction.
			XML Tag	RtrChain
			Туре	TransactionParties7
3.30	11	Payment Return V09	SEPA Usage Rule(s)	
		+Transaction Information		Only one occurrence of 'Return Reason
		++Return Reason Information		Information' is allowed.
			ISO Name	Return Reason Information
			<b>ISO Definition</b>	Provides detailed information on the return
				reason.
			XML Tag	RtrRsnInf
			Type	PaymentReturnReason6
3.31	11	Payment Return V09	SEPA Rulebook	AT-R002 The Identification of the type of party
		+Transaction Information		initiating the Return.
		++Return Reason Information	SEPA Usage Rule(s)	
		+++Originator	SEITT CSUGE TIME(5)	Limited to 'AnyBIC' to identify the PSP
		- Toriginator		originating the return.
			ISO Name	Originator
			ISO Name ISO Definition	Party that issues the return.
			XML Tag	Orgtr
	ļ		Type	PartyIdentification135
3.32	11	Payment Return V09	SEPA Rulebook	AT-R004 Reason Code for Non-Acceptance.
		+Transaction Information	SEPA Usage Rule(s)	
		++Return Reason Information	ISO Name	Reason
		+++Reason	<b>ISO Definition</b>	Specifies the reason for the return.
			XML Tag	Rsn
			Type	ReturnReason5Choice
	11		XML Tag	xs:choice
3.33	11	Payment Return V09	SEPA Rulebook	See Message Element Specifications below.
		+Transaction Information	ISO Name	Code
		++Return Reason Information	ISO Definition	Reason for the return, as published in an external
		+++Reason		reason code list.
		++++Code	XML Tag	Cd
			Type	ExternalReturnReason1Code
			ISO Length	1 4
			SEPA Length	1 4
3.34	11	Payment Return V09	ISO Name	Proprietary
٠.٥٠	11	+Transaction Information	ISO Definition	Reason for the return, in a proprietary form.
		++Return Reason Information		
			XML Tag	Prtry May 25 Tay t
		+++Reason	Type	Max35Text
		++++Proprietary	ISO Length	1 35
1	1		SEPA Length	1 35



#	SEPA	Message Element	Inter-PSP	Inter-PSP Direct Debit Return of a Collection	
	Mult			EPA Core Requirements	
3.35	0n	Payment Return V09 +Transaction Information ++Return Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Additional Information Further details on the return reason. AddtlInf Max105Text 1 105 1 105	
3.36	11	Payment Return V09 +Transaction Information ++Original Transaction Reference	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  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	01	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	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Amount	ISO Name ISO Definition  XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice	
3.39	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T051 Settlement date of the Collection.  Interbank Settlement Date  Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  IntrBkSttlmDt  ISODate	
3.40	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T013 Due date of the Collection.  Requested Collection Date  Date and time at which the creditor requests that the amount of money is to be collected from the debtor.  ReqdColltnDt ISODate	
3.41	01	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	ISO Name ISO Definition  XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice	
3.42	11	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-E005 Identifier of the Creditor. Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification135	



#	SEPA	Message Element	Inter DCD	Direct Debit Return of a Collection
π	Mult	Wessage Element		SEPA Core Requirements
3.43	01	Payment Return V09	ISO Name	Settlement Information
		+Transaction Information	<b>ISO Definition</b>	Specifies the details on how the settlement of the
		++Original Transaction Reference		original transaction(s) between the instructing
		+++Settlement Information		agent and the instructed agent was completed.
			XML Tag	SttlmInf
			Туре	SettlementInstruction7
3.44	01	Payment Return V09	SEPA Rulebook	AT-T001 Identification code of the B2B Scheme.
		+Transaction Information		AT-M006 Transaction / Sequence Type.
		++Original Transaction Reference	TOO N	AT-T008 Category purpose of the Collection.
		+++Payment Type Information	ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of
			VMI Too	transaction.
			XML Tag	PmtTpInf PaymentTypeInformation27
2.45	0 1	D 4 D 4 1/00	Type	PaymentTypeInformation27
3.45	01	Payment Return V09 +Transaction Information	ISO Name ISO Definition	Payment Method
		++Original Transaction Reference	180 Delinition	Specifies the means of payment that will be used to move the amount of money.
			VMI Too	PmtMtd
		+++Payment Method	XML Tag	
3.46	11	Payment Return V09	Type SEPA Rulebook	PaymentMethod4Code  AT-M001 Unique Mandate reference.
3.40	11	+Transaction Information	SEFA Kulebook	AT-M001 Unique Mandate regerence.  AT-M010 Placeholder for the electronic
		++Original Transaction Reference		signature, if applicable.
		+++Mandate Related Information		AT-M002 The type of Mandate (for the B2B
		+++Mandate Related Information		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).
			ISO Name	Mandate Related Information
			<b>ISO Definition</b>	Provides further details of the mandate signed
				between the creditor and the debtor.
			XML Tag	MndtRltdInf
			Туре	MandateRelatedInformation14
3.47	01	Payment Return V09	SEPA Rulebook	AT-T012 The Remittance Information Sent by the
		+Transaction Information		Creditor to the Debtor in the Collection.
		++Original Transaction Reference	ISO Name	Remittance Information
		+++Remittance Information	<b>ISO Definition</b>	Information supplied to enable the matching of
				an entry with the items that the transfer is
				intended to settle, such as commercial invoices in
				an accounts' receivable system.
			XML Tag	RmtInf
			Туре	RemittanceInformation16
3.48	01	Payment Return V09	SEPA Rulebook	AT-P006 Name of the Debtor Reference Party.
		+Transaction Information		AT-P007 Identification code of the Debtor
		++Original Transaction Reference		Reference Party.
		+++Ultimate Debtor		Only 'Party' is allowed.
			ISO Name	Ultimate Debtor
			ISO Definition	Ultimate party that owes an amount of money to
			NAME OF	the (ultimate) creditor.
			XML Tag	UltmtDbtr
			Type	Party40Choice



#	SEPA	Message Element	Inter DCD	Direct Debit Return of a Collection
#	Mult			SEPA Core Requirements
3.49		Payment Return V09	SEPA Rulebook	AT-P001 Name of the Debtor.
		+Transaction Information		AT-P005 Address of the Debtor.
		++Original Transaction Reference		AT-P004 Debtor identification code.
		+++Debtor	SEPA Usage Rule(s)	Only 'Party' is allowed.
			ISO Name	Debtor
			<b>ISO Definition</b>	Party that owes an amount of money to the
				(ultimate) creditor.
			XML Tag	Dbtr
			Type	Party40Choice
3.50	01	Payment Return V09	SEPA Rulebook	AT-D001 Account number (IBAN) of the Debtor.
3.50	01	+Transaction Information	ISO Name	Debtor Account
		++Original Transaction Reference	ISO Definition	Unambiguous identification of the account of the
		+++Debtor Account		debtor to which a debit entry will be made as a
		Tribettor recount		result of the transaction.
			XML Tag	DbtrAcet
			Type	CashAccount38
3.51	01	Payment Return V09	SEPA Rulebook	AT-D002 The BIC code of the Debtor PSP.
3.31	01	+Transaction Information	ISO Name	Debtor Agent
			ISO Name ISO Definition	
		++Original Transaction Reference	ISO Delinition	Financial institution servicing an account for the
		+++Debtor Agent	SZNATE CD.	debtor.
			XML Tag	DbtrAgt
2.72	0.4	<b>D D 1100</b>	Type	BranchAndFinancialInstitutionIdentification6
3.52	01	Payment Return V09	ISO Name	Debtor Agent Account
		+Transaction Information	ISO Definition	Unambiguous identification of the account of the
		++Original Transaction Reference		debtor agent at its servicing agent in the payment
		+++Debtor Agent Account		chain.
			XML Tag	DbtrAgtAcct
			Туре	CashAccount38
3.53	01	Payment Return V09	SEPA Rulebook	AT-C002 The BIC code of the Creditor PSP.
		+Transaction Information	ISO Name	Creditor Agent
		++Original Transaction Reference	<b>ISO Definition</b>	Financial institution servicing an account for the
		+++Creditor Agent		creditor.
			XML Tag	CdtrAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.54	01	Payment Return V09	ISO Name	Creditor Agent Account
		+Transaction Information	<b>ISO Definition</b>	Unambiguous identification of the account of the
		++Original Transaction Reference		creditor agent at its servicing agent to which a
		+++Creditor Agent Account		credit entry will be made as a result of the
		-		payment transaction.
			XML Tag	CdtrAgtAcct
			Type	CashAccount38
3.55	01	Payment Return V09	SEPA Rulebook	AT-E001 Name of the Creditor.
		+Transaction Information		AT-E004 Address of the Creditor.
		++Original Transaction Reference	SEPA Usage Rule(s)	Only 'Party' is allowed.
		+++Creditor	ISO Name	Creditor
			ISO Definition	Party to which an amount of money is due.
			XML Tag	Cdtr
			Type	Party40Choice
3.56	11	Payment Return V09	SEPA Rulebook	AT-C001 Account number (IBAN) of the
5.50	11	+Transaction Information	DEL II RUICOUR	Creditor.
		++Original Transaction Reference	ISO Name	Creditor Account
		+++Creditor Account	ISO Name  ISO Definition	Unambiguous identification of the account of the
		Citation Account	150 Demitton	creditor to which a credit entry will be posted as a
			VMI Tog	result of the payment transaction. CdtrAcct
			XML Tag	
<u></u>			Type	CashAccount38



#	SEPA	Message Element		Direct Debit Return of a Collection
	Mult		S	SEPA Core Requirements
3.57	01	Payment Return V09	SEPA Rulebook	AT-E007 Name of the Creditor Reference Party.
		+Transaction Information		AT-E010 Identification code of the Creditor
		++Original Transaction Reference		Reference Party.
		+++Ultimate Creditor		Only 'Party' is allowed.
			ISO Name	Ultimate Creditor
			ISO Definition	Ultimate party to which an amount of money is
				due.
			XML Tag	UltmtCdtr
			Туре	Party40Choice
3.58	01	Payment Return V09	SEPA Rulebook	AT-T007 The purpose of the Collection.
		+Transaction Information	ISO Name	Purpose
		++Original Transaction Reference +++Purpose	ISO Definition	Underlying reason for the payment transaction.
		•		Usage:
				Purpose is used by the end customers, that is
				initiating party, (ultimate) debtor, (ultimate)
				creditor to provide information concerning the
				nature of the payment. Purpose is a content
				element, which is not used for processing by any
				of the agents involved in the payment chain.
			XML Tag	Purp
			Type	Purpose2Choice
3.59		Payment Return V09	ISO Name	Supplementary Data
		+Transaction Information	ISO Definition	Additional information that cannot be captured in
		++Supplementary Data		the structured elements and/or any other specific
				block.
			XML Tag	SplmtryData
			Туре	SupplementaryData1
4.0	0n	Payment Return V09	ISO Name	Supplementary Data
		+Supplementary Data	ISO Definition	Additional information that cannot be captured in
				the structured elements and/or any other specific
			373 AT 75	block.
			XML Tag	SplmtryData
			Type	SupplementaryData1



# 2.2.2 Message Element Specifications

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

Coucs as 10		
ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked
		Account blocked for direct debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation code/transaction code/sequence type incorrect, invalid file format
		Usage Rule: To be used to indicate an incorrect 'operation code/transaction code/sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE05	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
MD01	NoMandate	No Mandate or unable to obtain mandate confirmation from the Debtor
MD07	EndCustomerDead	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	Missing Debtor Name O rAddress	Regulatory Reason
RR03	Missing Creditor Name Or Address	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	Specific Service Offered By Debtor Agent	Due to specific service offered by the Debtor PSP



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

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

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

The message caters for bulk and single reject instructions.

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

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

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



#	SEPA	Message Element		er-PSP Direct Debit Reject
	Mult			SEPA Core Requirements
		Document	XML Tag Type	Document Document
	11	FITo FIPayment Status Report V10	ISO Name	FITo FIPayment Status Report V10
			ISO Definition	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.
			XML Tag	FIToFIPmtStsRpt
			Туре	FIToFIPaymentStatusReportV10
1.0	11	FITo FIPayment Status Report V10	ISO Name	Group Header
		+Group Header	ISO Definition	Set of characteristics shared by all individual
				transactions included in the status report
			VMI Tog	message.
			XML Tag Type	GrpHdr GroupHeader91
1.1	11	FITo FIPayment Status Report V10	SEPA Rulebook	AT-R003 Specific reference of the PSP initiating
		+Group Header		the Reject.
		++Message Identification	ISO Name	Message Identification
			<b>ISO Definition</b>	Point to point reference, as assigned by the
				instructing party, and sent to the next party in the
				chain to unambiguously identify the message.
				Usage: The instructing party has to make sure that MessageIdentification is unique per
				instructed party for a pre-agreed period.
			XML Tag	MsgId
			Туре	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
1.2	11	FITo FIPayment Status Report V10	ISO Name	Creation Date Time
		+Group Header ++Creation Date Time	ISO Definition XML Tag	Date and time at which the message was created.  CreDtTm
		++Creation Date Time	Type	ISODateTime
1.3	01	FITo FIPayment Status Report V10		Only 'BICFI' is allowed.
		+Group Header	ISO Name	Instructing Agent
		++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 status message and not the party that sent the
				original instruction that is being reported on.
			XML Tag	InstgAgt
			Туре	BranchAndFinancialInstitutionIdentification6
1.4	01	FITo FIPayment Status Report V10	SEPA Usage Rule(s)	
		+Group Header	ISO Name	Instructed Agent
		++Instructed Agent	<b>ISO Definition</b>	Agent that is instructed by the previous party in
				the chain to carry out the (set of) instruction(s).
				Usage: The instructed agent is the party receiving
				the status message and not the party that received
				the original instruction that is being reported on.
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification6
2.0	11	FITo FIPayment Status Report V10	SEPA Usage Rule(s)	
		+Original Group Information And Status	ICO N	Only one occurrence is allowed.
			ISO Name ISO Definition	Original group information And Status
			150 Delinition	Original group information concerning the group of transactions, to which the status report
				message refers to.
			XML Tag	OrgnlGrpInfAndSts
1	1		Type	OriginalGroupHeader17



#	SEPA	Message Element	Int	er-PSP Direct Debit Reject
π	Mult			EPA Core Requirements
2.1		FITo FIPayment Status Report V10	ISO Name	Original Message Identification
		+Original Group Information And Status	<b>ISO Definition</b>	Point to point reference, as assigned by the
		++Original Message Identification		original instructing party, to unambiguously
				identify the original message.
			XML Tag	OrgnlMsgId
			Type	Max35Text
			ISO Length	1 35
2.2	1 1	EIT- EID Ct-t Dt V10	SEPA Hanna Bula(a)	1 35
2.2	11	FITo FIPayment Status Report V10	ISO Name	Only pacs.003.001.08 is allowed. Original Message Name Identification
		+Original Group Information And Status ++Original Message Name Identification	ISO Name ISO Definition	
		++Original Message Name Identification	180 Definition	Specifies the original message name identifier to which the message refers.
			XML Tag	OrgnlMsgNmId
			Type	Max35Text
			ISO Length	1 35
			SEPA Length	1 35
2.3	01	FITo FIPayment Status Report V10	ISO Name	Original Creation Date Time
2.3	01	+Original Group Information And Status	ISO Definition	Date and time at which the original message was
		++Original Creation Date Time		created.
			XML Tag	OrgnlCreDtTm
			Туре	ISODateTime
2.4	01	FITo FIPayment Status Report V10	ISO Name	Original Number Of Transactions
		+Original Group Information And Status	ISO Definition	Number of individual transactions contained in
		++Original Number Of Transactions		the original message.
			XML Tag	OrgnlNbOfTxs
			Type	Max15NumericText
			Pattern	[0-9]{1,15}
2.5	01	FITo FIPayment Status Report V10	ISO Name	Original Control Sum
		+Original Group Information And Status	ISO Definition	Total of all individual amounts included in the
		++Original Control Sum		original message, irrespective of currencies.
			XML Tag	OrgnlCtrlSum
			Type	DecimalNumber
			SEPA FractDigits	17
			TotalDigits	18
2.6	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-R001 Type of R Message.
		+Original Group Information And Status		Only "RJCT" and "PART" are allowed.
		++Group Status	ISO Name	Group Status
			ISO Definition	Specifies the status of a group of transactions.
			XML Tag	GrpSts ExternalPaymentGroupStatus1Code
			Type ISO Length	1 4
			SEPA Length	1 4
			SEPA Code Restrict	
			PART	PartiallyAccepted
				A number of transactions have been accepted,
				whereas another number of transactions have not
				yet achieved
			D ICT	'accepted' status.
			RJCT	Rejected
				Payment initiation or individual transaction
				included in the payment initiation has been
				rejected.



#	SEPA	Message Element		er-PSP Direct Debit Reject EPA Core Requirements
0.7	Mult	EIT EID (G) D (VIII)		<del>_</del>
2.7	01	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information	ISO Name ISO Definition	Only one occurrence of 'Status Reason Information' is allowed. 'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status
			XML Tag Type	reason. StsRsnInf StatusReasonInformation12
2.8	11	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	SEPA Rulebook SEPA Usage Rule(s)	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.
			ISO Name ISO Definition XML Tag Type	Originator Party that issues the status. Orgtr PartyIdentification135
2.9	11	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-R004 Reason Code for Non-Acceptance.
	11		XML Tag	xs:choice
2.10	11	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4
2.11	11	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 35 1 35
2.12	0n	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Additional Information Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information.  AddtlInf Max105Text  1 105  1 105
2.13	0n	FITo FIPayment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition  XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus5
3.0	0n	FITo FIPayment Status Report V10 +Transaction Information And Status	ISO Name ISO Definition  XML Tag Type	Transaction Information And Status Information concerning the original transactions, to which the status report message refers. TxInfAndSts PaymentTransaction110



#	SEPA Mult	Message Element		er-PSP Direct Debit Reject EPA Core Requirements
3.1		FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Identification	SEPA Rulebook  SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-R003 Specific reference of the PSP initiating the Reject.
3.2	01	FITo FIPayment Status Report V10	ISO Length SEPA Length ISO Name	1 35 1 35 Original Group Information
		+Transaction Information And Status ++Original Group Information	ISO Definition  XML Tag Type	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.  OrgnlGrpInf OriginalGroupInformation29
3.3	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Instruction Identification	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO 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. OrgnIInstrId Max35Text 1 35
3.4	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original End To End Identification	SEPA Length SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	1 35  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
3.5	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Identification	SEPA Rulebook  SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	AT-T055 Creditor PSP's reference of the Collection.
3.6	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original UETR	ISO Name ISO Definition  XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}



#	SEPA	Message Element	Int	er-PSP Direct Debit Reject
	Mult	112400 <b>113</b> 0 22011011		SEPA Core Requirements
3.7	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Transaction Status	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length SEPA Code Restricts RJCT	AT-R001 Type of "R" message.  Only "RJCT" is allowed.  Transaction Status Specifies the status of a transaction, in a coded form.  TXSts ExternalPaymentTransactionStatus1Code 1 4 1 4 ions  Rejected Payment instruction has been rejected.
3.8	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information	ISO Name ISO Definition  XML Tag Type	Only one occurrence of 'Status Reason Information' is allowed.  'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'.  Status Reason Information Provides detailed information on the status reason.  StsRsnInf StatusReasonInformation12
3.9	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Originator	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition XML Tag Type	AT-R002 The Identification of the type of party initiating the Reject.
3.10	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type XML Tag	AT-R004 Reason Code for Non-Acceptance.  Mandatory. Reason Specifies the reason for the status report. Rsn StatusReason6Choice xs:choice
3.11		FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason ++++Code	SEPA Rulebook ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	See Message Element Specifications below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 4 1 4
3.12	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 35 1 35



#	SEPA Mult	Message Element		er-PSP Direct Debit Reject EPA Core Requirements
3.13	0n	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information	ISO Name ISO Definition	Additional Information Further details on the status reason.
		+++Additional Information		Usage: Additional information can be used for several purposes such as the reporting of repaired information.
			XML Tag Type ISO Length	AddtlInf Max105Text 1 105
			SEPA Length	1 105
3.14	01	FITo FIPayment Status Report V10 +Transaction Information And Status	SEPA Usage Rule(s) ISO Name	Only one occurrence is allowed. Charges Information
		++Charges Information	ISO Definition	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.
			XML Tag	ChrgsInf
3.15	11	FITo FIPayment Status Report V10	Type SEPA Rulebook	Charges7 AT-R007 Amount of the Interchange Fee.
0.10	11	+Transaction Information And Status	ISO Name	Amount
		++Charges Information +++Amount	ISO Definition	Transaction charges to be paid by the charge bearer.
		1 1 7 Milouit	XML Tag	Amt
			Type SEPA FractDigits	ActiveOrHistoricCurrencyAndAmount 2
			TotalDigits	18
2.1.5			SEPA Inclusive	0.01 999999999999
3.16	11	FITo FIPayment Status Report V10 +Transaction Information And Status	ISO Name ISO Definition	Agent Agent that takes the transaction charges or to
		++Charges Information		which the transaction charges are due.
		+++Agent	XML Tag Type	Agt BranchAndFinancialInstitutionIdentification6
3.17	11	FITo FIPayment Status Report V10	SEPA Rulebook	AT-D002 The BIC code of the Debtor PSP.
		+Transaction Information And Status ++Charges Information	SEPA Usage Rule(s) ISO Name	Only 'BICFI' is allowed. Financial Institution Identification
		+++Agent	ISO Definition	Unique and unambiguous identification of a
		++++Financial Institution Identification		financial institution, as assigned under an
				internationally recognised or proprietary identification scheme.
			XML Tag	FinInstnId
3.18	01	FITo FIPayment Status Report V10	Type ISO Name	FinancialInstitutionIdentification18  Branch Identification
3.16	01	+Transaction Information And Status ++Charges Information	ISO Definition	Identifies a specific branch of a financial institution.
		+++Agent ++++Branch Identification		Usage: This component should be used in case
				the identification information in the financial
				institution component does not provide identification up to branch level.
			XML Tag	BrnchId
3.19	01	FITo FIPayment Status Report V10	Type ISO Name	BranchData3 Acceptance Date Time
3.17		+Transaction Information And Status	ISO Definition	Point in time when the payment order from the
		++Acceptance Date Time		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
			XML Tag	authorisation, availability of funds. AcceptncDtTm
			Type	ISODateTime



#	SEPA	Message Element	Int	er-PSP Direct Debit Reject
	Mult	G		EPA Core Requirements
3.20	01	FITo FIPayment Status Report V10	ISO Name	Effective Interbank Settlement Date
		+Transaction Information And Status	ISO Definition	Date and time at which a transaction is completed
		++Effective Interbank Settlement Date	XML Tag	and cleared, that is, payment is effected. FctvIntrBkSttlmDt
			Type	DateAndDateTime2Choice
3.21	01	FITo FIPayment Status Report V10	ISO Name	Account Servicer Reference
5.21	02	+Transaction Information And Status	ISO Definition	Unique reference, as assigned by the account
		++Account Servicer Reference		servicing institution, to unambiguously identify
				the instruction.
			XML Tag	AcctSvcrRef
			Type ISO Length	Max35Text 1 35
			SEPA Length	1 35
3.22	01	FITo FIPayment Status Report V10	ISO Name	Clearing System Reference
3.22	01	+Transaction Information And Status	ISO Definition	Unique reference, as assigned by a clearing
		++Clearing System Reference		system, to unambiguously identify the
				instruction.
			XML Tag	ClrSysRef
			Туре	Max35Text
			ISO Length	1 35
3.23	01	FITo FIPayment Status Report V10	SEPA Length	1 35 Only 'BICFI' is allowed.
3.23	01	+Transaction Information And Status	ISO Name	Instructing Agent
		++Instructing Agent	ISO Definition	Agent that instructs the next party in the chain to
				carry out the (set of) instruction(s).
				Usage: The instructing agent is the party sending
				the status message and not the party that sent the
			XML Tag	original instruction that is being reported on. InstgAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.24	01	FITo FIPayment Status Report V10	V I	Only 'BICFI' is allowed.
		+Transaction Information And Status	ISO Name	Instructed Agent
		++Instructed Agent	<b>ISO Definition</b>	Agent that is instructed by the previous party in
				the chain to carry out the (set of) instruction(s).
				Usage: The instructed agent is the party receiving
				the status message and not the party that received
				the original instruction that is being reported on.
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.25	11	FITo FIPayment Status Report V10	SEPA Rulebook	An exact copy of all attributes of the received
		+Transaction Information And Status	SEPA Usage Rule(s)	DS-04 which is being rejected.
		++Original Transaction Reference	SEIA Usage Kute(s)	The message elements under 'Original
				Transaction Reference' must be populated with
				the same value as the message elements of the
				original instruction.
			ISO Name	Original Transaction Reference
			ISO Definition	Key elements used to identify the original
			XML Tag	transaction that is being referred to. OrgnlTxRef
			Type	OriginalTransactionReference28
3.26	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-T002 Amount of the Collection in euro.
		+Transaction Information And Status	ISO Name	Interbank Settlement Amount
		++Original Transaction Reference	ISO Definition	Amount of money moved between the instructing
		+++Interbank Settlement Amount		agent and the instructed agent.
			XML Tag	IntrBkSttlmAmt
			Type	ActiveOrHistoricCurrencyAndAmount
			SEPA FractDigits TotalDigits	5 18
			SEPA Inclusive	0
L	1		STILL THOUSEN	•



#	SEPA	Message Element		Inter DSD Direct Debit Deject
#	Mult	8	'	Inter-PSP Direct Debit Reject SEPA Core Requirements
3.27	01	FITo FIPayment Status Report V10 +Transaction Information And Status	ISO Name ISO Definition	Amount
		++Original Transaction Reference	180 Delillition	Amount of money to be moved between the debtor and creditor, before deduction of charges,
		+++Amount		expressed in the currency as ordered by the
				initiating party.
			XML Tag	Amt
			Туре	AmountType4Choice
3.28	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-T051 Settlement date of the Collection.
		+Transaction Information And Status ++Original Transaction Reference	ISO Name ISO Definition	Interbank Settlement Date  Date on which the amount of money ceases to be
		+++Interbank Settlement Date	150 Definition	available to the agent that owes it and when the
				amount of money becomes available to the agent
				to which it is due.
			XML Tag	IntrBkSttlmDt
			Type	ISODate
3.29	01	FITo FIPayment Status Report V10 +Transaction Information And Status	SEPA Rulebook ISO Name	AT-T013 Due date of the Collection.
		++Original Transaction Reference	ISO Definition	Requested Collection Date  Date and time at which the creditor requests that
		+++Requested Collection Date	150 Definition	the amount of money is to be collected from the
				debtor.
			XML Tag	ReqdColltnDt
			Type	ISODate
3.30	01	FITo FIPayment Status Report V10	ISO Name	Requested Execution Date
		+Transaction Information And Status ++Original Transaction Reference	ISO Definition	Date at which the initiating party requests the clearing agent to process the payment.
		+++Requested Execution Date		Usage: This is the date on which the debtor's
		Tricquested Execution Bute		account is to be debited. If payment by cheque,
				the date when the cheque must be generated by
				the bank.
			XML Tag	ReqdExctnDt
2.21	1 1	THE FIRE A CLASS DO A MAIO	Type	DateAndDateTime2Choice
3.31	11	FITo FIPayment Status Report V10 +Transaction Information And Status	SEPA Rulebook ISO Name	AT-E005 Identifier of the Creditor. Creditor Scheme Identification
		++Original Transaction Reference	ISO Definition	Credit party that signs the mandate.
		+++Creditor Scheme Identification	XML Tag	CdtrSchmeId
			Туре	PartyIdentification135
3.32	01	FITo FIPayment Status Report V10	ISO Name	Settlement Information
		+Transaction Information And Status	<b>ISO Definition</b>	Specifies the details on how the settlement of the
		++Original Transaction Reference +++Settlement Information		original transaction(s) between the instructing
		+++Settlement information	XML Tag	agent and the instructed agent was completed. SttlmInf
			Type	SettlementInstruction7
3.33	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-T001 Identification code of the B2B Scheme.
		+Transaction Information And Status		AT-M006 Transaction / Sequence Type.
		++Original Transaction Reference		AT-T008 Category purpose of the Collection.
		+++Payment Type Information	ISO Name	Payment Type Information
			ISO Definition	Set of elements used to further specify the type of
			XML Tag	transaction. PmtTpInf
			Type	PaymentTypeInformation27
3.34	01	FITo FIPayment Status Report V10	ISO Name	Payment Method
		+Transaction Information And Status	ISO Definition	Specifies the means of payment that will be used
		++Original Transaction Reference		to move the amount of money.
		+++Payment Method	XML Tag	PmtMtd
			Type	PaymentMethod4Code



#	SEPA	Message Element	Inte	er-PSP Direct Debit Reject
	Mult	_	S	EPA Core Requirements
3.35	11	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Mandate Related Information	ISO Name ISO Definition	AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M004 Identifier of the original Creditor who issued the Mandate. AT-M005 Unique mandate reference as given by the original creditor who issued the mandate. AT-M004 Reason for Amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). Mandate Related Information Provides further details of the mandate signed
			XML Tag	between the creditor and the debtor.  MndtRltdInf
			Type	MandateRelatedInformation14
3.36	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Remittance Information	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-T012 The Remittance Information Sent by the Creditor to the Debtor in the Collection. Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.37	01	FITo FIPayment Status Report V10		AT-P006 Name of the Debtor Reference Party.
		+Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P007 Identification code of the Debtor Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.38	01	FITo FIPayment Status Report V10	SEPA Rulebook	AT-P001 Name of the Debtor.
		+Transaction Information And Status ++Original Transaction Reference +++Debtor	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-P005 Address of the Debtor. AT-P004 Debtor identification code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
3.39	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	SEPA Rulebook ISO Name ISO Definition  XML Tag	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
2.40	0 1	EITo EIDaymant Status Demost V10	Type SEPA Rulebook	CashAccount38
3.40	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	ISO Name ISO Definition  XML Tag Type	AT-D002 The BIC code of the Debtor PSP.  Debtor Agent Financial institution servicing an account for the debtor.  DbtrAgt BranchAndFinancialInstitutionIdentification6



#	SEPA	Message Element		er-PSP Direct Debit Reject
	Mult			EPA Core Requirements
3.41	01	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	01	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. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.43	01	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. CdtrAgtAcct CashAccount38
3.44	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor	SEPA Rulebook	AT-E001 Name of the Creditor. AT-E004 Address of the Creditor. Only 'Party' is allowed. Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.45	11	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. CdtrAcct CashAccount38
3.46	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	SEPA Rulebook	AT-E007 Name of the Creditor Reference Party. AT-E010 Identification code of the Creditor Reference Party. Only 'Party' is allowed.
3.47	01	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Purpose	SEPA Rulebook ISO Name ISO Definition	AT-T007 The purpose of the Collection.  Purpose Underlying reason for the payment transaction.  Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.  Purp
3.48	0n	FITo FIPayment Status Report V10 +Transaction Information And Status ++Supplementary Data	Type ISO Name ISO Definition  XML Tag Type	Purpose2Choice Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1



#	SEPA Mult			nter-PSP Direct Debit Reject SEPA Core Requirements
4.0	0n	FITo FIPayment Status Report V10 +Supplementary Data	ISO Name ISO Definition	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block.
			XML Tag Type	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 for direct debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation code/transaction code/sequence type incorrect, invalid file format
		Usage Rule: To be used to indicate an incorrect 'operation code/transaction code/sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE05	Unrecognised Initiating Party	Identifier of the Creditor Incorrect
ED05	SettlementFailed	Settlement of the Collection failed
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format
		Usage Rule: To be used to indicate an invalid file format.
MD01	NoMandate	No Mandate or unable to obtain mandate confirmation from the Debtor
MD02	MissingMandatoryInfomationInMand ate	Mandate data missing or incorrect
MD07	EndCustomerDead	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenera ted	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)



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



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

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

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

The message caters for bulk and single reversal instructions.

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

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

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



#	SEPA Mult	Message Element	Inter-PSP Reversal Instruction for a Collection SEPA Core Requirements	
		Document	XML Tag Type	Document Document
	11	FITo FIPayment Reversal V09	ISO Name ISO Definition	FITo FIPayment Reversal V09 Scope The FinancialInstitutionToFinancialInstitutionPayme ntReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a
			XML Tag Type	payment previously executed. FIToFIPmtRvsl FIToFIPaymentReversalV09
1.0	11	FITo FIPayment Reversal V09 +Group Header	ISO Name ISO Definition  XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader89
1.1	11	FITo FIPayment Reversal V09 +Group Header ++Message Identification	ISO Name ISO Definition  XML Tag Type	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
			ISO Length SEPA Length	1 35 1 35
1.2	11	FITo FIPayment Reversal V09 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	02	FITo FIPayment Reversal V09 +Group Header ++Authorisation	ISO Name ISO Definition	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.
				Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.  The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.
			XML Tag Type	Authstn Authorisation1Choice
1.4	01	FITo FIPayment Reversal V09 +Group Header ++Batch Booking	ISO Name ISO Definition	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking.
			XML Tag	BtchBookg
1.5	11	FITo FIPayment Reversal V09 +Group Header	Type ISO Name ISO Definition	BatchBookingIndicator  Number Of Transactions  Number of individual transactions contained in
		++Number Of Transactions	XML Tag Type Pattern	the message. NbOfTxs Max15NumericText [0-9]{1,15}



#	SEPA Mult	Message Element		Reversal Instruction for a Collection EPA Core Requirements
1.6	01	FITo FIPayment Reversal V09 +Group Header ++Control Sum	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17
1.7	11	FITo FIPayment Reversal V09 +Group Header ++Group Reversal	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	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	11	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 9999999999999999999 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. TtlRvsdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18
1.9	11	FITo FIPayment Reversal V09 +Group Header ++Interbank Settlement Date	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	AT-R005 The Settlement Date for the Reversal.
1.10	11	FITo FIPayment Reversal V09 +Group Header ++Settlement Information	ISO Name ISO Definition  XML Tag Type	Settlement Information Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. SttlmInf SettlementInstruction7
1.11	11	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Settlement Method	SEPA Rulebook ISO Name ISO Definition  XML Tag Type  SEPA Code Restricts  CLRG  INDA	Only "CLRG", "INGA" and "INDA" are allowed. Settlement Method Method used to settle the (batch of) payment instructions. SttlmMtd SettlementMethod1Code



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



#	SEPA	Message Element	Inter-DSD D	Reversal Instruction for a Collection
#	Mult	Message Element		EPA Core Requirements
1.19	01	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	01	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	01	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	ISO Name ISO Definition  XML Tag Type	Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount38
1.22	01	FITo FIPayment Reversal V09 +Group Header ++Instructing Agent		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		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	11	FITo FIPayment Reversal V09 +Original Group Information	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	
2.1	11	FITo FIPayment Reversal V09 +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	Message Element	Inter-PSP R	Reversal Instruction for a Collection
	Mult		S	EPA Core Requirements
2.2	11	FITo FIPayment Reversal V09 +Original Group Information ++Original Message Name Identification	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length	Only 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	01	FITo FIPayment Reversal V09 +Original Group Information ++Original Creation Date Time	ISO Name ISO Definition  XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	01	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information	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 the reversal reason of one or more individual transactions.  Only one occurrence of 'Reversal Reason Information' is allowed.  Reversal Reason Information  Provides detailed information on the reversal reason.  RvslRsnInf  PaymentReversalReason9
2.5	11	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Originator	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag	AT-R002 The Identification of the type of party initiating the 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
2.6	11	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason	SEPA Rulebook	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  xs:choice
2.7		FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Code	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length SEPA Code Restriction	Only "AM05", "MS02" and "MS03" are allowed. Code Reason for the reversal, as published in an external reason code list. Cd ExternalReversalReason1Code 1 4 1 4



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



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



#	SEPA	Message Element		Reversal Instruction for a Collection SEPA Core Requirements
2.10	Mult	EIT- EID 1 1700		•
3.10	01	FITo FIPayment Reversal V09 +Transaction Information ++Interbank Settlement Date	ISO Name ISO Definition	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
			XML Tag	Usage: The InterbankSettlementDate is the interbank settlement date of the reversal message, and not of the original instruction. IntrBkSttlmDt ISODate
3.11	01	FITo FIPayment Reversal V09 +Transaction Information ++Settlement Priority	ISO Name ISO Definition	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.
			XML Tag	Usage: the SettlementPriority is the settlement priority of the reversal message, and not of the original instruction. SttlmPrty Priority3Code
3.12	01	FITo FIPayment Reversal V09	ISO Name	Settlement Time Indication
		+Transaction Information ++Settlement Time Indication	ISO Definition	Provides information on the occurred settlement time(s) of the payment transaction. SttlmTmIndctn
			XML Tag Type	SettlementDateTimeIndication1
3.13	01	FITo FIPayment Reversal V09		(a) Only allowed in the case an Interchange Fee is
		+Transaction Information ++Reversed Instructed Amount		included, i.e., 'Amount' under 'Charges Information' is used.
				Only 'EUR' is allowed.  Amount must be 0.01 or more and 999999999.99 or less.
			SEPA Format Rule(s)	The fractional part has a maximum of two digits
			ISO Name ISO Definition	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
			XML Tag	unchanged through the transaction chain. RvsdInstdAmt
			Type SEPA FractDigits	ActiveOrHistoricCurrencyAndAmount 2
			TotalDigits	18
3.14	01	FITo FIPayment Reversal V09	SEPA Inclusive ISO Name	0.01 999999999.99 Exchange Rate
3.14	01	+Transaction Information	ISO Definition	Factor used to convert an amount from one
		++Exchange Rate		currency into another. This reflects the price at which one currency was bought with another
				currency.
			XML Tag Type	XchgRate BaseOneRate
			SEPA FractDigits	10
			TotalDigits	11



#	SEPA	Message Element	Inter_DSD B	Reversal Instruction for a Collection
π	Mult	Wiessage Element		EPA Core Requirements
3.15	01	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	01	FITo FIPayment Reversal V09 +Transaction Information ++Charge Bearer	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type	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
			SEPA Code Restricti	ions
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.
3.17	01	FITo FIPayment Reversal V09 +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		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	11	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	11	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification	SEPA Rulebook	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		Reversal Instruction for a Collection EPA Core Requirements
3.21		FITo FIPayment Reversal V09	ISO Name	Branch Identification
3.21	01	+Transaction Information	ISO Name ISO Definition	Identifies a specific branch of a financial
		++Charges Information	150 Definition	institution.
		+++Agent		institution.
		++++Branch Identification		Usage: This component should be used in case
		++++Branch Identification		the identification information in the financial
				institution component does not provide
				identification up to branch level.
			XML Tag	BrnchId
			Type	BranchData3
3.22	01	FITo FIPayment Reversal V09		Only 'BICFI' is allowed.
0.22	0.11	+Transaction Information	ISO Name	Instructing Agent
		++Instructing Agent	ISO Definition	Agent that instructs the next party in the chain to
				carry out the (set of) instruction(s).
				Usage: The instructing agent is the party sending
				the reversal message and not the party that sent
				the original instruction that is being reversed.
			XML Tag	InstgAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.23	01	FITo FIPayment Reversal V09	SEPA Usage Rule(s)	Only 'BICFI' is allowed.
		+Transaction Information	ISO Name	Instructed Agent
		++Instructed Agent	<b>ISO Definition</b>	Agent that is instructed by the previous party in
				the chain to carry out the (set of) instruction(s).
				Usage: The instructed agent is the party receiving
				the reversal message and not the party that
				received the original instruction that is being
				reversed.
			XML Tag	InstdAgt
			Type	BranchAndFinancialInstitutionIdentification6
3.24	01	FITo FIPayment Reversal V09	SEPA Usage Rule(s)	'Reversal Reason Information' must be present
		+Transaction Information		either in 'Original Group Information' or
		++Reversal Reason Information		'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.
			ISO Name	Reversal Reason Information
			ISO Definition	Provides detailed information on the reversal
			VMI Too	reason.
			XML Tag	RvslRsnInf PaymentReversalReason0
3.25	11	FITo FIPayment Daversal V00	Type SEPA Rulebook	PaymentReversalReason9  AT-R002 The Identification of the type of party
3.23	11	FITo FIPayment Reversal V09 +Transaction Information	SEI A RUIEUUUK	initiating the Reversal.
		++Reversal Reason Information	SEPA Usaga Rula(s)	Mandatory if 'Reversal Reason Information' is
		+++Originator	DELTA Usuge Rule(s)	used at this level.
		Originator		'Name' is limited to 70 characters in length.
				Limited to 'AnyBIC' (for the Creditor PSP) or
				'Name' (for the Creditor).
			ISO Name	Originator
			<b>ISO Definition</b>	Party that issues the reversal.
			XML Tag	Orgtr
			Type	PartyIdentification135
3.26	11	FITo FIPayment Reversal V09	SEPA Rulebook	AT-R041 The Reversal Reason Code.
		+Transaction Information	SEPA Usage Rule(s)	Mandatory if 'Reversal Reason Information' is
		++Reversal Reason Information	3	used at this level.
		+++Reason	ISO Name	Reason
			<b>ISO Definition</b>	Specifies the reason for the reversal.
			XML Tag	Rsn
	1		Type	ReversalReason4Choice
	11		XML Tag	xs:choice



#	SEPA Mult	Message Element		Reversal Instruction for a Collection SEPA Core Requirements
3.27	11	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Code	SEPA Usage Rule(s) ISO Name ISO Definition  XML Tag Type ISO Length SEPA Length SEPA Code Restricts AM05  MS02  MS03	Duplication Duplication NotSpecifiedReasonCustomerGenerated Reason has not been specified by end customer NotSpecifiedReasonAgentGenerated
3.28	11	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length	Reason has not been specified by agent.  Proprietary  Reason for the reversal, in a proprietary form.  Prtry  Max35Text  1 35
3.29	0n	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Additional Information	SEPA Length ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	1 35 Additional Information Further details on the reversal reason. AddtlInf Max105Text 1 105 1 105
3.30	11	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference	SEPA Rulebook  SEPA Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	An exact copy of all attributes of the received DS-04 being reversed.
3.31	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	ISO Name ISO Definition  XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0
3.32	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Amount	ISO Name ISO Definition  XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.33	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-T051 Settlement date of the Collection. Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate



#	SEPA Mult	Message Element	Inter-PSI	P Reversal Instruction for a Collection SEPA Core Requirements
3.34	01	FITo FIPayment Reversal 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
3.35	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	ISO Name ISO Definition  XML Tag	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt
3.36	11	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	Type  SEPA Rulebook  ISO Name  ISO Definition  XML Tag  Type	DateAndDateTime2Choice  AT-E005 Identifier of the Creditor.  Creditor Scheme Identification  Credit party that signs the mandate.  CdtrSchmeId  PartyIdentification135
3.37	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Settlement Information	ISO Name ISO Definition  XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7
3.38	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Payment Type Information	SEPA Rulebook  ISO Name ISO Definition  XML Tag Type	AT-T001 Identification code of the B2B Scheme. AT-M006 Transaction / Sequence Type. AT-T008 Category purpose of the Collection. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
3.39	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Payment Method	ISO Name ISO Definition  XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.40	11	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	ISO Name ISO Definition XML Tag Type	AT-M001 Unique Mandate reference. AT-M010 Placeholder for the electronic signature, if applicable. AT-M002 The type of Mandate (for the B2B scheme, the value 'paper' always applies). AT-M004 Identifier of the original Creditor who issued the Mandate. AT-M005 Unique mandate reference as given by the original creditor who issued the mandate. AT-M007 Reason for Amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 Reference of the validation made by the Debtor PSP (if present in DS-03). Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14



#	SEPA	Message Element	Inter-PSP Reversal Instruction for a Collection		
	Mult		SEPA Core Requirements		
3.41	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Remittance Information	SEPA Rulebook  ISO Name ISO Definition	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	
			XML Tag Type	an accounts' receivable system. RmtInf RemittanceInformation16	
3.42	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor		AT-P006 Name of the Debtor Reference Party. AT-P007 Identification code of the Debtor Reference Party. Only 'Party' is allowed.	
			ISO Name ISO Definition XML Tag	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltimtDbtr	
3.43	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor	ISO Name ISO Definition XML Tag	Party40Choice  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	
3.44	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Account	Type  SEPA Rulebook  ISO Name  ISO Definition  XML Tag  Type	Party40Choice  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	
3.45	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Agent	SEPA Rulebook ISO Name ISO Definition XML Tag Type	AT-D002 The BIC code of the Debtor PSP.  Debtor Agent Financial institution servicing an account for the debtor.  DbtrAgt BranchAndFinancialInstitutionIdentification6	
3.46	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Agent Account	ISO Name ISO Definition  XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38	
3.47	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Agent	SEPA Rulebook ISO Name ISO Definition  XML Tag Type	AT-C002 The BIC code of the Creditor PSP. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6	
3.48	01	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Agent Account	ISO Name ISO Definition  XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38	



#	SEPA	Message Element	Inter-PSP Reversal Instruction for a Collection		
	Mult			SEPA Core Requirements	
3.49	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-E001 Name of the Creditor.	
		+Transaction Information		AT-E004 Address of the Creditor.	
		++Original Transaction Reference		Only 'Party' is allowed.	
		+++Creditor	ISO Name	Creditor	
			ISO Definition	Party to which an amount of money is due.	
			XML Tag	Cdtr	
			Type	Party40Choice	
3.50	11	FITo FIPayment Reversal V09	SEPA Rulebook	AT-C001 Account number (IBAN) of the	
		+Transaction Information		Creditor.	
		++Original Transaction Reference	ISO Name	Creditor Account	
		+++Creditor Account	<b>ISO Definition</b>	Unambiguous identification of the account of the	
				creditor to which a credit entry will be posted as a	
				result of the payment transaction.	
			XML Tag	CdtrAcct	
			Type	CashAccount38	
3.51	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-E007 Name of the Creditor Reference Party.	
		+Transaction Information		AT-E010 Identification code of the Creditor	
		++Original Transaction Reference		Reference Party.	
		+++Ultimate Creditor		Only 'Party' is allowed.	
			ISO Name	Ultimate Creditor	
			<b>ISO Definition</b>	Ultimate party to which an amount of money is	
				due.	
			XML Tag	UltmtCdtr	
			Type	Party40Choice	
3.52	01	FITo FIPayment Reversal V09	SEPA Rulebook	AT-T007 The purpose of the Collection.	
		+Transaction Information	ISO Name	Purpose	
		++Original Transaction Reference +++Purpose	ISO Definition	Underlying reason for the payment transaction.	
				Usage:	
				Purpose is used by the end customers, that is	
				initiating party, (ultimate) debtor, (ultimate)	
				creditor to provide information concerning the	
				nature of the payment. Purpose is a content	
				element, which is not used for processing by any	
				of the agents involved in the payment chain.	
			XML Tag	Purp	
			Type	Purpose2Choice	
3.53	0n	FITo FIPayment Reversal V09	ISO Name	Supplementary Data	
		+Transaction Information	ISO Definition	Additional information that cannot be captured in	
		++Supplementary Data		the structured elements and/or any other specific	
				block.	
			XML Tag	SplmtryData	
			Type	SupplementaryData1	
4.0	0n	FITo FIPayment Reversal V09	ISO Name	Supplementary Data	
		+Supplementary Data	<b>ISO Definition</b>	Additional information that cannot be captured in	
				the structured elements and/or any other specific	
				block.	
			XML Tag	SplmtryData	
			Type	SupplementaryData1	



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

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

#### 1. General

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

## 2. Section 0.3 'Purpose of Document'

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

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

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

## 4. ISO 20022 messages:

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



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