



## **SEPA CORE DIRECT DEBIT SCHEME CUSTOMER-TO-BANK IMPLEMENTATION GUIDELINES**

Abstract	This document sets out the SEPA rules for implementing the customer-to-bank direct debit UNIFI (ISO 20022) XML message standards, based on Version 3.2 of the SEPA Core Direct Debit Scheme Rulebook.
Document Reference	EPC130-08
Issue	Version 3.2 Approved
Date of Issue	18 December 2008
Reason for Issue	Approval by the EPC 17 December 2008 Plenary
Reviewed by	EPC
Produced by	EPC
Authorised by	EPC
Circulation	Publicly available

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## 0 DOCUMENT INFORMATION

### 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC016-06	SEPA Core Direct Debit Scheme Rulebook Version 3.1	<a href="#">EPC</a>
[2]	-	UNIFI Direct Debits and Related messages, October 2006: <ul style="list-style-type: none"> <li>• Initiation</li> <li>• Clearing and Settlement</li> </ul>	<a href="#">ISO 20022</a>
[3]	ISO 3166	Country Codes	<a href="#">ISO</a>
[4]	ISO 4217	Currency Code List	<a href="#">ISO</a>
[5]	ISO 9362	Bank Identifier Codes (BIC)	<a href="#">ISO</a>
[6]	ISO 13616	IBAN: International Bank Account Number	<a href="#">ISO</a> <sup>1</sup>
[7]	TR 211	National Direct Debit Schemes in Europe	<a href="#">ECBS</a>
[8]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	<a href="#">ISO</a>

### 0.2 Change History

Issue number	Dated	Reason for revision
V3.1	20080624	EPC Plenary approval for national consultation

### 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 in the customer-to-bank space.

<sup>1</sup> See also [www.swift.com/index.cfm?item\\_id=61731](http://www.swift.com/index.cfm?item_id=61731)

## 1 INTRODUCTION

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

SEPA Direct Debit Scheme Rulebook	UNIFI (ISO 20022) XML Message Standards
DS-03 <i>Customer to bank Collection</i>	Customer Direct Debit Initiation (pain.008.001.01)
DS-06 <i>Bank to customer 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 by the Creditor</i>	Reversal – Payment Reversal (pacs.007.001.01) Reversal – Customer Payment Reversal (pain.007.001.01) in combination with DS-03

The use of customer-to-bank and bank-to-customer XML standards is recommended as are these Guidelines.

### 1.1 Coverage of the SEPA Customer-to-Bank Implementation Guidelines

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

The implementation of the messages and the compliance with these guidelines are strongly recommended.

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

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

Figure 1

These Guidelines define the SEPA Core Mandatory Subset<sup>2</sup> 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, clearing and settlement mechanisms and bank customers

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

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

These Guidelines also recognise message elements and the usage rules in the 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 such message elements have been identified.

<sup>2</sup> The SEPA Core Mandatory subset is hereafter known as the SEPA Core service.

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

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

## 1.3 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 Service but is available for use in a SEPA AOS	
n+1	[0..1]	++ Message Element that is a mandatory part of the SEPA Payment Initiation 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.

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

- 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 requirements for the initiation of SEPA Core payments 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 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.

## 1.4 Character Set

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

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

Therefore:

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

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

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

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

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +

Space

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

## 1.5 General Message Element Specifications

### 1.5.1 BIC

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

### 1.5.2 Identifier of the Creditor (AT-02)

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

This identifier must be stable over time, to enable the Debtor and the Debtor 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

## 1.6 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 RECOMMENDED CUSTOMER-TO-BANK AND BANK-TO-CUSTOMER MESSAGES

The Guidelines 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. The message elements identified with yellow shading must be provided when mandatory. However, message elements known by the Creditor Bank may be filled in by the Creditor Bank in order to populate the subsequent inter-bank message.

The elements shaded yellow specify the SEPA Core Requirements and are defined in the Rulebook, are required for inter-bank and customer-to-bank processing or are mandatory in the ISO message standards.

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

#### 2.1.1 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.

#### 2.1.2 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	<i>Usage Rule:</i> If present and contains 'TRUE', batch booking is requested. If present and contains 'FALSE', booking per transaction is requested. <i>Usage Rule:</i> If element is not present, pre-agreed customer-to-bank conditions apply.
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	
1.7	[1..1]	++ Grouping	<i>Usage Rule:</i> Only 'MIXD' is allowed.
1.8	[1..1]	++ Initiating Party	
1.8	[0..1]	+++ Name	
1.8	[0..1]	+++ Postal Address	
1.8	[0..1]	+++ Identification	

Index	Mult	Message Element	SEPA Core Requirements
1.8	{Or	++++ Organisation Identification	<i>Format Rule:</i> Only one sub-element of 'Organisation Identification' may be present. <i>Usage Rule:</i> This element is not to be used to specify Creditor Scheme Identification.
1.8	Or}	++++ Private Identification	<i>Format Rule:</i> Only one occurrence of 'Private Identification' may be present. <i>Usage Rule:</i> This element is not to be used to specify Creditor Scheme Identification.
1.8	[0..1]	+++ Country of Residence	
1.9	[0..1]	++ Forwarding Agent	

### 2.1.3 Payment Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..n]	+ Payment Information	
2.1	[0..1]	++ Payment Information Identification	<i>Usage rule:</i> It is recommended to provide 'Payment Information Identification'.
2.2	[1..1]	++ Payment Method	
2.3	[0..1]	++ Payment Type Information	Mandatory
2.4	[0..1]	+++ Instruction Priority	
2.5	{Or	+++ Service Level	Mandatory
2.6	{Or	++++ Code	(AT-20 The identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
2.7	Or}	++++ Proprietary	
2.8	Or}	+++ Clearing Channel	
2.9	[0..1]	+++ Local Instrument	Mandatory
2.10	{Or	++++ Code	(AT-20 The identification code of the Scheme) <i>Usage Rule:</i> Only 'CORE' is allowed. 'CORE' is used to indicate a Core direct debit. <i>Usage Rule:</i> The mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message.
2.11	Or}	++++ Proprietary	

Index	Mult	Message Element	SEPA Core Requirements
2.12	[0..1]	+++ Sequence Type	Mandatory (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'.
2.13	[0..1]	+++ Category Purpose	(AT-59 Category purpose of the Collection) <i>Usage Rule:</i> Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.
2.14	[1..1]	++ Requested Collection Date	(AT-11 Due Date of the Collection)
2.15	[1..1]	++ Creditor	
2.15	[0..1]	+++ Name	Mandatory (AT-03 Name of the Creditor)
2.15	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor)
2.15	[0..1]	++++ Address Type	
2.15	[0..5]	++++ Address Line	<i>Usage Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.15	[0..1]	++++ Street Name	
2.15	[0..1]	++++ Building Number	
2.15	[0..1]	++++ Post Code	
2.15	[0..1]	++++ Town Name	
2.15	[0..1]	++++ Country Subdivision	
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).
2.16	[1..1]	+++ Identification	<i>Usage Rule:</i> Only IBAN is allowed.
2.16	[0..1]	+++ Type	
2.16	[0..1]	+++ Currency	
2.16	[0..1]	+++ Name	

Index	Mult	Message Element	SEPA Core Requirements
2.17	[1..1]	++ Creditor Agent	<i>Usage Rule:</i> Only BIC is allowed <i>Usage Rule:</i> BIC must be specified as a stand alone element and not part of 'Combined Identification'.
2.18	[0..1]	++ Creditor Agent Account	
2.19	[0..1]	++ Ultimate Creditor	<i>Usage Rule:</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
2.19	[0..1]	+++ Name	(AT-38 Name of the Creditor Reference Party)
2.19	[0..1]	+++ Postal Address	
2.19	[0..1]	+++ Identification	(AT-39 Identification code of the Creditor Reference Party)
2.19	{Or	++++ Organisation Identification	<i>Format Rule:</i> Only one sub-element of 'Organisation Identification' may be present.
2.19	Or}	++++ Private Identification	<i>Format Rule:</i> Only one occurrence of 'Private Identification' may be present.
2.19	[0..1]	+++ Country of Residence	
2.20	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed. <i>Usage Rule:</i> It is recommended that this element be specified at 'Payment Information' level.
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)
2.27	[0..1]	+++ Payment Type Information	
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.

Index	Mult	Message Element	SEPA Core Requirements
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.
2.47	[0..1]	+++++++ Original Creditor Scheme Identification	<i>Usage Rule:</i> Mandatory if changes occur in 'Creditor Scheme Identification' ('Name' and or 'Identification'), otherwise not to be used.
2.47	[0..1]	+++++++ Name	(Original AT-03 Name of the Creditor) <i>Usage Rule:</i> If present the new 'Name' must be specified under 'Creditor'.
2.47	[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:</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' 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.
2.47	[0..1]	+++++++ Country of Residence	
2.48	[0..1]	+++++++ Original Creditor Agent	

Index	Mult	Message Element	SEPA Core Requirements
2.49	[0..1]	+++++++ Original Creditor Agent Account	
2.50	[0..1]	+++++++ Original Debtor	
2.51	[0..1]	+++++++ Original Debtor Account	<i>Usage Rule:</i> Only IBAN allowed. <i>Usage Rule:</i> To be used only for changes of accounts within the same bank.
2.52	[0..1]	+++++++ Original Debtor Agent	<i>Usage Rule:</i> To use 'Proprietary Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent. <i>Usage Rule:</i> To be used with the 'FRST' indicator in the 'Sequence Type'.
2.53	[0..1]	+++++++ Original Debtor Agent Account	
2.54	[0..1]	+++++++ Original Final Collection Date	
2.55	[0..1]	+++++++ Original Frequency	
2.56	[0..1]	+++++ Electronic Signature	(AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 Type of Mandate (paper, e-Mandate)) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) <i>Usage Rule:</i> If the direct debit is based on an electronic mandate, this data element must contain the reference to the Mandate Acceptance Report made by the Debtor Bank.
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 <i>Usage Rule:</i> It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.
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	

Index	Mult	Message Element	SEPA Core Requirements
2.60	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' is allowed using 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>
2.60	[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	<i>Usage Rule:</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
2.63	[0..1]	++++ Name	(AT-38 Name of the Creditor Reference Party)
2.63	[0..1]	++++ Postal Address	
2.63	[0..1]	++++ Identification	(AT-39 Identification code of the Creditor Reference Party)
2.63	{Or	+++++ Organisation Identification	<i>Format Rule:</i> Only one sub-element of 'Organisation Identification' may be present.
2.63	Or}	+++++ Private Identification	<i>Format Rule:</i> Only one occurrence of 'Private Identification' may be present.
2.63	[0..1]	++++ Country of Residence	
2.64	[1..1]	+++ Debtor Agent	<p>(AT-13 BIC of the Debtor Bank)</p> <p><i>Usage Rule:</i> Only BIC is allowed.</p> <p><i>Usage Rule:</i> BIC must be specified as a stand alone element and not as part of 'Combined Identification'.</p>
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..1]	+++++ Address Type	

Index	Mult	Message Element	SEPA Core Requirements
2.66	[0..5]	+++++ Address Line	<i>Usage Rule:</i> Only two occurrences are allowed.
2.66	[0..1]	+++++ Street Name	
2.66	[0..1]	+++++ Building Numb	
2.66	[0..1]	+++++ Post Code	
2.66	[0..1]	+++++ Town Name	
2.66	[0..1]	+++++ Country Subdivision	
2.66	[1..1]	+++++ Country	
2.66	[0..1]	++++ Identification	(AT-27 Debtor identification code)
2.66	{Or	+++++ Organisation Identification	<i>Format Rule:</i> Only one sub-element of 'Organisation Identification' may be present.
2.66	Or}	+++++ Private Identification	<i>Format Rule:</i> Only one occurrence of 'Private Identification' may be present.
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	<i>Usage Rule:</i> Mandatory, if provided by the Debtor in the Mandate.
2.68	[0..1]	++++ Name	(AT-15 Name of the Debtor Reference Party)
2.68	[0..1]	++++ Postal Address	
2.68	[0..1]	++++ Identification	(AT-37 Identification code of the Debtor Reference Party)
2.68	{Or	+++++ Organisation Identification	<i>Format Rule:</i> Only one sub-element of 'Organisation Identification' may be present.
2.68	Or}	+++++ Private Identification	<i>Format Rule:</i> Only one occurrence of 'Private Identification' may be present.
2.68	[0..1]	++++ Country of Residence	
2.69	[0..1]	+++ Instruction for Creditor Agent	
2.70	[0..1]	+++ Purpose	(AT-58 Purpose of the Collection)
2.71	{Or	++++ Code	<i>Usage Rule:</i> Only codes from the ISO 20022 ExternalPurposeCode list are allowed. See <a href="http://www.iso20022.org/Payments_External_Code_Lists.page">http://www.iso20022.org/Payments_External_Code_Lists.page</a>
2.72	Or}	++++ Proprietary	

Index	Mult	Message Element	SEPA Core Requirements
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', 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 the data within the 'Structured' element 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	<i>Usage Rule:</i> When present, the Creditor Bank is not obliged to validate the reference information. <i>Usage Rule:</i> When used, both 'Creditor Reference Type' and 'Creditor Reference' must be present.
2.107	[0..1]	++++++ Creditor Reference Type	
2.108	{Or	+++++++ Code	<i>Usage Rule :</i> Only 'SCOR' is allowed.
2.109	Or}	+++++++ Proprietary	
2.110	[0..1]	+++++++ Issuer	
2.111	[0..1]	+++++++ Creditor Reference	<i>Usage Rule:</i> If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. <i>Usage Rule:</i> If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain.
2.112	[0..1]	+++++ Invoicer	
2.113	[0..1]	+++++ Invoicee	

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

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

### 2.2.1 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.

### 2.2.2 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	Shade yellow <i>Usage Rule:</i> If individual debits are required, FALSE must be used. If the element is not used, pre-agreed customer-to-bank conditions apply.
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	Shade yellow
1.7	[0..1]	++ Group Reversal	<i>Usage Rule:</i> It is recommended that 'FALSE' is used.
1.8	[0..1]	++ Initiating Party	
		+++ Name	
		+++ Postal Address	
		+++ Identification	

Index	Mult	Message Element	SEPA Core Requirements
		++++ Organisation Identification	<i>Usage Rule:</i> Only one sub-element of 'Organisation Identification' may be present.
		++++ Private Identification	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' may be present.
		+++ Country of Residence	
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)

### 2.2.3 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	<i>Usage Rule:</i> Only one occurrence is allowed.
2.5	[0..1]	+++ Reversal Originator	
2.6	[0..1]	+++ Reversal Reason	<i>Usage Rule:</i> 'Reversal Reason' must be present either in 'Original Group Information' or 'Transaction Information'.
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	

### 2.2.4 Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information	
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 in euro (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	<i>Usage Rule:</i> Only 'SLEV' is allowed.
3.8	[0..n]	++ Reversal Reason Information	<i>Usage Rule:</i> Only one occurrence is allowed.
3.9	[0..1]	+++ Reversal Originator	
3.10	[0..1]	+++ Reversal Reason	<i>Usage Rule:</i> 'Reversal Reason' must be present either in 'Original Group Information' or 'Transaction Information'.
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	
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) (AT-59 Category purpose of the Collection)
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 data, if applicable) (AT-17 Type of Mandate (paper, e-Mandate)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) (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) (AT-37 Identification code 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	(AT-38 Name of the Credit Reference Party) (AT-39 Identification code of the Credit Reference Party)

### 2.2.5 Message Element Specifications

The reasons for the reversal presented in the Rulebook are mapped to the ISO codes as follows: Other codes may be used when the Creditor has requested the reversal.

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

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

### 2.3.1 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.

### 2.3.2 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	

### 2.3.3 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	

Index	Mult	Message Element	SEPA Core Requirements
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> Either 'Group Status' or 'Transaction Status' must be present with the code 'RJCT'.
2.9	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
2.10	[0..1]	+++ Status Originator	(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 'Name' to indicate a CSM when it has no BIC.
2.11	[0..1]	+++ Status Reason	(R3 Reason code for non-acceptance of the Collection)
2.12	{Or	++++ Code	See Message Element Specifications below.
2.13	Or}	++++ Proprietary	See Message Element Specifications below.
2.14	[0..n]	+++ Additional Status Reason Information	
2.15	[0..n]	++ Number of Transactions Per Status	

#### 2.3.4 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	(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	(AT-10 Creditor's reference of the Direct Debit Transaction)
3.5	[0..1]	++ Original Transaction Identification	

Index	Mult	Message Element	SEPA Core Requirements
3.6	[0..1]	++ Transaction Status	<i>Usage Rule:</i> Either 'Group Status' or 'Transaction Status' must be present with the code 'RJCT'.
3.7	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
3.8	[0..1]	+++ Status Originator	(R2 Identification of the type of party that initiated the reject)
3.9	[0..1]	+++ Status Reason	(R3 Reason code for non-acceptance)
3.10	{Or	++++ Code	See Message Element Specifications below.
3.11	Or}	++++ Proprietary	See Message Element Specifications below.
3.12	[0..n]	+++ Additional Status Reason Information	
3.13	[0..n]	++ Charges Information	
	[0..1]	++ Acceptance Date Time	
3.15	[0..1]	++ Instructing Agent	
3.16	[0..1]	++ Instructed Agent	
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	Shaded red
3.19	[0..1]	+++ Amount	(AT-06 Amount of the Collection in euro)
3.24	[0..1]	+++ Interbank Settlement Date	Shaded red
3.25	{Or	+++ Requested Execution Date	
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	

Index	Mult	Message Element	SEPA Core Requirements
3.40	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type) (AT-59 Category purpose of the Collection)
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 data, if applicable) (AT-17 Type of Mandate (paper or electronic)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) (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) (AT-37 Identification code 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)
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	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

### 2.3.5 Message Element Specifications

The reasons for a **reject by the Creditor Bank, the Debtor Bank or the CSM** as present in the Rulebook are mapped to the ISO codes as follows: Other codes may be used when the Creditor Bank has rejected the message.

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for Direct Debit by the Debtor
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation/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	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	Debtor's name does not match with the account holder's name.
BE04	MissingCreditorAddress	
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	No Mandate
MD02	MissingMandatoryInformationInMandate	Mandate data missing or incorrect

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
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	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
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 example, the Debtor Bank may check the details of the direct debit against its database of recurrent direct debits and find an inconsistency.