



---

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

Abstract	This document sets out the SEPA rules for implementing the customer-to-bank Business-to-Business direct debit UNIFI (ISO 20022) XML message standards, based on Version 1.1 of the SEPA Business-to-Business Direct Debit Scheme Rulebook.
Document Reference	EPC131-08
Issue	Version 1.1 Approved for national consultation
Date of Issue	25 June 2008
Reason for Issue	Approved by the EPC Plenary for national consultation
Reviewed by	EPC
Produced by	EPC
Authorised by	EPC
Circulation	Publicly available for consultation with comments due <b>25 September 2005</b>

## TABLE OF CONTENTS

<b>0</b>	<b>DOCUMENT INFORMATION .....</b>	<b>2</b>
0.1	REFERENCES.....	2
0.2	CHANGE HISTORY .....	2
0.3	PURPOSE OF DOCUMENT.....	2
<b>1</b>	<b>INTRODUCTION.....</b>	<b>3</b>
1.1	COVERAGE OF THE SEPA BUSINESS-TO-BUSINESS DIRECT DEBIT IMPLEMENTATION GUIDELINES .....	3
1.2	BANK-TO-BANK AND CUSTOMER-TO-BANK MESSAGES .....	2
1.3	USE OF THESE GUIDELINES BY THE INSTRUCTING AND INSTRUCTED PARTIES.....	2
1.4	NOTATION CONVENTIONS .....	2
1.5	CHARACTER SET .....	3
1.6	GENERAL MESSAGE ELEMENT SPECIFICATIONS.....	4
1.6.1	<i>BIC</i> .....	4
1.6.2	<i>Identifier of the Creditor (AT-02)</i> .....	4
1.7	IMPLEMENTATION OF UNIFI (ISO 20022) XML RULES .....	5
<b>2</b>	<b>RECOMMENDED CUSTOMER-TO-BANK AND BANK-TO-CUSTOMER MESSAGES.....</b>	<b>6</b>
2.1	CUSTOMER TO BANK DIRECT DEBIT COLLECTION DATASET (DS-03).....	6
2.1.1	<i>Use of Customer Direct Debit Initiation (pain.008.001.01)</i> .....	6
2.1.2	<i>Group Header</i> .....	6
2.1.3	<i>Payment Information</i> .....	7
2.2	CUSTOMER TO BANK REVERSAL INSTRUCTION FOR A COLLECTION (BASED ON DS-07 AND DS-03).....	16
2.2.1	<i>Use of the Customer to Bank Payment Reversal (pain.007.001.01)</i> .....	16
2.2.2	<i>Group Header</i> .....	16
2.2.3	<i>Original Group information</i> .....	17
2.2.4	<i>Transaction Information</i> .....	17
2.2.5	<i>Message Element Specifications</i> .....	20
2.3	BANK TO CUSTOMER DIRECT DEBIT REJECT DATASET (BASED ON DS-05).....	21
2.3.1	<i>Use of the Payment Status Report (pain.002.001.02)</i> .....	21
2.3.2	<i>Group Header</i> .....	21
2.3.3	<i>Original Group Information and Status</i> .....	21
2.3.4	<i>Transaction Information and Status</i> .....	22
2.3.5	<i>Message Element Specifications</i> .....	25

## 0 DOCUMENT INFORMATION

### 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	<a href="#">EPC222-07</a>	<a href="#">SEPA Business-to-Business</a> Direct Debit Scheme Rulebook Version <a href="#">1.0</a>	<a href="#">EPC</a>
[2]	-	UNIFI Direct Debits and Related messages, <a href="#">October 2006</a> : <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<sup>1</sup></a>
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	<a href="#">ISO</a>

Deleted: [1] ... [1]

Deleted: 2

Deleted: 3

Deleted: 4

Deleted: 5

Deleted: 6

Deleted: 7

Deleted: [8] ... [2]

### 0.2 Change History

Issue number	Dated	Reason for revision
V0.1.0	20071119	For discussion by the SPS STF
V1.1	20080625	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 [Business-to-Business](#) Direct Debits [in the customer-to-bank space](#).

Deleted: as defined in the SEPA Direct Debit Scheme Rulebook.

<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 business-to-business (B2B) customer-to-bank direct debit UNIFI (ISO 20022) XML initiation message standards. The SEPA Business-to-Business Direct Debit Scheme Rulebook defines data sets which are implemented in the relevant UNIFI (ISO 20022) XML message standard as follows.

**Deleted:** seven

SEPA Direct Debit Scheme Rulebook	UNIFI (ISO 20022) XML Message Standards
DS-03 <u>Business</u> <i>Customer to bank Collection</i>	Customer Direct Debit Initiation (pain.008.001.01)
DS-06 Bank to <u>Business</u> <i>Customer Collection</i>	Statements/advice UNIFI (ISO 20022) XML standards are under development under another ISO context and are not covered here.
<i>Reject based on DS-05 for the Bank to Customer space</i>	Reject – Payment Status Report (pain.002.001.02)

**Deleted:** DS-01 *The Man* ... [3]

**Deleted:** DS-04 *The inter-bank Direct Debit Collection* ... [4]

**Deleted:** c

**Deleted:** *Direct Debit Information on the*

**Deleted:** DS-07 *The inter-bank Reversal instruction for a Collection* ... [5]

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

**Deleted:** Guidelines for the bank-to-bank direct debit message standards are mandatory. The

**Deleted:** **Business-to-Business Direct Debit**

## 1.1 Coverage of these SEPA Implementation Guidelines

The purpose of these SEPA Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the payment initiation Global UNIFI (ISO 20022) XML standards (the 'pain' messages) in initiating SEPA B2B core payments as defined in the SEPA Business-to-Business Direct Debit scheme rulebook, and supplemented by processing requirements.

**Formatted:** Indent: Left: 0 cm

**Deleted:** making

**Deleted:** s

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

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

**Deleted:** interbank

**Deleted:** processing

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 <u>Business-to Business</u> 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>		To be developed and documented by AOS Communities	Not available for use in SEPA payments
SEPA <u>B2B</u> Payments			

Figure 1

These Guidelines define the SEPA B2B 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 B2B 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 B2B 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 Business-to-Business Direct Debit Mandatory subset is hereafter known as the SEPA Business-to-Business Direct Debit service.

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

- SEPA **B2B core** payments are executed using messages only containing message elements defined as part of the SEPA **B2B 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 **B2B 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-related message elements, but which is not a member of **this** AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed 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 <b>B2B Core</b> Requirements
1	[1..1]	+ Transaction Information	
2	[1..1]	++ Payment Information Identification	
....			
n		++ Message Element that is not part of the <b>SEPA Business-to-Business Direct Debit requirements</b> but is available for use in a SEPA AOS	
n+1	[0..1]	++ Message Element that is a <b>mandatory part</b> of the <b>SEPA Payment Initiation service</b>	Mandatory
n+2	[0..1]	++ Message Element that is not to be used in SEPA <b>Business-to-Business Direct Debit Payments</b>	

Figure 2

Where:

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

Components and sub-components of message elements that are not allowed in SEPA **B2B 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.

**Deleted:** <#>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 is mandatory.¶

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 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.¶

**Formatted:** Bullets and Numbering

**Deleted:** s

**Deleted:** Mandatory

**Deleted:** core

**Deleted:** the

**Deleted:** Core and Basic Service

**Deleted:** part

**Deleted:** SEPA Core and Basic Service

**Deleted:** Core

**Deleted:** core

<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 B2B core payments as additional rules to those specified in the UNIFI (ISO 20022) XML standards, as appropriate.

**Deleted:** SEPA Business-to-Business Direct Debit R

- 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.

**Deleted:** interbank

- Where the message element specified in the UNIFI (ISO 20022) XML standard is used for SEPA B2B payments without change (regarding its mandatory or optional status, number of repetitions, the definition and any usage rules), no specific SEPA B2B core requirements are provided and is shaded yellow.

**Deleted:** Business-to-Business Direct Debit

- 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 B2B 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)

**Deleted:** 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.

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 B2B 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 Business, 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 SEPA B2B 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 <u>B2B Core</u> 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	
<u>1.4</u>	<u>[0..1]</u>	<u>++ Batch Booking</u>	<u>To shade yellow</u> <u>Usage Rule: If present and contains 'TRUE', batch booking is requested. If present and contains 'FALSE', booking per transaction is requested.</u> <u>Usage Rule: If element is not present, pre-agreed customer-to-bank conditions apply.</u>
<u>1.5</u>	[1..1]	++ Number Of Transactions	
<u>1.6</u>	<u>[0..1]</u>	<u>++ Control Sum</u>	<u>To shade yellow</u>
1.7	[1..1]	++ Grouping	<u>Usage Rule: Only 'MIXD' is allowed.</u>
1.8	[1..1]	++ Initiating Party	
<u>1.8</u>	<u>[0..1]</u>	<u>+++ Name</u>	<u>To shade yellow</u>
<u>1.8</u>	<u>[0..1]</u>	<u>+++ Postal Address</u>	

**Formatted:** Bullets and Numbering

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

**Deleted:** Direct Debit

**Deleted:** <#>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.¶

**Formatted:** Bullets and Numbering

**Deleted:** 1.4 ... [6]

**Formatted Table**

**Deleted:** 6

**Formatted:** Font: Not Bold

Index	Mult	Message Element	SEPA <u>B2B Core</u> Requirements
<u>1.8</u>	<u>[0..1]</u>	<u>+++ Identification</u>	<u>To shade yellow</u>
<u>1.8</u>	<u>{Or</u>	<u>++++ Organisation Identification</u>	<u>To shade yellow</u> <i>Format Rule: Only one sub-element of 'Organisation Identification' may be present.</i> <i>Usage Rule: This element is not to be used to specify Creditor Scheme Identification.</i>
<u>1.8</u>	<u>Or}</u>	<u>++++ Private Identification</u>	<u>To shade yellow</u> <i>Format Rule: Only one occurrence of 'Private Identification' may be present.</i> <i>Usage Rule: This element is not to be used to specify Creditor Scheme Identification.</i>
<u>1.8</u>	<u>[0..1]</u>	<u>+++ Country of Residence</u>	
1.9	[0..1]	++ Forwarding Agent	

**2.1.3 Payment Information**

Index	Mult	Message Element	SEPA <u>B2B Core</u> Requirements
2.0	[1..n]	+ Payment Information	
2.1	[0..1]	++ Payment Information Identification	<u>To shade yellow</u>
2.2	[1..1]	++ Payment Method	
2.3	[0..1]	++ Payment Type Information	<u>Mandatory</u>
2.4	[0..1]	+++ Instruction Priority	
2.5	{Or	+++ Service Level	<u>Mandatory</u>
2.6	{Or	++++ Code	<u>(AT-20 The identification code of the B2B scheme)</u> <i>Usage Rule: Only 'SEPA' is allowed.</i>
2.7	Or}	++++ Proprietary	
2.8	Or}	+++ Clearing Channel	
2.9	[0..1]	+++ Local Instrument	<u>Mandatory</u>

Formatted: Bullets and Numbering

Formatted Table

Deleted: Mandatory¶

Deleted: <sup>4</sup>

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
<u>2.10</u>	{Or}	<u>++++ Code</u>	(AT-20 The identification code of the B2B scheme) <i>Usage Rule: Only 'B2B' is allowed. The mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message.</i>
<u>2.11</u>	Or}	<u>++++ Proprietary</u>	
2.12	[0..1]	+++ Sequence Type	Mandatory (AT-21 Transaction Type) <i>Usage Rule: If 'Amendment Indicator' is 'TRUE', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'</i>
2.13	[0..1]	+++ Category Purpose	(AT-41 Category purpose of the Collection) <i>Usage Rule: Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.</i>
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) <i>Usage Rule: If 'Address Line' is used, all other sub-elements should not be used, except for 'Country' which is mandatory.</i>
<u>2.15</u>	<u>[0..1]</u>	<u>++++ Address Type</u>	
2.15	[0..5]	++++ Address Line	<i>Usage Rule: Only two occurrences of 'Address Line' are allowed.</i>
<u>2.15</u>	<u>[0..1]</u>	<u>++++ Street Name</u>	
<u>2.15</u>	<u>[0..1]</u>	<u>++++ Building Number</u>	
<u>2.15</u>	<u>[0..1]</u>	<u>++++ Post Code</u>	
<u>2.15</u>	<u>[0..1]</u>	<u>++++ Town Name</u>	
<u>2.15</u>	<u>[0..1]</u>	<u>++++ Country Subdivision</u>	
2.15	[1..1]	++++ Country	

Formatted Table

Deleted: ¶  
*Usage Rule: 'Sequence Type' must be present either in 'Payment Type Information' or in 'Direct Debit Transaction Information'.*

Formatted: Don't keep with next

Formatted: Don't keep with next

Formatted: Don't keep with next

Formatted: Don't keep with next

Formatted: Don't keep with next

Formatted: Don't keep with next

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
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)
<del>2.16</del>	<del>[1..1]</del>	<del>+++ Identification</del>	<del>Usage Rule: Only IBAN is allowed.</del>
<del>2.16</del>	<del>[0..1]</del>	<del>+++ Type</del>	
<del>2.16</del>	<del>[0..1]</del>	<del>+++ Currency</del>	<del>To shade yellow</del>
<del>2.16</del>	<del>[0..1]</del>	<del>+++ Name</del>	
2.17	[1..1]	++ Creditor Agent	<i>Usage Rule: Only BIC is allowed</i> <i>Usage Rule: BIC must be specified as a stand alone element and not part of 'Combined Identification'.</i>
2.18	[0..1]	++ Creditor Agent Account	
<del>2.19</del>	<del>[0..1]</del>	<del>++ Ultimate Creditor</del>	<del>Usage Rule: This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.</del>
<del>2.19</del>	<del>[0..1]</del>	<del>+++ Name</del>	<del>(AT-38 Name of the Creditor Reference Party)</del>
<del>2.19</del>	<del>[0..1]</del>	<del>+++ Postal Address</del>	
<del>2.19</del>	<del>[0..1]</del>	<del>+++ Identification</del>	<del>(AT-39 Identification code of the Creditor Reference Party)</del>
<del>2.19</del>	<del>{Or</del>	<del>++++ Organisation Identification</del>	<del>Format Rule: Only one sub-element of 'Organisation Identification' may be present.</del>
<del>2.19</del>	<del>Or}</del>	<del>++++ Private Identification</del>	<del>Format Rule: Only one occurrence of 'Private Identification' may be present.</del>
<del>2.19</del>	<del>[0..1]</del>	<del>+++ Country of Residence</del>	
2.20	[0..1]	++ Charge Bearer	<i>Usage Rule: Only 'SLEV' is allowed.</i> <i>Usage Rule: It is recommended that this element be specified at 'Payment Information' level.</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	<i>To shade yellow</i>

Formatted Table

Deleted: ¶  
Usage Rule: Only IBAN is allowed.

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
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.
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, otherwise not to be used.
2.47	[0..1]	+++++++ Name	(Original AT-03 Name of the Creditor) <i>Usage Rule: If present the new 'Name' must be specified under 'Creditor'.</i>
2.47	[0..1]	+++++++ Postal Address	

Formatted Table

Deleted: 2.28

... [7]

Formatted Table

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
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	<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>
2.47	[0..1]	+++++++ Country of Residence	
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	<p><i>Usage Rule:</i> Only IBAN allowed.</p> <p><i>Usage Rule:</i> To be used only for changes of accounts within the same bank.</p>
2.52	[0..1]	+++++++ Original Debtor Agent	<p><i>Usage Rule:</i> To use 'Proprietary Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent.</p> <p><i>Usage Rule:</i> To be used with the 'FRST' indicator in the 'Sequence Type'.</p>
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)
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

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
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	
<u>2.63</u>	<u>[0..1]</u>	<u>+++ Ultimate Creditor</u>	<i>Usage Rule:</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
<u>2.63</u>	<u>[0..1]</u>	<u>++++ Name</u>	(AT-38 Name of the Creditor Reference Party)
<u>2.63</u>	<u>[0..1]</u>	<u>++++ Postal Address</u>	
<u>2.63</u>	<u>[0..1]</u>	<u>++++ Identification</u>	(AT-39 Identification code of the Creditor Reference Party)
<u>2.63</u>	{Or	<u>+++++ Organisation Identification</u>	<i>Format Rule:</i> Only one sub-element of 'Organisation Identification' may be present.
<u>2.63</u>	Or}	<u>+++++ Private Identification</u>	<i>Format Rule:</i> Only one occurrence of 'Private Identification' may be present.
<u>2.63</u>	<u>[0..1]</u>	<u>++++ Country of Residence</u>	
2.64	[1..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank) <i>Usage Rule:</i> Only BIC is allowed. <i>Usage Rule:</i> BIC must be specified as a stand alone element and not as part of 'Combined Identification'.

Formatted Table

Formatted: English (U.S.)

Formatted Table

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
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) <i>Usage Rule: If 'Address Line' is used, all other sub-elements should not be used, except for 'Country' which is mandatory.</i>
<u>2.66</u>	<u>[0..1]</u>	<u>++++ Address Type</u>	
<u>2.66</u>	<u>[0..5]</u>	<u>++++ Address Line</u>	<i>Usage Rule: If 'Address Line' is used, only two occurrences are allowed.</i>
<u>2.66</u>	<u>[0..1]</u>	<u>++++ Street Name</u>	
<u>2.66</u>	<u>[0..1]</u>	<u>++++ Building Numb</u>	
<u>2.66</u>	<u>[0..1]</u>	<u>++++ Post Code</u>	
<u>2.66</u>	<u>[0..1]</u>	<u>++++ Town Name</u>	
<u>2.66</u>	<u>[0..1]</u>	<u>++++ Country Subdivision</u>	
2.66	[1..1]	++++ Country	
2.66	[0..1]	++++ Identification	(AT-27 Debtor identification code)
<u>2.66</u>	<u>{Or}</u>	<u>++++ Organisation Identification</u>	<i>Format Rule: Only one sub-element of 'Organisation Identification' may be present.</i>
<u>2.66</u>	<u>Or}</u>	<u>++++ Private Identification</u>	<i>Format Rule: Only one occurrence of 'Private Identification' may be present.</i>
2.66	[0..1]	++++ Country of Residence	
2.67	[1..1]	+++ Debtor Account	(AT-07 Account Number of the Debtor) <i>Usage Rule: Only IBAN is allowed.</i>
<u>2.68</u>	<u>[0..1]</u>	<u>+++ Ultimate Debtor</u>	<i>Usage Rule: Mandatory if provided by the Debtor in the Mandate.</i>
<u>2.68</u>	<u>[0..1]</u>	<u>++++ Name</u>	(AT-15 Name of the Debtor Reference Party)
<u>2.68</u>	<u>[0..1]</u>	<u>++++ Postal Address</u>	
<u>2.68</u>	<u>[0..1]</u>	<u>++++ Identification</u>	(AT-37 Identification code of the Debtor Reference Party)
<u>2.68</u>	<u>{Or}</u>	<u>++++ Organisation Identification</u>	<i>Format Rule: Only one sub-element of 'Organisation Identification' may be present.</i>

Formatted Table

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
<a href="#">2.68</a>	<a href="#">Or</a>	<a href="#">++++ Private Identification</a>	
<a href="#">2.68</a>	<a href="#">[0..1]</a>	<a href="#">++++ Country of Residence</a>	
2.69	[0..1]	+++ Instruction for Creditor Agent	
2.70	[0..1]	+++ Purpose	<a href="#">(AT-40 Purpose of the Collection)</a>
<a href="#">2.71</a>	<a href="#">{Or</a>	<a href="#">++++ Code</a>	<a href="#">Usage Rule: Only codes from the ISO 20022 ExternalPurposeCode list are allowed.</a> <a href="http://www.iso20022.org/index.cfm?item_id=63009">http://www.iso20022.org/index.cfm?item_id=63009</a>
<a href="#">2.72</a>	<a href="#">Or</a>	<a href="#">++++ Proprietary</a>	
2.73	[0..10]	+++ Regulatory Reporting	
2.82	[0..1]	+++ Tax	
2.83	[0..10]	+++ Related Remittance Information	
2.90	[0..1]	+++ Remittance Information	<a href="#">(AT-22 Remittance information from the Creditor)</a> <a href="#">Usage Rule: Either 'Structured' or 'Unstructured' may be present.</a>
2.91	[0..n]	++++ Unstructured	<a href="#">Usage Rule: 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor.</a> <a href="#">Format Rule: Only one occurrence of 'Unstructured' is allowed.</a>
2.92	[0..n]	++++ Structured	<a href="#">Usage Rule: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.</a> <a href="#">Format Rule: Only one occurrence of 'Structured' is allowed.</a>
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	<a href="#">Usage Rule: When present, the Creditor Bank is not obliged to validate the reference information.</a> <a href="#">Usage Rule: When used, both 'Creditor Reference Type' and 'Creditor Reference' must be present.</a>
<a href="#">2.107</a>	<a href="#">[0..1]</a>	<a href="#">+++++ Creditor Reference Type</a>	



Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
<u>2.108</u>	<u>{Or</u>	<u>+++++++ Code</u>	<u>Usage Rule: Only 'SCOR' is allowed.</u>
<u>2.109</u>	<u>Or}</u>	<u>+++++++ Proprietary</u>	
<u>2.110</u>	<u>[0..1]</u>	<u>+++++++ Issuer</u>	
<u>2.111</u>	<u>[0..1]</u>	<u>+++++ Creditor Reference</u>	<u>Usage Rule: If a Creditor Reference contains a check digit, the receiving bank is not required to validate this.</u>
2.112	[0..1]	+++++ Invoicer	
2.113	[0..1]	+++++ Invoicee	
2.114	[0..1]	+++++ Additional Remittance Information	

Formatted Table

Formatted: Font: Not Italic

Formatted: Font: Not Italic

Formatted: Bullets and Numbering

## 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.

**Deleted: 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.¶

### 2.2.2 Group Header

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

Index	Mult	Message Element	SEPA <b>B2B Core</b> 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	<u>To shade yellow</u> <u>Usage Rule: If individual debits are required, FALSE must be used. If the element is not used, pre-agreed customer-to-bank conditions apply.</u>
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	<u>To shade yellow</u>
1.7	[0..1]	++ Group Reversal	<u>Usage Rule: Only False is allowed.</u>
1.8	[0..1]	++ Initiating Party	
		<u>+++ Name</u>	<u>To shade yellow</u>
		<u>+++ Postal Address</u>	
		<u>+++ Identification</u>	<u>To shade yellow</u>

**Deleted: <#>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¶

**Formatted:** Bullets and Numbering

**Formatted Table**

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
		<u>++++ Organisation Identification</u>	To shade yellow <i>Usage Rule: Only one sub-element of 'Organisation Identification' may be present.</i>
		<u>++++ Private Identification</u>	To shade yellow <i>Usage Rule::Only one occurrence of 'Private Identification may be present.</i>
		<u>+++ Country of Residence</u>	
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

Formatted: Bullets and Numbering

Index	Mult	Message Element	SEPA <b>B2B Core</b> 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: Only one occurrence is allowed.</i>
2.5	[0..1]	+++ Reversal Originator	
2.6	[0..1]	+++ Reversal Reason	<i>Usage Rule: 'Reversal Reason' must be present either in 'Original Group Information' or 'Transaction Information'.</i>
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	

Formatted: Bullets and Numbering

### 2.2.4 Transaction Information

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
3.0	[0..n]	+ Transaction Information	
3.1	[0..1]	++ Reversal Identification	

Formatted Table

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
3.2	[0..1]	++ Original Payment Information Identification	<u>To shade yellow</u>
3.3	[0..1]	++ Original Instruction Identification	<u>To shade yellow</u>
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	
3.8	[0..n]	++ Reversal Reason Information	<u><i>Usage Rule: Only one occurrence is allowed.</i></u>
3.9	[0..1]	+++ Reversal Originator	
3.10	[0..1]	+++ Reversal Reason	<u><i>Usage Rule: 'Reversal Reason' must be present either in 'Original Group Information' or 'Transaction Information'.</i></u>
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	

Formatted Table

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
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)
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-41 <u>Category purpose of the Collection</u> )
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 <u>Name of the Debtor Reference Party</u> ) (AT-37 <u>Identification code of the Debtor Reference Party</u> )
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)

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
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 Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

Deleted: <sup>6</sup>

Formatted: Bullets and Numbering

### 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

Formatted: Bullets and Numbering

## 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 **B2B** 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 <b>B2B Core</b> 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	

**Deleted:** <#>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.¶

**Formatted:** Bullets and Numbering

**Formatted:** Bullets and Numbering

### 2.3.3 Original Group Information and Status

Index	Mult	Message Element	SEPA <b>B2B Core</b> 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 <b>B2B Core</b> 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	

Formatted: Bullets and Numbering

### **2.3.4** Transaction Information and Status

Index	Mult	Message Element	SEPA <b>B2B Core</b> 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 <b>B2B Core</b> 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	
3.19	[0..1]	+++ Amount	<u>To keep white??? For B2B reject</u>
3.24	[0..1]	+++ Interbank Settlement Date	
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	
3.40	[0..1]	+++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type) <u>(AT-41 Category purpose of the Collection)</u>

Formatted Table

Formatted Table

Index	Mult	Message Element	SEPA <b>B2B Core</b> Requirements
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 <u>Name of the Debtor Reference Party</u> ) (AT-37 <u>Identification code of the Debtor Reference Party</u> )
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 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.

Deleted: :

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 <u>Account blocked for Direct Debit by the Debtor.</u>
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	<u>Shaded yellow</u> <u>Beneficiary's name does not match with the account holder's name.</u>
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

Deleted: Account blocked

Formatted Table

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	<del>Refusal by the Debtor</del>
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	

**Deleted:** Account blocked for Direct Debit by the Debtor

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

Code	SEPA 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