



SEPA DIRECT DEBIT SCHEME

IMPLEMENTATION GUIDELINES

Abstract	This document sets out the SEPA rules for implementing the direct debit UNIFI (ISO 20022) XML message standards.
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Note	<p>This set of guidelines is fully aligned with Version 2.2 of the SEPA Direct Debit Scheme Rulebook and the ISO 20022 XML messages in effect as of September 2006. Additional changes marked are the result of ongoing review of the customer-to-bank messages.</p> <p>All changes to be included in future versions of the Rulebook are denoted in green lettering and footnoted.</p>

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0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC029-06	SEPA Data Model Version 2.2	EPC
[2]	EPC016-06	SEPA Direct Debit Scheme Rulebook Version 2.2 (Additions in the Rulebook after Version 2.2 are highlighted in green lettering and footnoted as such.)	EPC
[3]	-	UNIFI Direct Debits and Related messages, September 2006: <ul style="list-style-type: none"> • Initiation • Clearing and Settlement 	ISO 20022
[4]	ISO 3166	Country Codes	ISO
[5]	ISO 4217	Currency Code List	ISO
[6]	ISO 9362	Bank Identifier Codes (BIC)	ISO
[7]	EBS204 (ISO 13616)	IBAN: International Bank Account Number ⁺	EPCISO ²
[8]	TR 211	National Direct Debit Schemes in Europe	ECBS
[9]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	ISO

0.2 Change History

Issue number	Dated	Reason for revision
V1.0	20060824	Approved under the authority of the EPC Plenary March 2006
V2.1	20060929	EPC Plenary approval 27 September 2006
V2.2	20061129	EPC Plenary approval 13 December 2006
V2.21	20070316	OITS WB4 TF1 review of the customer-to-bank initiation messages, 1 March 2007 and the specifications of the Debtor and Creditor Reference Parties, based on review of the credit transfer initiation message and discussions with EDDWG representatives

¹ It is intended to reference the ISO Standard as soon as the revision, currently under ballot, is approved.

² See also www.swift.com/index.cfm?item_id=61731

V2.21	20070510	For review by the OITS SG at its meeting 24 May 2007
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0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the UNIFI (ISO 20022) XML message standards for the implementation of the SEPA Direct Debits as defined in the SEPA Direct Debit Scheme Rulebook.

1 INTRODUCTION

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

SEPA Direct Debit Scheme Rulebook	UNIFI (ISO 20022) XML Message Standards
DS-01 <i>The Mandate</i>	Not applicable as this refers to the paper mandate
DS-02 <i>The dematerialised Mandate</i>	Not applicable as there is no specific XML message for the de-materialised mandate
DS-03 <i>Customer to bank Direct Debit Collection</i>	Customer Direct Debit Initiation (pain.008.001.01)
DS-04 <i>The inter-bank Direct Debit Collection</i>	FI to FI Customer Direct Debit (pacs.003.001.01)
DS-05 <i>Direct Debit Rejection, Return or Refund of a Collection</i>	Return or Refund – Payment Return (pacs.004.001.01) Reject – Payment Status Report (pacs.002.001.02)
DS-06 <i>Bank to customer Direct Debit Information on the Collection</i>	Statements/advice UNIFI (ISO 20022) XML standards are under development under another ISO context and are not covered here.
DS-07 <i>The inter-bank Reversal instruction for a Collection</i>	Reversal – Payment Reversal (pacs.007.001.01) Reversal – Customer Payment Reversal (pain.007.001.01) in combination with DS-03
<i>Reject based on DS-05 for the Bank to Customer space</i>	Reject – Payment Status Report (pain.002.001.02)

The Guidelines for the bank-to-bank direct debit message standards are mandatory. The use of customer-to-bank and bank-to-customer XML standards is recommended.

1.1 Coverage of the SEPA Implementation Guidelines

The purpose of the SEPA Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the Global UNIFI (ISO 20022) XML standards in making SEPA core payments as defined in the SEPA scheme rulebooks and supplemented by processing requirements.

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

Global UNIFI (ISO 20022) XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements <u>that are mandatory in the ISO messages or needed for Interbank Processing</u>	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA
EPC Implementation Guidelines for SEPA Core Mandatory subset, identifying elements <ul style="list-style-type: none"> - to be used as defined in ISO - to be used with SEPA usage rules (from or completing the Rulebook) 		To be developed and documented by AOS Communities	Not available for use in SEPA payments
SEPA Payments			

Figure 1

These Guidelines define the SEPA Core Mandatory Subset³ of the Global UNIFI (ISO 20022) XML standard that consists of message elements:

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

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

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

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

1.2 Bank-to-bank and Customer-to-bank messages

The goal of these Guidelines is to enable the implementation of bank-to-bank messages and compliance with them are mandatory.

³ The SEPA Core Mandatory subset is hereafter known as the SEPA core service.

In addition, these Guidelines provide recommendations on the use of the customer-to bank and bank-to-customer UNIFI (ISO 20022) XML message standards. Consequently in this area, these Guidelines are not sufficient to fully implement the messages and must be supplemented by additional information provided under bilateral agreement between the bank and its customer.

The customer-to-bank Guidelines define what is needed for ~~an optimal~~ mapping data elements from the customer-to-bank to the interbank UNIFI (ISO 20022) XML messages, aimed at efficient interbank processing. These Guidelines do not prevent any differing agreement between the customer and its bank.

In the customer-to-bank messages, the data elements shaded yellow are those defined in the Rulebook, or required for interbank processing or mandatory in ISO. Consequently it is recognized that other elements shaded white could be needed for the customer-to-bank processing.

1.3 Use of these Guidelines by the instructing and instructed parties⁴

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Mandatory Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities are considered as SEPA payments, but not as SEPA core payments (shaded white in Figure 2).
- It is the responsibility of the instructing bank 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 bank 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 bank, however, may reject the message for this reason.

1.4 Notation Conventions

The Guidelines are presented in the format of the UNIFI (ISO 20022) XML standard.

Index	Mult	Message Element	SEPA Core Requirements
1	[1..1]	+ Transaction Information	
2	[1..1]	++ Payment Information Identification	
....			
n		++ Message Element that is not part of the Core and Basic Service but is available for use in a SEPA AOS	

⁴ Instructing and instructed parties include CSMs.

Index	Mult	Message Element	SEPA Core Requirements
n+1	[0..1]	++ Message Element that is part of the SEPA Core and Basic Service	Mandatory
n+2	[0..1]	++ Message Element that is not to be used in SEPA Payments	

Figure 2

Where:

- Column 1 indicates the message element Index number in the UNIFI (ISO 20022) XML standard, ISO Core Documentation, PDF version.

Components and sub-components of message elements that are not allowed in SEPA core payments [or where no specific SEPA requirements are defined, in which case ISO rules apply](#), are not represented in full and therefore the Index numbers will have gaps.

- Column 2 indicates the mandatory or optional status and the number of repetitions allowed in the UNIFI (ISO 20022) XML standard. When the first digit has the value '1', the message element is mandatory; when the value is '0' the message element is optional. The second digit indicates the number of repetitions allowed, where 'n' is used to indicate no specified limit.

Column 2 may also indicate conditional relationships between components of a message element, for example, either component 1 or component 2 must be present, but not both (indicated in the column 2 as '{Or' and 'Or}').

- Column 3 gives the name of the message element as defined in the UNIFI (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 the SEPA Core Requirements as additional rules to those specified in the UNIFI (ISO 20022) XML standards, as appropriate.
 - Where defined in the Rulebook, the attribute is indicated between parentheses by the attribute name and where applicable, the number, ie, (AT-nn) and such message elements are shaded yellow.
 - Where the message element relates to [interbank](#) processing requirements, it is shaded yellow.
 - Where the message element specified in the UNIFI (ISO 20022) XML standard is used for SEPA payments without change (regarding its mandatory or optional status, number of repetitions, the definition and any usage rules), no specific SEPA core requirements are provided and is shaded yellow.
 - In addition, for message elements with multiple occurrences in the UNIFI (ISO 20022) XML standard and shaded yellow in these Guidelines, and where a SEPA usage rule limits the number of occurrences, the remaining occurrences are available for use in an AOS.
 - Where the message element is specified in the UNIFI (ISO 20022) XML standard as optional, but is mandatory in SEPA core requirements, this is specified as 'Mandatory' and is shaded yellow.

- Where 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.

1.5 Character Set

The character set issue centres on the use of the full set characters in the message elements. ~~denoting the name, address and remittance information message elements.~~ Two considerations are:

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

Therefore ~~in these message elements:~~

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

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

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

1.6 General Message Element Specifications

1.6.1 BIC

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

1.6.2 Identifier of the Creditor (AT-02)

The Creditor is identified by an identifier as defined below. 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 Bank 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 02.

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

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

Table 1

1.7 Implementation of UNIFI (ISO 20022) XML rules

This document should be read in conjunction with the UNIFI (ISO 20022) XML message standards. ISO rules on the usage of the elements have not [been](#) repeated in these Implementation Guidelines.

2 MANDATORY BANK-TO-BANK MESSAGES

2.1 Interbank Direct Debit Collection (DS-04)

2.1.1 Use of the FI to FI Customer Direct Debit (pacs.003.001.01)

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

The message caters for bulk and single direct debit instructions.

2.1.2 ISO Message Structure

An FI to FI Customer Direct Debit message contains:

- a single Group Header
- one or more 'Direct Debit Transaction Information' sequences, each containing a direct debit instruction as defined in of DS-04.

2.1.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.4	[0..1]	++ Batch Booking	
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	
1.7	[0..1]	++ Total Interbank Settlement Amount	Mandatory <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 9999999999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
1.8	[0..1]	++ Interbank Settlement Date	Mandatory (AT-26 Settlement Date of the Collection)
1.9	[1..1]	++ Settlement Information	
1.10	[1..1]	+++ Settlement Method	
1.11	[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only 'Identification' is allowed.

Index	Mult	Message Element	SEPA Core Requirements
1.12	[0..1]	+++ Clearing System	
1.15	[0..1]	++ Payment Type Information	
1.16	[0..1]	+++ Instruction Priority	
1.17	{Or	+++ Service Level	<i>Usage Rule:</i> 'Service Level' must be present at either at <u>in</u> 'Group Header' level or <u>in</u> 'Direct Debit Transaction Information' level, but not both , to specify "SEPA".
1.18	{Or	++++ Code	(AT-20 Identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
1.19	Or}	++++ Proprietary	
1.20	Or}	+++ Clearing Channel	
1.21	[0..1]	+++ Local Instrument ⁵	
1.24	[0..1]	+++ Sequence Type	(AT-21 Transaction Type) <i>Usage Rule:</i> If 'Amendment Indicator' is 'TRUE', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'. <i>Usage Rule:</i> 'Sequence Type' must be present <u>either in 'Group Header' or in 'Direct Debit Transaction Information'</u> .
1.25	[0..1]	+++ Category Purpose	
1.26	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
1.27	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.

2.1.4 Direct Debit Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..n]	+ Direct Debit Transaction Information	
2.1	[1..1]	++ Payment Identification	
2.1	[0..1]	+++ Instruction Identification	

⁵ For use in future versions of the Rulebook to denote DMF or B2Ba new functionality

Index	Mult	Message Element	SEPA Core Requirements
2.1	[1..1]	+++ End To End Identification	(AT-10 Creditor's reference of the Direct Debit Transaction) <i>Usage Rule:</i> A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.
2.1	[1..1]	+++ Transaction Identification	(AT-43 Creditor bank's reference of the collection) <i>Usage Rule:</i> Must contain a reference that is meaningful to the Creditor Bank and is unique over time.
2.2	[0..1]	++ Payment Type Information	
2.3	[0..1]	+++ Instruction Priority	
2.4	{Or	+++ Service Level	<i>Usage Rule:</i> 'Service Level' must be present at either at <u>in</u> 'Group Header' level or <u>in</u> 'Direct Debit Transaction Information' level, but not both , to specify "SEPA".
2.5	{Or	++++ <u>±</u> Code	(AT-20 Identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
2.6	Or}	++++ Proprietary	
2.7	Or}	+++ Clearing Channel	
2.8	[0..1]	+++ Local Instrument ⁶	
2.11	[0..1]	+++ Sequence Type	(AT-21 Transaction Type) <i>Usage Rule:</i> If 'Amendment Indicator' is 'TRUE', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'. <i>Usage Rule:</i> 'Sequence Type' must be present either in 'Group Header' or in 'Direct Debit Transaction Information'.
2.12	[0..1]	+++ Category Purpose	
2.13	[1..1]	++ Interbank Settlement Amount	(AT-06 Amount of the Collection in Euro) <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.

⁶ For use in future versions of the Rulebook to denote ~~DMF~~ or ~~B2Ba~~ new functionality

Index	Mult	Message Element	SEPA Core Requirements
2.14	[0..1]	++ Interbank Settlement Date	
2.15	[0..1]	++ Instructed Amount	
2.16	[0..1]	++ Exchange Rate	
2.17	[1..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
2.18	[0..n]	++ Charges Information	
2.19	[0..1]	++ Requested Collection Date	Mandatory (AT-11 Due Date of the Collection)
2.20	[0..1]	++ Direct Debit Transaction	Mandatory
2.21	[0..1]	+++ Mandate Related Information	Mandatory
2.22	[0..1]	++++ Mandate Identification	Mandatory (AT-01 Unique Mandate reference)
2.23	[0..1]	++++ Date Of Signature	Mandatory (AT-25 Date of Signing of the Mandate)
2.24	[0..1]	++++ Amendment Indicator	
2.25	[0..1]	++++ Amendment Information Details	(AT-24 Reason for Amendment of the Mandate) <i>Usage Rule:</i> Mandatory if 'Amendment Indicator' is 'TRUE'. The reason code from the Rulebook is indicated using one of the following message sub-elements:
2.26	[0..1]	+++++ Original Mandate Identification	(AT-19 Unique Mandate reference as given by the original Creditor who issued the Mandate) <i>Usage Rule:</i> Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.
2.27	[0..1]	+++++ Original Creditor Scheme Identification	(AT-18 Identifier of the Original Creditor who issues the Mandate) (Original AT-03 Name of the Creditor) <i>Usage Rule:</i> Mandatory if changes occur in 'Creditor Scheme Identification', otherwise not to be used.
2.27	[0..1]	+++++ Name	(Original AT-03 Name of the Creditor) <i>Usage Rule:</i> If present, the new name must be specified under Creditor.
2.27	[0..1]	+++++ Postal Address	
2.27	[0..1]	+++++ Identification	(AT-02 Identifier of the Creditor)

Index	Mult	Message Element	SEPA Core Requirements
2.27	{Or	+++++++ Organisation Identification	
2.27	Or}	+++++++ Private Identification	<p><i>Usage Rule:</i> Private Identification is mandatory to identify either an organisation or a private person.</p> <p><i>Usage Rule:</i> 'Identification Type' under 'Other Identification must' specify 'SEPA'.</p> <p><i>Usage Rule:</i> 'Identification' under 'Other Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.6.2.</p> <p><i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.</p>
2.28	[0..1]	+++++ Original Creditor Agent	
2.29	[0..1]	+++++ Original Creditor Agent Account	
2.30	[0..1]	+++++ Original Debtor	
2.31	[0..1]	+++++ Original Debtor Account	<p><i>Usage Rule:</i> Only IBAN allowed.</p> <p><i>Usage Rule:</i> Mandatory if changes occur in 'Debtor Account', otherwise not to be used.</p> <p><i>Usage Rule:</i> Only for changes of accounts within the same bank.</p>
2.32	[0..1]	+++++ Original Debtor Agent	<p><i>Usage Rule:</i> Use 'Proprietary Identification' with code 'SMNDA' to indicate same mandate with new 'Debtor Agent'.</p> <p><i>Usage Rule:</i> To be used with a first indicator in the 'Sequence Type' ('FRST')</p>
2.33	[0..1]	+++++ Original Debtor Agent Account	
2.34	[0..1]	+++++ Original Final Collection Date	
2.35	[0..1]	+++++ Original Frequency	
2.36	[0..1]	++++ Electronic Signature	<p>(AT-16 Placeholder for the electronic signature data, if applicable)</p> <p><i>Usage Rule:</i> Mandatory if present in DS-03.</p>
2.37	[0..1]	++++ First Collection Date	
2.38	[0..1]	++++ Final Collection Date	
2.39	[0..1]	++++ Frequency	
2.40	[0..1]	+++ Creditor Scheme Identification	Mandatory (AT-02 Identifier of the Creditor)

Index	Mult	Message Element	SEPA Core Requirements
2.40	[0..1]	++++ Name	
2.40	[0..1]	++++ Postal Address	
2.40	[0..1]	++++ Identification	Mandatory (AT-02 Identifier of the Creditor)
2.40	{Or	+++++ Organisation Identification	
2.40	Or}	+++++ Private Identification	<i>Usage Rule:</i> Private Identification is mandatory to identify either an organisation or a private person. <i>Usage Rule:</i> 'Identification Type' under 'Other Identification' must specify 'SEPA'. <i>Usage Rule:</i> 'Identification Type' under 'Other Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.6.2. <i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
2.40	[0..1]	++++ Country of Residence	
2.41	[0..1]	+++ Pre Notification Identification ⁷	
2.42	[0..1]	+++ Pre Notification Date	
2.43	[1..1]	++ Creditor	
2.43	[0..1]	+++ Name	Mandatory (AT-03 Name of the Creditor)
2.43	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor) <i>Usage Rule:</i> 'Postal Address' is optional but is mandatory if provided by the Creditor.
2.43	[0..5]	++++ Address Line	<i>Format Rule:</i> If used, only two occurrences of 'Address Line' are allowed.
2.43	[1..1]	++++ Country	
2.43	[0..1]	+++ Identification	
2.43	[0..1]	+++ Country of Residence	
2.44	[0..1]	++ Creditor Account	Mandatory (AT-04 Account Number of the Creditor) <i>Usage Rule:</i> Only IBAN is allowed.

⁷ According to the Rulebook, the information may be provided in Remittance Information.

Index	Mult	Message Element	SEPA Core Requirements
2.45	[1..1]	++ Creditor Agent	(AT-12 BIC of the Creditor bank) <i>Usage Rule:</i> Only BIC is allowed.
2.46	[0..1]	++ Creditor Agent Account	
2.47	[0..1]	++ Ultimate Creditor ⁸	(AT-17 Creditor Reference Party) <i>Usage Rule:</i> <u>Mandatory if given by the Creditor in 'pain.008.001.01' and must be forwarded through the payment chain up to the Debtor.</u> <i>Format Rule:</i> Only 'Name' or 'Identification' is <u>allowed.</u>
2.47	[0..1]	+++ Name	
2.47	[0..1]	+++ Postal Address	
2.47	[0..1]	+++ Identification	<i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.47	{Or	++++ Organisation Identification⁹	
2.47	Or}	++++ Private Identification¹⁰	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
2.47	[0..1]	+++ Country of Residence	
2.48	[0..1]	++ Initiating Party	
2.49	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.50	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.51	[0..1]	++ Intermediary Agent 1	
2.52	[0..1]	++ Intermediary Agent 1 Account	
2.53	[0..1]	++ Intermediary Agent 2	
2.54	[0..1]	++ Intermediary Agent 2 Account	
2.55	[0..1]	++ Intermediary Agent 3	
2.56	[0..1]	++ Intermediary Agent 3 Account	
2.57	[1..1]	++ Debtor	

⁸ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion ~~at the~~ in a future earliest in V version 3.0 as AT-17 Creditor Reference Party.

⁹ Full ISO options retained.

¹⁰ Full ISO options retained.

Index	Mult	Message Element	SEPA Core Requirements
2.57	[0..1]	+++ Name	Mandatory (AT-14 Name of the Debtor)
2.57	[0..1]	+++ Postal Address	(AT-09 Address of the Debtor) <i>Usage Rule:</i> 'Postal Address' is optional but mandatory if given by the Creditor in 'pain.008.001.01'.
2.57	[0..5]	++++ Address Line	<i>Format Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.57	[1..1]	++++ Country	
2.57	[0..1]	+++ Identification	(AT-27 Debtor identification code) <i>Format Rule:</i> Either 'Organisation Identification' or 'Private Identification' may be present.
2.57	{Or	++++ Organisation Identification ¹¹	
2.57	Or}	++++ Private Identification ¹²	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed
2.57	[0..1]	+++ Country of Residence	
2.58	[1..1]	++ Debtor Account	(AT -07 Account number of the Debtor) <i>Usage Rule:</i> Only IBAN is allowed.
2.59	[1..1]	++ Debtor Agent	(AT-13 BIC of Debtor's Bank) <i>Usage Rule:</i> Only BIC is allowed.
2.60	[0..1]	++ Debtor Agent Account	
2.61	[0..1]	++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) <i>Usage Rule:</i> Mandatory if given by the Creditor in 'pain.008.001.01' and must be forwarded through the payment chain up to the Debtor. <i>Format Rule:</i> Only 'Name' or ' <u>Identification</u> ' is allowed.
2.61	[0..1]	+++ Name	
2.61	[0..1]	+++ Postal Address	
2.61	[0..1]	+++ Identification¹³	<i>Format Rule:</i> Either ' <u>Organisation Identification</u> ' or <u>one occurrence of 'Private Identification'</u> may be present.

¹¹ Full ISO options retained

¹² Full ISO options retained

Index	Mult	Message Element	SEPA Core Requirements
2.61	{Or	++++ Organisation Identification ¹⁴	
2.61	Or}	++++ Private Identification ¹⁵	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
2.61	[0..1]	+++ Country of Residence	
2.62	[0..1]	++ Purpose	
2.65	[0..10]	++ Regulatory Reporting	
2.74	[0..10]	++ Related Remittance Information	
2.81	[0..1]	++ Remittance Information	(AT-22 Remittance information from the Creditor) <i>Usage Rule:</i> Either 'Structured' or 'Unstructured', but not both , may be present.
2.82	[0..n]	+++ Unstructured	<i>Usage Rule:</i> 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. <i>Format Rule:</i> Only one occurrence of 'Unstructured' is allowed.
2.83	[0..n]	+++ Structured	<i>Format Rule:</i> 'Structured' can be used, provided the tags and data do not exceed 140 characters in length. <i>Format Rule:</i> Only one occurrence of 'Structured' is allowed.
2.84	[0..1]	++++ Referred Document Information	
2.90	[0..1]	++++ Referred Document Related Date	
2.91	[0..n]	++++ Referred Document Amount	
2.97	[0..1]	++++ Creditor Reference Information	
2.103	[0..1]	++++ Invoicer	
2.104	[0..1]	++++ Invoicee	
2.105	[0..1]	++++ Additional Remittance Information	

¹³ [Identification not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion in a future version \(shaded green\)](#)

¹⁴ Full ISO options retained.

¹⁵ Full ISO options retained.

2.2 Inter-bank Direct Debit Return/Refund of a Collection (DS-05)

2.2.1 Use of the Payment Return (pacs.004.001.01)

The Payment Return is the message used to transport the direct debit return/refund instruction from the Debtor Bank to the Creditor Bank, directly or through intermediaries. If the 'Return Originator' contains a 'Name', this means that the message is being used as a Refund. If the 'Return Originator' contains a BIC, this means that the message is being used as a Return.

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

Note: Attribute R1 is implied by the 'Message Name', 'pacs.004.001.01' the 'Original Message Name Identification', pacs.003.001.01'.

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

2.2.2 -ISO Message Structure

The Payment Return message contains:

- a single Group Header
- an optional Original Group Information sequence
- zero or more Transaction Information sequences each containing a direct debit return or refund instruction as defined in DS-05.

2.2.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.4	[0..1]	++ Batch Booking	
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	
1.7	[0..1]	++ Group Return	

Index	Mult	Message Element	SEPA Core Requirements
1.8	[0..1]	++ Total Returned Interbank Settlement Amount	Mandatory Usage Rule: Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 99999999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
1.9	[0..1]	++ Interbank Settlement Date	Mandatory (R4 Settlement Date for Return)
1.10	[1..1]	++ Settlement Information	
1.11	[1..1]	+++ Settlement Method	<i>Usage Rule:</i> Only CLRG, INGA and INDA are allowed.
1.12	[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only 'Identification' is allowed.
1.13	[0..1]	+++ Clearing System	
1.16	[0..1]	+++ Instructing Reimbursement Agent	
1.17	[0..1]	+++ Instructing Reimbursement Agent Account	
1.18	[0..1]	+++ Instructed Reimbursement Agent	
1.19	[0..1]	+++ Instructed Reimbursement Agent Account	
1.20	[0..1]	+++ Third Reimbursement Agent	
1.21	[0..1]	+++ Third Reimbursement Agent Account	
1.22	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
1.23	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.

2.2.4 Original Group Information

Index	Mult	Message Element	SEPA Requirements
2.0	[0..1]	+ Original Group Information	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date and Time	
2.4	[0..n]	++ Return Reason Information	
2.5	[0..1]	+++ Return Originator	

Index	Mult	Message Element	SEPA Requirements
2.6	[0..1]	+++ Return Reason	
2.9	[0..n]	+++ Additional Return Reason Information	

2.2.5 Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information	Mandatory
3.1	[0..1]	++ Return Identification	Mandatory (R5 Specific Reference of the Bank Initiating the return/refund)
3.2	[0..1]	++ Original Group Information	
3.3	[1..1]	+++ Original Message Identification	
3.4	[1..1]	+++ Original Message Name Identification	
3.5	[0..1]	+++ Original Creation Date and Time	
3.6	[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
3.7	[0..1]	++ Original End To End Identification	Mandatory (AT-10 Creditor's reference to the Collection)
3.8	[0..1]	++ Original Transaction Identification	Mandatory (AT 43 Creditor bank's reference of the Collection) <i>Usage Rule:</i> Must contain a reference that is meaningful to the Creditor Bank and is unique over time.
3.9	[0..1]	++ Original Interbank Settlement Amount	Mandatory (AT-06 Amount of the Collection in euro) <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
3.10	[1..1]	++ Returned Interbank Settlement Amount	<i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
3.11	[0..1]	++ Interbank Settlement Date	

Index	Mult	Message Element	SEPA Core Requirements
3.12	[0..1]	++ Returned Instructed Amount	
3.13	[0..1]	++ Exchange Rate	
3.14	[0..1]	++ Compensation Amount	(R6 Refund compensation recovered by the Debtor bank from the Creditor bank) <i>Usage Rule:</i> 'Compensation Amount' only applies to refunds, which is indicated by the presence of 'Name' in 'Return Originator'.
3.15	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
3.16	[0..n]	++ Charges Information	
3.17	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.18	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.19	[0..n]	++ Return Reason Information	Mandatory <i>Usage Rule:</i> Only one occurrence of 'Return Reason Information' is allowed.
3.20	[0..1]	+++ Return Originator	Mandatory (R2 Identification of the type of party initiating the r-message) <i>Usage Rule:</i> Limited to BIC to identify the bank originating the return or to 'Name' to identify the Debtor in the case of refunds.
3.21	[0..1]	+++ Return Reason	Mandatory (R3 Reason Code for Non-Acceptance)
3.22	{Or	++++ Code	(R3 Reason Code for Non-Acceptance) See Message Element Specifications below.
3.23	Or}	++++ Proprietary	See Message Element Specifications below <i>Usage Rule:</i> To be used to specify the regulatory reason, using the code 'RR01'.
3.24	[0..n]	+++ Additional Return Reason Information	
3.25	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-04 which is being returned) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.26	[0..1]	+++ Interbank Settlement Amount	
3.27	[0..1]	+++ Amount	

Index	Mult	Message Element	SEPA Core Requirements
3.32	[0..1]	+++ Interbank Settlement Date	(AT-26 Settlement date of the Collection)
3.33	{Or	+++ Requested Execution Date	To be shaded white as this is excluded by ISO rules
3.34	Or}	+++ Requested Collection Date	(AT-11 Due date of the Collection)
3.35	[0..1]	+++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
3.36	[0..1]	+++ Settlement Information	
3.48	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type)
3.59	[0..1]	+++ Payment Method	
3.60	[0..1]	+++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature, if applicable) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate)
3.79	[0..1]	+++ Remittance Information	(AT-22 Remittance information)
3.104	[0..1]	+++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party)
3.105	[0..1]	+++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification)
3.106	[0..1]	+++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.107	[0..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.108	[0..1]	+++ Debtor Agent Account	
3.109	[0..1]	+++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.110	[0..1]	+++ Creditor Agent Account	
3.111	[0..1]	+++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)

Index	Mult	Message Element	SEPA Core Requirements
3.112	[0..1]	+++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.113	[0..1]	+++ Ultimate Creditor ¹⁶	(AT-17 Creditor Reference Party)

2.2.6 Message Element Specifications

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

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
AM06	TooLowAmount	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	MissingCreditorAddress	
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	

¹⁶ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [at the in a future earliest in Version 3.0](#) as AT-17 Creditor Reference Party.

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
ED03	BalanceInfoRequested	
MD01	NoMandate	No valid Mandate Account blocked for direct debit by the Debtor
MD02	MissingMandatoryInformationInMandate	
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	
MD04	InvalidFileFormatForGroupingIndicator	
MD06	RefundRequestByEndCustomer	
MD07	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
RC01	BankIdentifierIncorrect	
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	
ED05	SettlementFailed	

Code to be used in 'Proprietary' of 'Return Reason'

Code	SEPA Core Reason as specified in the Rulebook
RR01	Regulatory reason
SL01	Specific Service offered by the Debtor Bank

The reasons for a **Refund** present in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
MD01	NoMandate	Unauthorised transaction
MD06	RefundRequestByEndCustomer	Disputed authorised transaction

2.3 Interbank Direct Debit Reject Dataset (DS-05)

2.3.1 Use of the Payment Status Report (pacs.002.001.02)

When the code 'RJCT' is used in 'Status Reason' the message transports the Direct Debit Rejection instruction between banks, directly or through intermediaries.

The message caters for bulk and single reject instructions.

Note: Attribute R1 in DS-05 is implied by the 'Message Name', 'pacs.002.001.02', the 'Original Message Name Identification', 'pacs.003.001.01' and 'Status' set to 'RJCT'.

Note: Attribute R4 'Settlement Date for the Reject, Return or Refund' is not applicable.

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

2.3.2 ISO Message Structure

A Payment Status Report message used to reject a direct debit instruction contains:

- a single Group Header
- a single Original Group Information and Status sequence
- zero or more 'Transaction Information and Status' sequences each containing a direct debit rejection instruction, as defined in DS-05.

2.3.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	(R5 Specific reference of the bank which initiated the Rejection)
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Initiating Party	Forbidden by ISO rules in pacs.
1.4	[0..1]	++ Forwarding Agent	Forbidden by ISO rules in pacs.
1.5	[0..1]	++ Debtor Agent	Forbidden by ISO rules in pacs.
1.6	[0..1]	++ Creditor Agent	Forbidden by ISO rules in pacs.
1.7	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
1.8	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.

2.3.4 Original Group Information and Status

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information And Status	
2.1	{Or	++ Original Message Identification	
2.2	Or}	++ Network File Name	
2.3	[1..1]	++ Original Message Name Identification	
2.4	[0..1]	++ Original Creation Date and Time	
2.5	[0..1]	++ File Originator	
2.6	[0..1]	++ Original Number of Transactions	
2.7	[0..1]	++ Original Control Sum	
2.8	[0..1]	++ Group Status	(R1 Type of R Message) <i>Usage Rule:</i> Only 'RJCT' and 'PART' are allowed.
2.9	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> Only one occurrence of 'Status Reason Information' is allowed. <i>Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
2.10	[0..1]	+++ Status Originator	Mandatory (R2 Identification of the Type of Party that initiated the reject) <i>Usage Rule:</i> Limited to BIC to identify the Bank or CSM originating the status or to 'Name' to indicate the CSM when it has no BIC.
2.11	[0..1]	+++ Status Reason	Mandatory (R3 Reason Code for Non-Acceptance)
2.12	{Or	++++ Code	(R3 Reason Code for Non-Acceptance) See Message Element Specifications below.
2.13	Or}	++++ Proprietary	<u>See Message Element Specifications below.</u> <i>Usage Rule:</i> To be used to specify the regulatory reason, using 'RR01'.
2.14	[0..n]	+++ Additional Status Reason Information	
2.15	[0..n]	++ Number of Transactions Per Status	

2.3.5 Transaction Information and Status

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information And Status	
3.1	[0..1]	++ Status Identification	Mandatory (R5 Specific reference of the bank that initiated the reject)
3.2	[0..1]	++ Original Payment Information Identification	
3.3	[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
3.4	[0..1]	++ Original End To End Identification	Mandatory (AT-10 Creditor's reference of the Collection)
3.5	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Creditor Bank's reference of the Collection) <i>Usage Rule:</i> Must contain a reference that is unique over time.
3.6	[0..1]	++ Transaction Status	(R1 Type of R message) <i>Usage Rule:</i> Only 'RJCT' is allowed.
3.7	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> Only one occurrence of 'Status Reason Information' is allowed. <i>Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
3.8	[0..1]	+++ Status Originator	Mandatory (R2 Identification of the type of party that initiated the reject) <i>Usage Rule:</i> Limited to BIC to identify the bank or, CSM originating the status or to 'Name' to indicate the Debtor or CSM when it has no BIC.
3.9	[0..1]	+++ Status Reason	Mandatory (R3 Reason Code for Non-Acceptance)
3.10	{Or	++++ Code	(R3 Reason Code for Non-Acceptance) See Message Element Specifications below.
3.11	Or}	++++ Proprietary	See Message Element Specifications below <i>Usage Rule:</i> To be used to specify the regulatory reason, using the code 'RR01'.
3.12	[0..n]	+++ Additional Status Reason Information	
3.13	[0..n]	++ Charges Information	

Index	Mult	Message Element	SEPA Core Requirements
3.14	[0..1]	++ Acceptance Date Time	
3.15	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.16	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.17	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-04 which is being rejected) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.18	[0..1]	+++ Interbank Settlement Amount	(AT-06 Amount of the Collection in euro)
3.19	[0..1]	+++ Amount	
3.24	[0..1]	+++ Interbank Settlement Date	(AT-26 Settlement date of the Collection)
3.25	{Or	+++ Requested Execution Date	To be shaded White as this element is excluded by ISO rules
3.26	Or}	+++ Requested Collection Date	(AT-11 Due date of the Collection)
3.27	[0..1]	+++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
3.28	[0..1]	+++ Settlement Information	
3.40	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type)
3.51	[0..1]	+++ Payment Method	
3.52	[0..1]	+++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature, if applicable) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-03 Name of the Creditor)
3.71	[0..1]	+++ Remittance Information	(AT-22 Remittance information)
3.96	[0..1]	+++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party)

Index	Mult	Message Element	SEPA Core Requirements
3.97	[0..1]	+++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
3.98	[0..1]	+++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.99	[0..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.100	[0..1]	+++ Debtor Agent Account	
3.101	[0..1]	+++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.102	[0..1]	+++ Creditor Agent Account	
3.103	[0..1]	+++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.104	[0..1]	+++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.105	[0..1]	+++ Ultimate Creditor ¹⁷	(AT-17 Creditor Reference Party)

2.3.6 Message Element Specifications

The reasons for an interbank **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
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation/transaction' code.
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	
AM04	InsufficientFunds	Insufficient funds

¹⁷Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion ~~at the in a future~~ earliest in Version 3.0 as AT-17 Creditor Reference Party.

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AM05	Duplication	Duplicate collection
AM06	TooLowAmount	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	MissingCreditorAddress	
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondingBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	No valid Mandate Account blocked for direct debit by the Debtor
MD02	MissingMandatoryInformationInMandate	Mandate data missing or incorrect Account blocked for Direct Debit by the Debtor
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for invalid file format.
MD04	InvalidFileFormatForGroupIndicator	
MD06	RefundRequestedByEndCustomer	
MD07	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	
ED05	SettlementFailed	

Code to be used in 'Proprietary' of the 'Status Reason'

Code	SEPA Core Reason as specified in the Rulebook
RR01	Regulatory reason
SL01	Specific Service is offered by the Debtor Bank

2.4 Interbank Reversal Instruction for a Collection (DS-07)

2.4.1 Use of the Payment Reversal (pacs.007.001.01)

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

The message caters for bulk and single reversal instructions.

Note: Attribute R1 in DS-07 is indicated by the ‘Message Name’, ‘pacs.007.001.01’ and the ‘Original Message Name Identification’, ‘pacs.003.001.01’.

Note: Attribute R2 is indicated by the combination of the ‘Reversal Originator’ with the ‘Reversal Reason’.

Note: ‘Original’ message elements are based on DS-04 attributes.

2.4.2 ISO Message Structure

A Payment Reversal message contains:

- a single Group Header
- a single Original Group Information sequence
- zero or more Transaction Information sequences each containing a direct debit reversal instruction , as defined in DS-07.

2.4.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.4	[0..1]	++ Batch Booking	
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	

Index	Mult	Message Element	SEPA Core Requirements
1.7	[0..1]	++ Group Reversal	Mandatory <i>Usage Rule:</i> 'Group Reversal' is to be used to indicate a group reversal. <i>Usage Rule:</i> Only 'FALSE' is allowed. When 'TRUE', 'Reversal Reason Information' is mandatory at 'Original Group Information'; when 'FALSE' 'Reversal Reason Information' is mandatory at 'Transaction Information' level.
1.8	[0..1]	++ Total Reversed Interbank Settlement Amount ¹⁸	Mandatory (AT-44 Amount of the reversal in euro) <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 99999999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
1.9	[0..1]	++ Interbank Settlement Date	Mandatory (R4- Settlement Date for the reversal instruction)
1.10	[1..1]	++ Settlement Information	
1.11	[1..1]	+++ Settlement Method	<i>Usage Rule:</i> Only CLRG, INGA and INDA are allowed.
1.12	[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only 'Identification' is allowed.
1.13	[0..1]	+++ Clearing System	
1.16	[0..1]	+++ Instructing Reimbursement Agent	
1.17	[0..1]	+++ Instructing Reimbursement Agent Account	
1.18	[0..1]	+++ Instructed Reimbursement Agent	
1.19	[0..1]	+++ Instructed Reimbursement Agent Account	
1.20	[0..1]	+++ Third Reimbursement Agent	
1.21	[0..1]	+++ Third Reimbursement Agent Account	
1.22	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC allowed.
1.23	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC allowed.

¹⁸ Mandatory status agreed for Version 2.1 of the Rulebook.

2.4.4 Original Group Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date and Time	
2.4	[0..n]	++ Reversal Reason Information	<p><u>Usage Rule: 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'.</u></p> <p><u>Usage Rule: 'Reversal Reason Information' is to be used to indicate a reversal reason information of one or more individual transactions.</u></p> <p><i>Usage Rule:</i> Only one occurrence of 'Reversal Reason Information' is allowed.</p>
2.5	[0..1]	+++ Reversal Originator	<p>(R2 Identification of the type of party that initiated the reversal)</p> <p><u>Usage Rule: 'Reversal Originator' must be present either in 'Original Group Information' or 'Transaction Information'.</u></p>
2.6	[0..1]	+++ Reversal Reason	<p><u>(AT-31 Reason Code for Reversal)</u></p> <p><u>Usage Rule: 'Reversal Reason' must be present either in 'Original Group Information' or 'Transaction Information'. Mandatory</u></p>
2.7	{Or	++++ Code	<p><u>(AT-31 Reason Code for Reversal)</u></p> <p>See Message Element Specifications Below</p>
2.8	Or}	++++ Proprietary	<p><u>Usage Rule: Proprietary is restricted to values 'MS02' and 'MS03' only.</u></p> <p>See Message Element Specifications Below.</p>
2.9	[0..n]	+++ Additional Reversal Reason Information	

2.4.5 Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information	Mandatory
3.1	[0..1]	++ Reversal Identification	<p>(R7 Specific reference of the Creditor Bank for the reversal)</p> <p><i>Usage Rule:</i> Must contain a reference that is meaningful to the Creditor Bank.</p>

Index	Mult	Message Element	SEPA Core Requirements
3.2	[0..1]	++ Original Payment Information Identification	
3.3	[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
3.4	[0..1]	++ Original End To End Identification	(AT-10 Creditor's reference to the direct debit Collection)
3.5	[0..1]	++ Original Transaction Identification	(AT-43 Creditor Bank Reference of the collection) <i>Usage Rule:</i> Must contain a reference that is meaningful to the Creditor Bank and is unique over time.
3.6	[0..1]	++ Original Interbank Settlement Amount	(AT- 06 Amount of the Collection) <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
3.7	[1..1]	++ Reversed Interbank Settlement Amount	(AT-44 Amount of the reversal in euro) <i>Usage Rule:</i> 'Reversed Interbank Settlement Amount must be the same as the Amount of the Collection (AT-06). <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
3.8	[0..1]	++ Interbank Settlement Date	
3.9	[0..1]	++ Reversed Instructed Amount	
3.10	[0..1]	++ Exchange Rate	
3.11	[0..1]	++ Compensation Amount	
3.12	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
3.13	[0..n]	++ Charges Information	
3.14	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.15	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.

Index	Mult	Message Element	SEPA Core Requirements
3.16	[0..n]	++ Reversal Reason Information	<p><u>Usage Rule: 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'.</u></p> <p><u>Usage Rule: 'Reversal Reason Information' is to be used to indicate a reversal reason of one or the more individual transactions.</u></p> <p><u>Usage Rule: Only one occurrence of 'Reversal Reason Information' is allowed.</u></p>
3.17	[0..1]	+++ Reversal Originator	<p><u>Mandatory</u> (R2 Identification of the type of party that initiated the reversal)</p> <p><u>Usage Rule: 'Reversal Originator' must be present either in 'Original Group Information' or 'Transaction Information'.</u></p>
3.18	[0..1]	+++ Reversal Reason	<p><u>Usage Rule: 'Reversal Reason must be present either in 'Original Group Information' or 'Transaction Information'.</u> <u>Mandatory</u></p>
3.19	{Or	++++ Code	<p>(AT-31 Reason Code for Reversal)</p> <p>See Message Element Specifications <u>below</u>.</p>
3.20	Or}	++++ Proprietary	<p><u>Usage Rule: Proprietary is restricted to values 'MS02' and 'MS03' only.</u></p> <p>See Message Element Specifications <u>below</u>.</p>
3.21	[0..n]	+++ Additional Reversal Reason Information	
3.22	[0..1]	++ Original Transaction Reference	<p><u>Mandatory</u> (An exact copy of all attributes of the received DS-04 being reversed)</p> <p><u>Usage Rule: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.</u></p>
3.23	[0..1]	+++ Interbank Settlement Amount	
3.24	[0..1]	+++ Amount	
3.29	[0..1]	+++ Interbank Settlement Date	(AT-26 Settlement date of the Collection)
3.30	{Or	+++ Requested Execution Date	<u>To be shaded White as this element is excluded by ISO rules</u>
3.31	Or}	+++ Requested Collection Date	(AT-11 Due date of the Collection)
3.32	[0..1]	+++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)

Index	Mult	Message Element	SEPA Core Requirements
3.33	[0..1]	+++ Settlement Information	
3.45	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type)
3.56	[0..1]	+++ Payment Method	
3.57	[0..1]	+++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature, if applicable) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate)
3.76	[0..1]	+++ Remittance Information	(AT-22 Remittance information)
3.101	[0..1]	+++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party)
3.102	[0..1]	+++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
3.103	[0..1]	+++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.104	[0..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.105	[0..1]	+++ Debtor Agent Account	
3.106	[0..1]	+++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.107	[0..1]	+++ Creditor Agent Account	
3.108	[0..1]	+++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.109	[0..1]	+++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.110	[0..1]	+++ Ultimate Creditor ¹⁹	(AT-17 Creditor Reference Party)

¹⁹ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [at the in a future -earliest in v-](#)Version 3.0 as AT-17 Creditor Reference Party.

2.4.6 Message Element Specifications

Reasons for an interbank reversal present in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC04	ClosedAccountNumber	
AG02	InvalidBankOperationCode	
AM05	Duplication	Duplicate entry
MD01	NoMandate	
MD05	CollectionNotDue	

Codes to be used in 'Proprietary' of the 'Reversal Reason'

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified – To change Rulebook by using 'Reason not specified')
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified – To change Rulebook by using 'Reason not specified')

3 RECOMMENDED BANK-TO-CUSTOMER MESSAGES

The Guidelines provide binding rules on the use of the mandatory bank-to-bank UNIFI (ISO 20022) XML messages for making SEPA core payments.

They also prescribe, where relevant and dictated by the Rulebooks, usage rules for the EPC recommended customer-to-bank and bank-to-customer UNIFI (ISO 20022) XML messages. ~~For the latter, the following sections therefore only provide general guidance which should not be considered exhaustive.~~ The following sections define what is needed for an optimal mapping from the customer-to-bank to the interbank UNIFI (ISO 20022) XML messages, thereby providing for efficient interbank processing. These guidelines do not prevent any differing agreement between the customer and its bank.

The elements shaded yellow are those defined in the Rulebook, or required for interbank processing or mandatory in ISO. Consequently it is recognized that other elements shaded white could be needed for customer-to-bank processing.

When implementing the customer-to-bank and bank-to-customer UNIFI (ISO 20022) XML messages, users should base themselves on the detailed specifications to be found in complementary material prepared by the banks.

3.1 Customer to Bank Direct Debit Collection Dataset (DS-03)

3.1.1 Use of Customer Direct Debit Initiation (pain.008.001.01)

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

The message caters for bulk and single direct debit instructions.

3.1.2 ISO Message Structure

The Customer Direct Debit Initiation message contains:

- a single Group Header
- one or more ‘Payment Information’ sequences each containing one or more direct debit instructions, as defined in DS-03.

3.1.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.4	[0..1]	++ Control Sum	
1.5	[0..1]	++ Batch Booking	

Index	Mult	Message Element	SEPA Core Requirements
1.6	[1..1]	++ Number Of Transactions	
1.7	[1..1]	++ Grouping	
1.8	[1..1]	++ Initiating Party	
1.8	{0..1}	+++ Name	Usage Rule: Name must be used.
1.8	{0..1}	+++ Postal Address	
1.8	{0..5}	++++ Address Line	
1.8	{1..1}	++++ Country	
1.8	{0..1}	+++ Identification	
1.8	{0..1}	+++ Country of Residence	
1.9	[0..1]	++ Forwarding Agent	

3.1.4 Payment Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..n]	+ Payment Information	
2.1	[0..1]	++ Payment Information Identification	
2.2	[1..1]	++ Payment Method	
2.3	[0..1]	++ Payment Type Information	
2.4	[0..1]	+++ Instruction Priority	
2.5	{Or	+++ Service Level	
2.6	{Or	++++ Code	Mandatory Usage Rule: Only 'SEPA' is allowed.
2.7	Or}	++++ Proprietary	
2.8	Or}	+++ Clearing Channel	
2.9	[0..1]	+++ Local Instrument ²⁰	

²⁰ For use in future versions of the Rulebook to denote ~~DMF or B2B~~ a new functionality

Index	Mult	Message Element	SEPA Core Requirements
2.12	[0..1]	+++ Sequence Type	<u>Mandatory</u> (AT-21 Transaction Type) <i>Usage Rule:</i> If 'Amendment Indicator' is 'TRUE', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'. <u>Usage Rule:</u> 'Sequence Type' must be present either in 'Payment Type Information' or in 'Direct Debit Transaction Information'.
2.13	[0..1]	+++ Category Purpose	
2.14	[1..1]	++ Requested Collection Date	(AT-11 Due Date of the Collection)
2.15	[1..1]	++ Creditor	
2.15	[0..1]	+++ Name	<u>Mandatory</u> (AT-03 Name of the Creditor)
2.15	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor)
2.15	[0..5]	++++ Address Line	<i>Usage Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.15	[1..1]	++++ Country	
2.15	[0..1]	+++ Identification	
2.15	[0..1]	+++ Country of Residence	
2.16	[1..1]	++ Creditor Account	(AT-04 Account Number of the Creditor) <i>Usage Rule:</i> Only IBAN is allowed.
2.17	[1..1]	++ Creditor Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.18	[0..1]	++ Creditor Agent Account	
2.19	[0..1]	++ Ultimate Creditor ²¹	(AT-17 Creditor Reference Party) <u>Format Rule:</u> Only 'Name' or 'Identification' is allowed.
2.19	[0..1]	+++ Name	
2.19	[0..1]	+++ Postal Address	
2.19	[0..1]	+++ Identification	<u>Format Rule:</u> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.

²¹ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion ~~at the~~ in a future earliest in Version 3.0 as AT-17 Creditor Reference Party.

Index	Mult	Message Element	SEPA Core Requirements
2.19	{Or	++++ Organisation Identification ²²	
2.19	Or}	++++ Private Identification ²³	<i>Usage Rule: Only one occurrence of 'Private Identification' is allowed.</i>
2.19	[0..1]	+++ Country of Residence	
2.20	[0..1]	++ Charge Bearer	<i>Usage Rule: Only 'SLEV' is allowed.</i>
2.21	[0..1]	++ Charges Account	
2.22	[0..1]	++ Charges Account Agent	
2.23	[1..n]	++ Direct Debit Transaction Information	
2.24	[1..1]	+++ Payment Identification	
2.25	[0..1]	++++ Instruction Identification	
2.26	[1..1]	++++ End To End Identification	(AT-10 Creditor's reference of the direct debit Collection) <i>Usage Rule: A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.</i>
2.27	[0..1]	+++ Payment Type Information	
2.28	[0..1]	++++ Instruction Priority	
2.29	{Or	++++ Service Level	Mandatory
2.30	{Or	+++++ Code	Mandatory <i>Usage Rule: Only 'SEPA' is allowed.</i>
2.31	Or}	+++++ Proprietary	
2.32	Or}	++++ Clearing Channel	
2.33	[0..1]	++++ Local Instrument ²⁴	

²² Full ISO options retained.

²³ Full ISO options retained.

²⁴ For use in future versions of the Rulebook to denote [DMF or B2B future functionality, if any.](#)

Index	Mult	Message Element	SEPA Core Requirements
2.36	[0..1]	++++ Sequence Type	<u>Mandatory</u> (AT-21 Transaction Type) <i>Usage Rule:</i> If 'Amendment Indicator' is 'TRUE', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'. <u><i>Usage Rule:</i> 'Sequence Type' must be present either in 'Payment Type Information' or in 'Direct Debit Transaction Information'.</u>
2.37	[0..1]	++++ Category Purpose	
2.38	[1..1]	+++ Instructed Amount	(AT-06 Amount of the Collection in Euro) <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
2.39	[0..1]	+++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
2.40	[0..1]	+++ Direct Debit Transaction	Mandatory
2.41	[0..1]	++++ Mandate Related Information	Mandatory
2.42	[0..1]	+++++ Mandate Identification	Mandatory (AT-01 Unique Mandate Reference)
2.43	[0..1]	+++++ Date Of Signature	Mandatory (AT-25 Date of Signing of the Mandate)
2.44	[0..1]	+++++ Amendment Indicator	
2.45	[0..1]	+++++ Amendment Information Details	(AT-24 Reason for Amendment of the Mandate) <i>Usage Rule:</i> Mandatory if 'Amendment Indicator' is 'TRUE'. The reason code from the Rulebook is indicated using one of the following message sub-elements.
2.46	[0..1]	+++++ Original Mandate Identification	(AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate) <i>Usage Rule:</i> Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.

Index	Mult	Message Element	SEPA Core Requirements
2.47	[0..1]	+++++++ Original Creditor Scheme Identification	(AT-18 Identifier of the Original Creditor who issued the Mandate) (Original AT-03 Name of the Creditor) <i>Usage Rule: Mandatory if changes occur in 'Creditor Scheme Identification, otherwise not to be used.</i>
2.47	[0..1]	+++++++ Name	(Original AT-03 Name of the Creditor)
2.47	[0..1]	+++++++ Postal Address	
2.47	[0..1]	+++++++ Identification	(AT-18 Identifier of the original Creditor who issued the Mandate)
2.47	{Or	+++++++ Organisation Identification	
2.47	Or}	+++++++ Private Identification	<i>Usage Rule: Private Identification is mandatory to identify either an organisation or a private person.</i> <i>Usage Rule: 'Identification Type' under 'Other Identification must' specify 'SEPA'.</i> <i>Usage Rule: 'Identification' under 'Other Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.6.2.</i> <i>Usage Rule: Only one occurrence of 'Private Identification' is allowed.</i>
2.47	[0..1]	+++++++ Country of Residence	Typo to be included in the Errata to Version 2.2
2.48	[0..1]	+++++++ Original Creditor Agent	
2.49	[0..1]	+++++++ Original Creditor Agent Account	
2.50	[0..1]	+++++++ Original Debtor	
2.51	[0..1]	+++++++ Original Debtor Account	<i>Usage Rule: Only IBAN allowed.</i> <i>Usage Rule: To be used only for changes of accounts within the same bank.</i>
2.52	[0..1]	+++++++ Original Debtor Agent	<i>Usage Rule: To use 'Proprietary Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent.</i> <i>Usage Rule: To be used with the 'FRST' indicator in the 'Sequence Type'.</i>
2.53	[0..1]	+++++++ Original Debtor Agent Account	
2.54	[0..1]	+++++++ Original Final Collection Date	
2.55	[0..1]	+++++++ Original Frequency	

Index	Mult	Message Element	SEPA Core Requirements
2.56	[0..1]	+++++ Electronic Signature	(AT-16 Placeholder for the Electronic Signature Data, if applicable)
2.57	[0..1]	+++++ First Collection Date	
2.58	[0..1]	+++++ Final Collection Date	
2.59	[0..1]	+++++ Frequency	
2.60	[0..1]	++++ Creditor Scheme Identification	Mandatory
2.60	[0..1]	+++++ Name	
2.60	[0..1]	+++++ Postal Address	
2.60	[0..1]	+++++ Identification	Mandatory (AT-02 Identifier of the Creditor)
2.60	{Or	++++++ Organisation Identification	
2.60	Or}	++++++ Private Identification	<i>Usage Rule:</i> Private Identification is mandatory to identify either an organisation or a private person. <i>Usage Rule:</i> 'Identification Type' under 'Other Identification' must specify 'SEPA'. <i>Usage Rule:</i> 'Identification' under 'Other Identification' is allowed using an identifier described in General Message Element Specifications, Chapter 1.6.2. <i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
2.60	[0..1]	+++++ Country of Residence	
2.61	[0..1]	++++ Pre Notification Identification	
2.62	[0..1]	++++ Pre Notification Date	
2.63	[0..1]	+++ Ultimate Creditor ²⁵	(AT-17 Creditor Reference Party) <i>Format Rule:</i> Only 'Name' or 'Identification' is allowed .
2.63	[0..1]	+++ Name	
2.63	[0..1]	+++ Postal Address	

²⁵ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [at the in a future version earliest in Version 3.0](#) as AT-17 Creditor Reference Party.

Index	Mult	Message Element	SEPA Core Requirements
2.63	[0..1]	+++ Identification	<i>Format Rule:</i> Either ' Organisation Identification ' or one occurrence of ' Private Identification ' may be present.
2.63	{Or	++++ Organisation Identification²⁶	
2.63	Or}	++++ Private Identification²⁷	<i>Usage Rule:</i> Only one occurrence of ' Private Identification ' is allowed.
2.63	[0..1]	+++ Country of Residence	
2.64	[1..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank) <i>Usage Rule:</i> Only BIC is allowed.
2.65	[0..1]	+++ Debtor Agent Account	
2.66	[1..1]	+++ Debtor	
2.66	[0..1]	++++ Name	Mandatory (AT-14 Name of the Debtor)
2.66	[0..1]	++++ Postal Address	(AT-09 Address of the Debtor)
2.66	[0..5]	+++++ Address Line	<i>Usage Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.66	[1..1]	+++++ Country	
2.66	[0..1]	++++ Identification	(AT-27 Debtor identification code)
2.66	[0..1]	++++ Country of Residence	
2.67	[1..1]	+++ Debtor Account	(AT-07 Account Number of the Debtor) <i>Usage Rule:</i> Only IBAN is allowed.
2.68	[0..1]	+++ Ultimate Debtor ²⁸	(AT-15 Name of the Debtor Reference Party) ²⁹ <i>Usage Rule:</i> Mandatory if provided by the Debtor in the Mandate. <i>Format Rule:</i> Only 'Name' or ' Identification ' is allowed.
2.68	[0..1]	++++ Name	
2.68	[0..1]	++++ Postal Address	

²⁶ Full ISO options retained.

²⁷ Full ISO options retained.

²⁸ [Identification not approved for inclusion in Version 2.2 and will be considered for inclusion in a future version](#)

²⁹ [Proposed Clarification to Version 2.2 of the Rulebook](#)

Index	Mult	Message Element	SEPA Core Requirements
2.68	[0..1]	++++ Identification	<i>Format Rule:</i> Either ' Organisation Identification ' or one occurrence of ' Private Identification ' may be present.
2.68	{Or	+++++ Organisation Identification ³⁰	
2.68	Or}	+++++ Private Identification ³¹	<i>Usage Rule:</i> Only one occurrence of ' Private Identification ' is allowed.
2.68	[0..1]	++++ Country of Residence	
2.69	[0..1]	+++ Instruction for Creditor Agent	
2.70	[0..1]	+++ Purpose	
2.73	[0..10]	+++ Regulatory Reporting	
2.82	[0..1]	+++ Tax	
2.83	[0..10]	+++ Related Remittance Information	
2.90	[0..1]	+++ Remittance Information	(AT-22 Remittance information from the Creditor) <i>Usage Rule:</i> Either 'Structured' or 'Unstructured', but not both , may be present.
2.91	[0..n]	++++ Unstructured	<i>Usage Rule:</i> 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. <i>Format Rule:</i> Only one occurrence of 'Unstructured' is allowed.
2.92	[0..n]	++++ Structured	<i>Usage Rule:</i> 'Structured' can be used, provided the tags and data do not exceed 140 characters in length. <i>Format Rule:</i> Only one occurrence of 'Structured' is allowed.
2.93	[0..1]	+++++ Referred Document Information	
2.99	[0..1]	+++++ Referred Document Related Date	
2.100	[0..n]	+++++ Referred Document Amount	
2.106	[0..1]	+++++ Creditor Reference Information	
2.112	[0..1]	+++++ Invoicer	
2.113	[0..1]	+++++ Invoicee	

³⁰ Full ISO options retained.

³¹ Full ISO options retained.

Index	Mult	Message Element	SEPA Core Requirements
2.114	[0..1]	+++++ Additional Remittance Information	

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

Caution: The goal of these Guidelines is to enable the implementation of bank-to-bank messages and compliance with them is mandatory.

These Guidelines provide recommendations on the use of the customer-to bank and bank-to-customer UNIFI (ISO 20022) XML message standards. Consequently in this area, these Guidelines are not sufficient to fully implement the messages and must be supplemented by additional information provided under bilateral agreement between the bank and its customer.

3.2.1 Use of the Customer to Bank Payment Reversal (pain.007.001.01)

The use of this message is recommended. The message elements identified with yellow shading must be provided. However, message elements known by the Creditor Bank may be filled in by the Creditor's Bank for populating the subsequent inter-bank message. This is a matter between the Creditor and the Creditor's Bank.

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

The message caters for bulk and single reversal instructions.

Note: Attribute R1 in DS-07 is indicated by the 'Message Name', 'pain.007.001.01' and the 'Original Message Name Identification, 'pain.003.001.01'.

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

3.2.2 ISO Message Structure

A Payment Reversal message contains:

- a single Group Header
- a single Original Group Information sequence
- zero or more Transaction Information sequences each containing a direct debit reversal instruction

3.2.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.4	[0..1]	++ Batch Booking	

Index	Mult	Message Element	SEPA Core Requirements
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	
1.7	[0..1]	++ Group Reversal	<i>Usage Rule: Only False is allowed.</i>
1.8	[0..1]	++ Initiating Party	
1.9	[0..1]	++ Forwarding Agent	
1.10	[0..1]	++ Debtor Agent	
1.11	[0..1]	++ Creditor Agent	(AT-12 BIC of the Creditor bank)

3.2.4 Original Group information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date and Time	
2.4	[0..n]	++ Reversal Reason Information	
2.5	[0..1]	+++ Reversal Originator	
2.6	[0..1]	+++ Reversal Reason	
2.7	{Or	++++ Code	(AT-31 Reversal reason code) See Message Element Specifications below.
2.8	Or}	++++ Proprietary	
2.9	[0..1]	+++ Additional Reversal Reason Information	

3.2.5 Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information	Mandatory
3.1	[0..1]	++ Reversal Identification	
3.2	[0..1]	++ Original Payment Information Identification	

Index	Mult	Message Element	SEPA Core Requirements
3.3	[0..1]	++ Original Instruction Identification	
3.4	[0..1]	++ Original End To End Identification	(AT-10 Creditor reference of the direct debit Collection)
3.5	[0..1]	++ Original Instructed Amount	(AT-06 Amount of the Collection in Euro)
3.6	[0..1]	++ Reversed Instructed Amount	<p><i>Usage Rule:</i> Amount of the Reversal must be the same as the Amount of the Collection (AT-06).</p> <p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>
3.7	[0..1]	++ Charge Bearer	
3.8	[0..n]	++ Reversal Reason Information	
3.9	[0..1]	+++ Reversal Originator	
3.10	[0..1]	+++ Reversal Reason	
3.11	{Or	++++ Code	(AT-31 Reversal reason code)
3.12	Or}	++++ Proprietary	
3.13	[0..1]	+++ Additional Reversal Reason Information	
3.14	[0..1]	++ Original Transaction Reference	<p>Mandatory (An exact copy of all attributes of the received DS-04 which is being reversed)</p> <p><i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.</p>
3.15	[0..1]	+++ Interbank Settlement Amount	
3.16	[0..1]	+++ Amount	
3.21	[0..1]	+++ Interbank Settlement Date	
3.22	{Or	+++ Requested Execution Date	(To be shaded White as this element is excluded by ISO rules – for inclusion in the Errata to Version 2.2)
3.23	Or}	+++ Requested Collection Date	(AT-11 Due date of the Collection)
3.24	[0..1]	+++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)

Index	Mult	Message Element	SEPA Core Requirements
3.25	[0..1]	+++ Settlement Information	
3.37	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type)
3.48	[0..1]	+++ Payment Method	
3.49	[0..1]	+++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature, if applicable) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate)
3.68	[0..1]	+++ Remittance Information	(AT-22 Remittance information)
3.93	[0..1]	+++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party)
3.94	[0..1]	+++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
3.95	[0..1]	+++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.96	[0..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.97	[0..1]	+++ Debtor Agent Account	
3.98	[0..1]	+++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.99	[0..1]	+++ Creditor Agent Account	
3.100	[0..1]	+++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.101	[0..1]	+++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.102	[0..1]	+++ Ultimate Creditor ³²	(AT-17 Credit Reference Party)

³² Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [at the in a future earliest in Version 3.0](#) as AT-17 Creditor Reference Party.

3.2.6 Message Element Specifications

The reasons for the reversal presented in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC04	ClosedAccountNumber	
AG02	InvalidBankOperationCode	
AM05	Duplication	Duplicate entry
MD01	NoMandate	
MD05	CollectionNotDue	

Codes to be used in 'Proprietary' of the 'Reversal Reason'

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
MS02	NotSpecifiedReasonCustomerGenerated	Account blocked for Direct Debit by the Debtor Reason not specified

3.3 Bank to Customer Direct Debit Reject Dataset (Based on DS-05)

3.3.1 Use of the Payment Status Report (pain.002.001.02)

The code 'RJCT' must be used in 'Group Status' or 'Transaction Status', to transport the Direct Debit Reject instruction between the bank and its remitting customer.

The message caters for bulk and single reject instructions.

Note: Attribute R1 in DS-05 is implied by the 'Message Name', 'pain.002.001.02', the 'Original Message Name Identification', 'pain.003.001.01' and the 'Status' set to 'RJCT'.

Note: R4 is not applicable to reject instructions.

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

3.3.2 Message Structure

A Payment Initiation Status message used to reject a direct debit instruction contains:

- a single Group Header
- a single Original Group Information and Status sequence
- zero or more 'Transaction Information and Status' sequence each containing a direct debit reject instruction, as defined in DS-05.

3.3.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	(R5 Specific reference of the bank initiating the R-message)
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Initiating Party	
1.4	[0..1]	++ Forwarding Agent	
1.5	[0..1]	++ Debtor Agent	
1.6	[0..1]	++ Creditor Agent	(AT-12 BIC code of the Creditor Bank)
1.7	[0..1]	++ Instructing Agent	
1.8	[0..1]	++ Instructed Agent	

3.3.4 Original Group Information and Status

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information And Status	
2.1	{Or	++ Original Message Identification	
2.2	Or}	++ Network File Name	
2.3	[1..1]	++ Original Message Name Identification	
2.4	[0..1]	++ Original Creation Date and Time	
2.5	[0..1]	++ File Originator	
2.6	[0..1]	++ Original Number of Transactions	
2.7	[0..1]	++ Original Control Sum	
2.8	[0..1]	++ Group Status	(R1 Type of R-message) <u>Usage Rule: Either 'Group Status' or 'Transaction Status' must be present with the code 'RICT'.</u>
2.9	[0..n]	++ Status Reason Information	<u>Usage Rule: 'Status Reason Information' must may- be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.</u>
2.10	[0..1]	+++ Status Originator	<u>Mandatory</u> (R2 Identification of the type of party that initiated the reject) <u>Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.</u>
2.11	[0..1]	+++ Status Reason	<u>Mandatory</u> (R3 Reason code for non-acceptance of the Collection)
2.12	{Or	++++ Code	See Message Element Specifications below.
2.13	Or}	++++ Proprietary	<u>See Message Element Specifications below. Usage Rule: To be used to specify the regulatory reason, using the code 'RR01'.</u>
2.14	[0..n]	+++ Additional Status Reason Information	<u>Shaded white as not referred to in the Specifications</u>
2.15	[0..n]	++ Number of Transactions Per Status	

3.3.5 Transaction Information and Status

Index	Mult	Message Element	SEPA Core Requirements
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Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information And Status	
3.1	[0..1]	++ Status Identification	(R5 Specific reference of the bank that initiated the reject)
3.2	[0..1]	++ Original Payment Information Identification	
3.3	[0..1]	++ Original Instruction Identification	
3.4	[0..1]	++ Original End To End Identification	<u>(AT-10 Creditor's reference of the Direct Debit Transaction)</u> Mandatory
3.5	[0..1]	++ Original Transaction Identification	
3.6	[0..1]	++ Transaction Status	<u>Usage Rule: Either 'Group Status' or 'Transaction Status' must be present with the code 'RJCT'.</u>
3.7	[0..n]	++ Status Reason Information	<u>Usage Rule: 'Status Reason Information' must may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.</u> <u>Usage Rule: Only one occurrence of 'Status Reason Information' is allowed.</u>
3.8	[0..1]	+++ Status Originator	<u>Mandatory</u> (R2 Identification of the type of party that initiated the reject) <u>Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.</u>
3.9	[0..1]	+++ Status Reason	<u>Mandatory</u> (R3 Reason code for non-acceptance)
3.10	{Or	++++ Code	See Message Element Specifications below.
3.11	Or}	++++ Proprietary	<u>See Message Element Specifications below.</u> <u>Usage Rule: To be used to specify the regulatory reason, using the code 'RR01'.</u>
3.12	[0..n]	+++ Additional Status Reason Information	<u>Shaded white</u> <u>Usage Rule: To be used when 'Status Reason' is 'NARR'.</u> <u>Format Rule: Only one occurrence of 'Additional Status Reason Information' is allowed.</u>
3.13	[0..n]	++ Charges Information	
	[0..1]	++ Acceptance Date Time	
3.15	[0..1]	++ Instructing Agent	<u>Shaded red as not applicable in the customer to bank message</u>

Index	Mult	Message Element	SEPA Core Requirements
3.16	[0..1]	++ Instructed Agent	Shaded red as not applicable in the customer to bank message
3.17	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-04 which is being rejected) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.18	[0..1]	+++ Interbank Settlement Amount	
3.19	[0..1]	+++ Amount	
3.24	[0..1]	+++ Interbank Settlement Date	
3.25	{Or	++++ Requested Execution Date	To be shaded White as this element is excluded by ISO rules – for inclusion in the Errata to Version 2.2
3.26	Or}	++++ Requested Collection Date	(AT-11 Due date of the Collection)
3.27	[0..1]	+++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
3.28	[0..1]	+++ Settlement Information	
3.40	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type)
3.50	[0..1]	+++ Payment Method	
3.51	[0..1]	+++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature, if applicable) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate)
3.70	[0..1]	+++ Remittance Information	(AT-22 Remittance information)
3.95	[0..1]	+++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party)
3.96	[0..1]	+++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)

Index	Mult	Message Element	SEPA Core Requirements
3.97	[0..1]	+++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.98	[0..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.99	[0..1]	+++ Debtor Agent Account	
3.100	[0..1]	+++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.101	[0..1]	+++ Creditor Agent Account	
3.102	[0..1]	+++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.103	[0..1]	+++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.104	[0..1]	+++ Ultimate Creditor ³³	(AT-17 Credit Reference Party)

3.3.6 Message Element Specifications

The reasons for a **reject by the Creditor Bank or the CSM** as 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
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect operation/transaction code
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
AM06	TooLowAmount	

³³ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [at the in a future -earliest in V-ersion 3.0-](#) as AT-17 Creditor Reference Party.

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	MissingCreditorAddress	
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	No valid Mandate
MD02	MissingMandatoryInformationInMandate	Mandate data missing or incorrect
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to specify an invalid file format.
MD04	InvalidFileFormatForGroupingIndicator	
MD06	RefundRequestedByEndCustomer	
MD07	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Account blocked for Direct Debit by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	Now shaded white
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	

Code to be used in 'Proprietary' in the 'Status Reason'

Code	SEPA Core Reason as specified in the Rulebook
RR01	Regulatory reason
SL01	Specific service offered by the Debtor Bank – for inclusion in the Errata to Version 2.2

List of changes in Direct Debit Implementation Guidelines Relative to v2.2

(This list is for information – the changes indicated in the body of the document are the changes in effect)

SYMBOLS USED

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant sections of the Direct Debit Guidelines
3. Column three contains a description of the change
4. Column four contains a status code:
 - REJ: Rejected by the OITS SG
 - PEN: Issue pending in the OITS SG
 - ACC: Accepted in Guidelines v2.3
5. Column five contains the type of change:
 - TYPO: Typing and layout errors
 - CLAR: Clarification of the text
 - CHAN: Change or further alignment with Rulebook content

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
07/001	1.1, including Figure 1 1.2 3	Clarify that the Guidelines on the Customer to Bank messages are to provide for an optimal mapping from the customer-to-bank to the interbank UNIFI (ISO 20022) XML messages, thereby allowing for efficient interbank processing.	ACC	CLAR
07/002	3.1.3, index 1.8 Initiating Party	Delete SEPA requirements and the sub-element, to ensure that Debtor details are specified in 3.1.4 Payment Information	ACC	CLAR
07/003	2.1.4, index 2.47 2.2.5, index 3.113 2.3.5, index 3.105 2.4.5, index 3.110 3.1.4, index 2.19 3.1.4, index 2.63 3.2.5, index 3.102 3.3.5, index 3.104	'Ultimate Creditor' to refer to AT-17 Creditor Reference Party. Sections 2.1.4 and 3.1.4 to show expanded party fields with a usage rule that only 'Name' or 'Identification' is allowed. Footnote to indicate that the use of 'Identification' is a change for a future version of the Guidelines.	ACC	CHAN future version
07/004	2.1.4, index 2.61 2.2.5, index 3.104 2.3.5, index 3.96 2.4.5, index 3.101 3.1.4, index 2.68 3.2.5, index 3.93 3.3.5, index 3.95	'Ultimate Debtor' to refer to AT-15 Debtor Reference Party. Sections 2.1.4 and 3.1.4 to show expanded party fields with a usage rule that only 'Name' or 'Identification' is allowed. Footnote to indicate that the use of 'Identification' is a change for a future version of the Guidelines.	ACC	CHAN future version
07/005	1.4	To note that there may be gaps in the index, where there are no specific SEPA requirements defined and ISO rules apply and therefore are not fully expanded	ACC	CLAR
07/006	1	To note that the interbank return may also be used to return a	ACC	CHAN

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
	2.2.1	reversal		
07/007	3.1.3, index 1.4	'Control Sum' moved to the correct position	ACC	TYPO
07/008	1.5	To indicate that references may also contain free text	REJ	CLAR
07/009	3.1.3, index 1.8	Delete SEPA requirements and the sub-element, to ensure that Creditor details are specified in 3.1.4 Payment Information	ACC	CLAR
07/010	3.1.4, index 2.6 and 2.30	Delete 'Mandatory' in 'Service Level' 'Code' in 2.6 and 2.30 to enable the bank customer to include SEPA and non-SEPA instructions	ACC	CLAR
07/011	3.1.4, index 2.12 and 2.36	Delete 'Mandatory' in 'Sequence Type', to enable the bank customer to include a mix of instructions	ACC	CLAR
07/011	3.1.4, index 2.26	Delete usage rule that applies to the interbank instruction and allows for 'NOTPROVIDED'.	ACC	CLAR
07/012	3.1.4, index 2.29	Delete 'Mandatory' status of 'Service Level' so that ISO rules apply allowing it to be specified in 2.5 or 2.30	ACC	CLAR
07/013	3.1.4, index 2.28	Alignment of 'Instruction Priority' with 'Service Level'	ACC	TYPO
07/014	3.3.4, index 2.14 Additional Status Reason Information 3.3.5, index 3.12	Remove usage rule in 3.3.5 and shade white 'Additional Status Reason Information' white as regulatory reporting is catered for in using 'RR01' in 'Proprietary'.	ACC	CLAR
07/015	2.2.6 2.3.6 3.3.6	Addition of 'SL01' to codes for use in 'Proprietary' of 'Return Reason' – to check Code with SWIFT	ACC	CLAR
07/016	2.3.6	Delete 'Account blocked for Direct Debit by the Debtor' as this is a duplicate of MD01	ACC	CLAR
07/017	3.1.4, index 2.15	'Name' of 'Creditor' to note it is mandatory in line with the Rulebook	ACC	CLAR
07/018	3.1.4, index 2.17	Delete usage rule that only BIC is allowed for the 'Creditor Agent' as this is not defined in the Rulebook	ACC	CLAR
07/019	2.5	Addition of a chapter to cater for the return of a direct debit reversal as defined in the Rulebook. This section also includes changes made to the return of the collection, as appropriate.	ACC	CHAN
07/020	3.1.4, index 2.47	Delete reference to AT numbers as this is duplicated below and add Usage Rule that 'Original Creditor Scheme Identification is mandatory if changes occur in 'Creditor Scheme Identification', otherwise not to be used – in line with the Rulebook	ACC	CLAR
07/021	3.1.4, index 2.47	Add 'Country of Residence and shade white	ACC	TYPO
07/022	3.1.4, index 2.68	Add Usage Rule that 'Ultimate Debtor' is mandatory if provided by the Debtor – in line with the Rulebook	ACC	CLAR future version
07/023	2.1.3, index 1.17 and 1.18 2.1.4, index 2.4 and 2.5	Rewording of usage rule clarifying that 'Service Level' and 'Code' specifying SEPA can be used in the 'Group Header' or in the Credit Transaction Information level.	ACC	CLAR
07/024	2.1.3, index 1.24 2.1.4, index 2.11	Addition of a usage rule that 'Sequence Type' must be present either in 'Group Header' or in 'Direct Debit Transaction Information'	ACC	CLAR
07/025	2.1.3, index 1.21 2.1.4, index 2.8	Delete reference to DMF or B2B in the footnote to 'Local Instrument'	ACC	CLAR

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
	3.1.4, index 2.9			
07/026	2.1.4, index 2.81 3.1.4; index 2.90	Rewording of usage rule for Remittance Information deleting 'but not both' as redundant	ACC	CLAR
07/027	2.2.3, index 1.7 Group Return 2.2.5, index 3.0 Transaction Information	Part of a general clarification that 'Group Return' should be shaded white and 'Transaction Information' should specify 'Mandatory'	ACC	CLAR
07/028	2.2.5, index 3.21 and 3.22	Removed R3 from 'Code' and inserted in 'Return Reason'	ACC	CLAR
07/029	2.2.5; index 3.23 2.3.4; index 2.13 2.3.5, index 3.11	Replace usage rule with note to see the 'Message Element Specifications' as there is a code 'RR01' for regulatory reporting under 'Proprietary'	ACC	CLAR
07/030	2.2.5, index 3.33 2.3.5; index 3.25 2.4.5, index 3.0	Shade white 'Requested Execution Date' as according to ISO rules, this is excluded	ACC	CLAR
07/031	2.3.4, index 2.11 and 2.12 2.3.5, index 3.9 and 3.10	Removed R3 from 'Code' and inserted in 'Status Reason'	ACC	CLAR
07/032	2.3.6, index 'MD01 and MD02	Deletion of 'Account blocked for direct debit by the Debtor in MD02 and inserted under MD01 as this is more appropriate	ACC	CLAR
07/033	2.4.3, index 1.7 Group Reversal	Designated as 'Mandatory' with the addition of the usage rule that only 'FALSE' is allowed, in order to ensure that 'Transaction Information' in 3.0 is always present in part 2.4.5	ACC	
07/034	0.1	Deletion of reference to EBS 204 with the official publication of the ISO 13616 IBAN standard	ACC	CLAR
07/035	2.2.1	Addition of a note that an interbank return of a reversal of a collection is described in a separate chapter 2.5	REJ	CHAN
07/037	2.4.4, index 2.4, 2.5, 2.6 2.4.5, index 3.16, 3.17, 3.18	Addition of a clarification that 'Reversal Reason Information' and its sub-elements 'Reversal Originator' and 'Reversal Reason' must be present either in 'Original Group Information' or in 'Transaction Information' Deletion of 'Mandatory' in the sub-elements as this is replaced by the usage rule.	ACC	CLAR
07/039	3.3.1	Strengthen scope to state that 'RJCT' must be used in 'Group Status' or 'Transaction Status' in the bank to customer reject message, while not excluding the use for other uses	ACC	CLAR
07/040	3.3.4, index 2.9 Status Reason 3.3.5, index 3.7	Replace 'must' with 'may' in the usage rule that 'Status Reason Information' be present in 'Original Group Information' or 'Transaction Information and Status' as it may not be present at all.	ACC	
07/041	2.1.4, index 2.36 2.2.5, index 3.60 2.3.5, index 3.52 2.4.5, index 3.57 3.1.4, index 2.56 3.2.5, index 3.49 3.3.5, index 3.51	Add to name of AT-16 Placeholder for the electronic signature, 'if available'.	ACC	CLAR
07/042	1.5	Addition of 'Identification' to list of examples for which the rule on character sets apply	ACC	CLAR
07/043	3.2.3, index 1.7 Group Reversal	Deletion of first usage rule on specifying 'TRUE', leaving the usage rule that only 'FALSE' is allowed as in the interbank reversal. Unlike the interbank case, however, this element is not	ACC	CLAR

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
		mandatory		
07/044	3.2.6 reversal reasons	Replacement of SEPA reason 'Account blocked for Direct Debit by the Debtor' with 'Reason not specified'.	ACC	CLAR
07/045	3.3.4, index 2.8 3.3.5, index 3.6	Alignment with the Credit Transfer Guidelines, clarifying that "RJCT" must be specified in either 'Group Status' or 'Transaction Information Status'	ACC	CLAR
07/046	3.3.4, index 2.10 and 2.11	Deletion of Mandatory for 'Status Originator' and 'Status Reason' in line with the Credit Transfer Guidelines	ACC	CLAR
07/047	3.3.4, index 2.14 3.3.5, index 3.12	Additional Status Reason Information shaded white as there are no additional status reason information	ACC	CLAR
07/048	3.3.5, index 3.4 Original end to end Identification	Deletion of Mandatory and addition of AT-10	ACC	CLAR
07/049	3.3.5, index 3.8 Status Originator	Deletion of the usage rule referring to a BIC or Name as this does not apply in a customer to bank message	ACC	CLAR
07/050	3.3.5, index 3.9 Status Reason	Deletion of Mandatory, as this is stated in either 'Original Group Information and Status' or 'Transaction Information and Status'	ACC	CLAR
07/051	3.3.5, index 3.15 and 3.16	Instructing Agent and Instructed Agent is shaded Red as this is not applicable in a customer to bank message	ACC	CLAR
07/051	2.1.4, index 2.40 Creditor Scheme Identification	Correction of third usage rule of Private Identification, to read 'Identification' under 'Other Identification'	ACC	TYPO