SEPA Direct Debit

Interface Description

LDB/LP edition

Version 1.0 final for Core rulebook 2019 and B2B rulebook 2019

Synopsis

Document name:	Interface Description LOPI/LP edition
Project number:	
	X-50137
Project name:	SEPA Direct Debit
Version:	8.0
Version date:	June 1st 2016
Target group:	External, LP/LOPI and data centres
Document owner:	X-50137
Document status:	Final
Document created by:	SEPA Direct Debit
Quality assurance:	X-50137
Physical location:	Lautrupbjerg 10
Security class:	External use

Document History

Version	Date	Changes
0.1 draft	14-07-2008	Second draft release of interface description
0.2 draft	19-08-2008	Draft – corrected filenames etc.
0.3 draft	27-10-2008	Removed IDF, IDF receipt and EBF file Interface description. Added Bookkeeping file Interface description. Added description of SDF, CDF and RSF. Some fields that were Conditional are corrected to be mandatory.
0.4	15-12-2008	InstdAgt field has been updated. The file sections will be bulked by one BIC of the bank, only. This means that each bank as a business partner will have only one instruction in a file to the datasupplier, even if the bank uses more than one BIC in the transactions. All Bulk level code for Bookkeeping file has been removed and new transaction level bookkeeping codes have been added. The bookkeeping codes will be now present in AdditionalStatusReasonInformation tag.
0.5	23-01-2009	Return reversal added to the document • SEPA DD Usage of PACS.004.002.01 (Return of Reversals) in Bookkeeping file is Added • SEPA DD usage of PACS.004.002.01 (Return of Reversals) in Bookkeeping File - Transaction information is added Changes made to: • PACS.006 (Payment Cancellation Request) in SEPA DD Notification File - Bulk Header • SEPA DD usage of PACS.006 (Payment Cancellation Request) in SEPA DD Notification File – Individual • SEPA DD Usage of pacs.002.001.02 (Payment Status) in Bookkeeping File ¬-Original Group Information and Status Header • SEPA DD Usage of pacs.002.001.02 (Payment Status) in Bookkeeping File - ¬Individual Instruction • SEPA DD usage of PACS.004 (Return) in Bookkeeping File - Transaction information • SEPA DD usage of PACS.007 in Bookkeeping File - Original Group Information Header • SEPA DD usage of PACS.007 in Bookkeeping File - Transaction information • Transaction level Error codes o XD75 and XT77 added XT82 changed
1.0	11-03-2009	Finalized the document
1.1	05-05-2009	Updated some reference.

1.2	04-06-2009	Import changes: Flagging codes, addition about format in Appendix D File header for BKF: SDD, not CORE/B2B. File headers both: Ftype changed to FType Field 43 and 44 in PACS.003 and corresponding fields in other PACS: Changed format to: See schemas. Field 63 in PACS.003 and corresponding fields in other PACS: Remittance information description changed in relation to existence of 1. And 2. Occurrence. White fields" clarified as "not used by SEPA DD" to show the meaning of white fields. Added description of flagging format in Appendix D. AdditionalStatusReasonInformation fields changed to yellow.
1.3	01-07-2009	Updated according to STEP2 interface description for Core Rulebook 3.2/3.3 and B2B Rulebook 1.1 Some corrections to tag-names – to fit with the schema from STEP2 File headers BKF: Ftype changed to Ftype Removed Return of Reversals. Reference documents updated. Error code table updated, to indicate that PACS.006 and PACS.002.S2 are not used for the LP/LDB banks.

1.4	03-09-2009	Updated during testing with banks.
		Updated about bulking of BKF for datacentres including example of bulking.
		Web Services for sum of underlying banks are removed.
		Section 6.5 added new flagging due to B2B mandate handling.
		File naming Convention
		File header for BKF, last field removed.
		General change in all PACS used in BKF. Added format and use in detailed versus sumtransactions, as most fields are not used in sumtransactions.
		Corrections to field "InstdAgt" in PACS.002, PACS.004 and PACS.007 group header. BIC may be 11 bytes long.
		Corrections to field "GrpRvsl" in PACS.007 group header. Always False, to fit the XSD.
		Corrections to field tagname "TtlRvsdIntrBkSttlm Amt" in PACS.007 group header. Name in this document was wrong.
		New values for Mandate flagging in section 9.1.3, due to B2B mandate handling, including new warnings.
		Transaction level status codes for BKF. Added column to clarify, which codes will be shown together with detailed and with sumtransactions.
		Some new fields from rulebook 3.1, AT-39 and AT-59, are not implemented in the BKF. This is clarified in the PACS.002, PACS.004 and PACS.007, where these fields are used.
		In 3.2.3. after testing changed: If a settled R-transaction from Step2 is not related to a Direct Debit, then the R-transaction is sent in the BKF as described in req. 669 and 671, BUT the transaction is not marked especially with NONREF, because the system does actually have all the data that is needed to fill out all fields.
		DNF bulking outstanding. Change in 3.1.3. Outstanding Change groupheader InstdAgent of PACS.003 and 006

1.5	November 2009	DNF bulking changed to final version.
		Updated because STEP2 has now released the version for B2B rulebook 1.2 including errata incorporated:
		Electronic signature is better described, including new rulebook reference fields.
		Purpose of the transaction changed Rulebook reference from AT- 40 to AT-58.
		STEP2 added a specification about the use of errorcode RR01
		Reason codes for Refusals have been changed. This is due to STEP2 specifications, that only the reason code MS02 can be used for a refusal.
		Note that in the PACS.004 and PACS.007 the field original settlement date may now contain a value that is not matching with the date in the relating Direct Debit. This is due to that STEP2 does not validate this field content anymore, and SEPA DD just forwards what is received from STEP2.
2.0	April 2010	The formats are now compliant with the new ISO format 20022 from 2009
		PACS.006 is replaced with CAMT.056
		The Country and Address fields are switched
		Remittance information is structured differently Also the structured and unstructured have separate fields now
		The category purpose field is now differently structured
		Added a new field: ChrgsInfSettlement information added in PACS.002, PACS.004 and PACS.007 CAMT.056 have new fields + original Id's in instruction
		BIC or BEI are now supported
		Creditor scheme ID is structured differently now
		Several fields that used to be white are now yellow (now used by SEPA DD and STEP2)

2.1	May 25th 2010	Corrected minor errors in category purpose. Some fields that are not used are now white Some changes to Status for some fields (mandatory, Conditional or optional) Ultimate creditor and ultimate debtor address fields are not used. Made white. CAMT.056. The use of yellow and white fields have been introduced. Some changes in tagnames. Especially "Prty" changed to "Prtry" all over. Removed "a" and "b" fields for the fields under category purpose in many formats. Consequence is renumbering of fields after category purpose. Added ".. used/not used in sumtransactions" where missing.
2.2	18.06.2010	AdditionalStatusReasonInformation tag in the BKF PACS. Tagname has been changed to "AddtlInf", to follow the ISO Standard.

RR01 is still a valid code, though with changed text, the "x"es has be reintroduced, was removed by mistake.

"FinInstId" corrected to "FinInstnId" all over document.

Camt.056. Different errors in tags names and fields corrected.

PACS.002. Field 31 and 35, corrected tagname.

PACS.007. Field 14 corrected tagname.

Format for all Nm tag is now 70X

New usage rule for *Attribute about currency and amount*

PACS.002 added Charge Bearer Information and new description to indertags + made them yellow

Added 2 new reason codes and deleted 5 reason codes for Camt.056

Final errata 2010 from EPC |
| 2.3 | 23.06.2010 | Corrections after comment from the Datacenters.

PACS.002 formerly added "Charge Bearer Information" removed, should not be there. Field numbers related are corrected.

"AndSts" was added to many tagnames in PACS.002 |
2.4	28.06.2010	In the CAMT.056 Requests for Cancellation bulks have been changes from NumRFCBlk to NumPCRBlk
2.5	30.06.2010	Assgnr field in the CAMT.056 is changed to be used by SEPA DD.
2.6	07.07.2010	Added information for AddtnlInf in PACS.004 and PACS.007 Chaged description for Assgnr field in the CAMT.056

2.7	20.09.2010	Correction in specification: Controlsum in CAMT.056 is changed so it is not used by SEPA DD now. Correction in specification: Instructing agent and Instructed agent BIC changed to mandatory fields. Correction in specification: AddtlRmtInf under structured remmitance is set to be used by SEPA DD for mandate flagging. MD01 and MD06 error code description changed and error code FF01 is removed – according to STEP2's new specification
2.8	26.10.2010	Added new reason codes for Camt.056 MS02, MS03 added to reason codes for pain.007 removed in a previous version by mistake
3.1	31.05.2011	First version with updates due to Compliance 2011. Mainly about mandate Id rules for content and new reason code BE04 for Rejects and Returns Correction of AT-Rx fields, to have a common description, no impact. Changed description of "See schemas" fields, since there are no changes in the subtags for ID fields in the Compliance 2011 version (no impact) Corrected reason code SL01, is ISO code, not PRTRY code
3.2	10.06.2011	BE04 reason code changed to BE05, corrected by EBA.
3.3	27.06.2011	Some correction marks accepted, to increased readability
4.0	08.03.2012	First version with updates due to Compliance 2012 SDD B2B only: new code – AC13 is introduced for Rejects/Returns. AC13 – Debtor is a consumer SDD CORE and B2B: Extended time line for the reversals from 2 to 5 business days Format of Crediror ID is changed SDD CORE and B2B: Generation and sending of DNF timings are changed for future direct debits. There can be upto 2 DNFs for same schema on the same day.
5.0	15-01-2014	No changes made, but is now valid for rulebook version 7.0 and 5.0

6.0	19-06-2014	Removed SDF and CDF. Clarification on RSF (Result of Settlement file). Included notification of post-settlement R-messages in the DNF from STEP2 but there won't be any changes to the banks in the handling of DNF
8.0	01-07-2016	Updated according to Core rulebook 9.1 and B2B rulebook 7.1
9.0	07-06-2017	Updated according to B2B Rulebook 1.0 2017 and Core Rulebook 1.0 2017 B2B: ***the latest date allowed for settlement of the Return** of a Direct Debit collection will be **extended from two to three interbank business days** after the Settlement Date of the collection.* - the code "MD07, Debtor deceased" will be made available in the list of available Reject and Return reason codes in association with this service.
10.0	23-5-2019	Updated according to B2B Rulebook 1.0 2019 and Core Rulebook 1.0 2019: New reason code ED05 (settlement failed) available for direct debit rejections. The STEP2 MPEDD XML schemas will be updated accordingly
11.9	16-10-2019	Document updated according to demerger from Nets. No changes in the technical description.

Table of Contents

1 Introduction

1.1 Purpose

The purpose of this document is to give an overall view of the interfaces used between SEPA DD and the banks.

The SDD system will be implemented with interfaces between SEPA DD and EBA's STEP2 and with interfaces between SEPA DD and SEPA DD's customers or the external users of the system.

Only the interfaces between SEPA DD and SEPA DD bank customers, are described as the STEP2-interfaces are described in STEP2's interface description.

SEPA DD will use record layouts which are similar to the record layouts described in the STEP2 interface description, when SEPA DD sends and receives deliveries to and from bank customers.

1.2 Requirements for preparing the interface description

This document has been written after the business and user requirements for the SEPA Compliance Nov 2010 project have been described and after EBA has released the Interface description for the B2C rulebook 4.0 and B2B rulebook 2.0 on March 31st 2010. New versions from EBA may be released.

1.3 Terminology overview

This introduction includes several subjects which are needed to read the description of the interfaces.

Actors and roles.

Please see the Requirement document section about Roles. This describes the roles of service provider, creditor bank, Indirect STEP2 participant etc.

SEPA DD deliveries and STEP2 deliveries.

SEPA DD deliveries to and from banks are based on the format of deliveries that SEPA DD receives and sends to STEP2.

All STEP2 delivery types are described in the STEP2 Interface Specification .

The deliveries are described shortly in section 2.3 STEP2 SDD File types of that document.

The deliveries mentioned below are deliveries, which have the same content (or nearly the same content) as the STEP2 deliveries.

Bank delivery types.

SEPA DD sends and receives deliveries to/from banks.

- Bank deliveries are deliveries that apply to the banks in the role of creditor bank/debtor bank. Banks may send R-transactions to DDs that belong to their creditors/debtors. Banks can receive post-settlement data about DDs and R-transactions for both their creditors and debtors, but cannot send DDs, unless they the role of bank service provider.

Data suppliers.

Banks can act as data suppliers themselves or can use an external data supplier. In the text below a "data supplier" may be either an external entity or the customer itself.

Direct and indirect STEP2 and TARGET2 banks.

In the LP/LDB solution all banks will be both creditor bank and debtor bank, and all banks that send/receive deliveries will be indirect STEP2 banks.

The NCB will be the direct STEP2 bank in this solution, but will not receive any deliveries. All data about the transactions ("the clearing") will go directly to the indirect STEP2 banks.

AOS (Add-On Services)

In the LP/LDB solution all the banks will receive the same services and AOSs.

Examples of AOS services that may be offered to LDB/LP are validation of Direct Debits and R-transactions before sending to STEP2, Webservices, mini-R-transactions etc.

This interface description will apply to all banks in the solution.

After Settlement Files from STEP.

After the days settlement cycle STEP2 sends 1 file to SEPA DD which is RSF.**RSF** (Result of settlement file) – A file from STEP2 which is sent to both sides of the transaction. It lists details of both successful and failed settlement of debit messages and post-setlement r-messages.

SEPA DD can use the the RSF file to update the SEPA transactions in the SEPA DD system, regarding successful or failed settlement. After the update in the SEPA DD system, data about the transactions of the settlement day is extracted as the bookkeeping file for the banks.

Failed settlement will only occur if the transactions of a bank cannot be settled at TARGET2. Direct Debits which are not settled because of last-minute R-transactions (on due date) are not included in the RSF.

1.4 Glossary

Refer section 1.3 from STEP2 2 SDD interface specification.

Refer to description of roles in "SEPA Direct Debit Requirements specification - external requirements LP/LDB" latest version

1.5 Outstanding issues and status of rulebook versions

EPC and EBA are planning more errata's which may affect the formats!

2 Overview of interfaces

The drawings show the delivery flow, related to roles.

The LP/LDB bank actor has the roles of creditor bank, debtor bank and indirect STEP2 participant. This is shown in drawings, one for each role.

The direct STEP2 participant, which in current solutions is SparNord, is shown in a separate drawing.

Context - Banks (Role: debtor bank)

nets

DVF

DNF

WEB- Service

CSM
STEP2

Process at SEPA DD

SEPA DD Notification File (DNF)

Debtor Bank

IDF
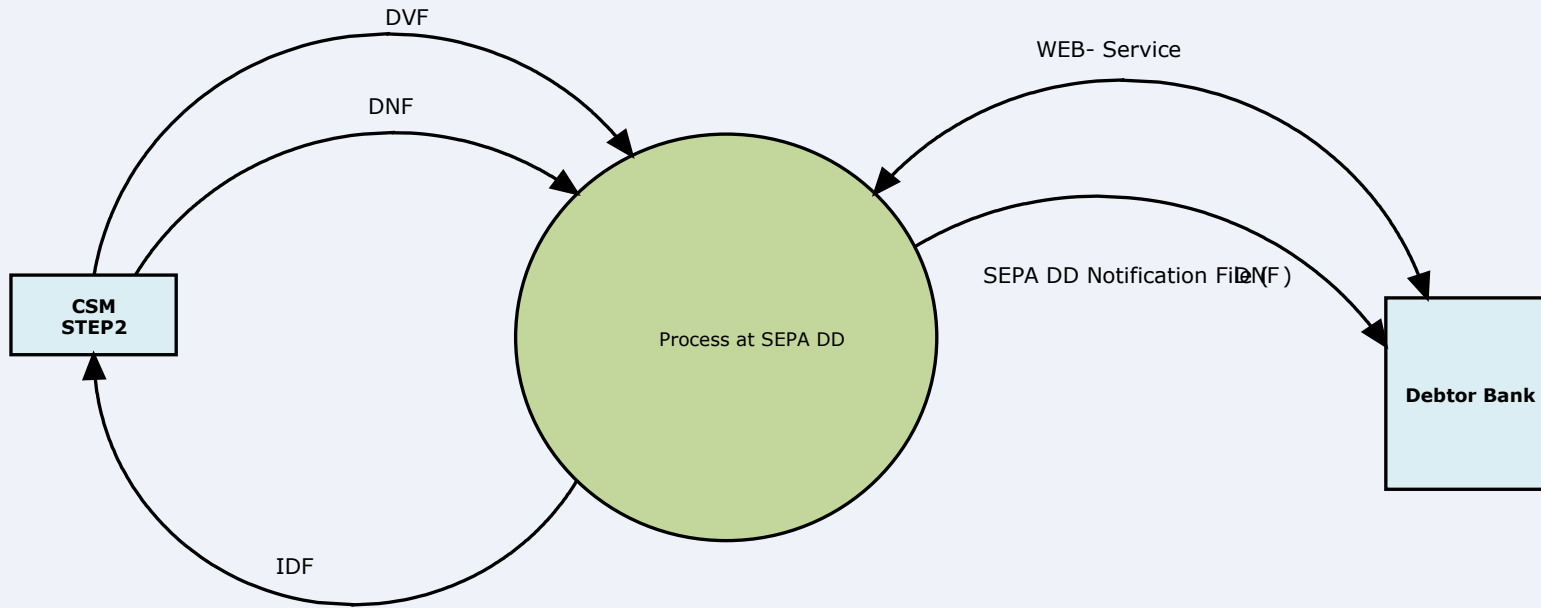
Receives and sends transactions for own debtors

2.3 Indirect STEP2 participant deliveries

Context - Banks (Role: Indirect STEP2)

DRR

RSF

CSM
STEP2

Process at SEPA DD

Book Keeping Files

Indirect STEP2
participant
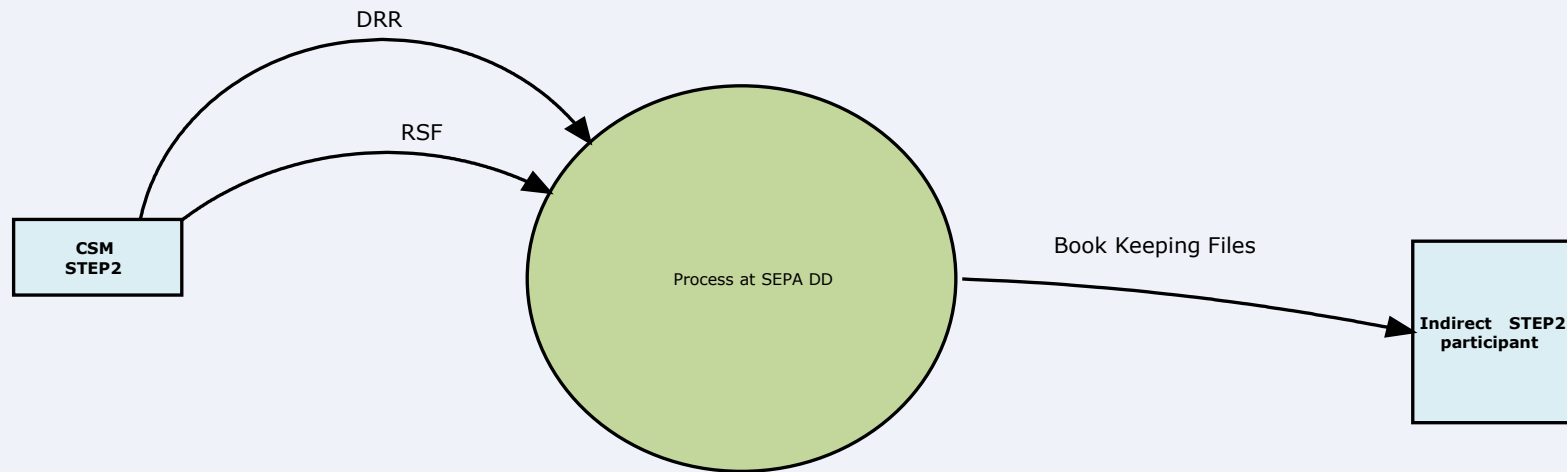
Indirect STEP2 banks receive files with details about
their own creditors' and debtors' transactions

2.4 Overview of file deliveries

From	To	STEP 2 File Format	STEP 2 File Header	ISO20022
"Payments" Files				
SEPA DD	Data Supplier for Debtor Bank	DNF	yes	Pacs.003, Camt.056
"Bookkeeping" Files				
SEPA DD	Data Supplier for Debtor Bank		No	Pacs.002,pacs.004,pacs.007
SEPA DD	Data Supplier for Creditor Bank		No	Pacs.002,pacs.004,pacs.007

3 Description of SEPA DD outbound files

3.1 SEPA DD outbound "SEPA DD Notification File"

3.1.1 *General description*

The SEPA DD Notification File consists of data received by SEPA DD from STEP2 in a DNF file, and the relevant data is forwarded to debtor banks represented by their datacentres

To debtor banks from SEPA DD:

SEPA DD Notification File contains Direct Debits to debtors and pre-settlement R-transactions from creditors/creditor banks to debtors. SEPA DD will forward these data to the datacenter that represents the Debtor bank mentioned in the transaction.

Frequency.

This file is sent when SEPA DD has received and treated the DNF files from STEP2

If there are no transactions for the debtor bank, SEPA DD will not create any SEPA DD Notification File for the scheme for the bank.

See Appendix E – SEPA DD Business day for details

File Header for SEPA DD Notification File. Refer to Appendix B "SEPA DD Notification File - File Header"

Group and detail information: Refer to Appendix C "PACS.003 in DNF" and "CAMT.056 in DNF".

3.1.2 *Bulking*

The SEPA DD Notification File may contain multiple bulks of transactions. Each bulk of transactions is grouped under a bulk header (GrpHdr) describing shared information and sums for the transactions in the bulk. Transactions in a DNF bulk will have the same:

- Receiving bank and
- Interbank Settlement Date and
- Message Type

If a bank has more than one BIC the bulk may contain transactions relating to all the BICs of the bank.

3.2 SEPA DD outbound "Bookkeeping File"

3.2.1 *General description*

RSF

Bookkeeping file

STEP2 → SEPA DD → Banks
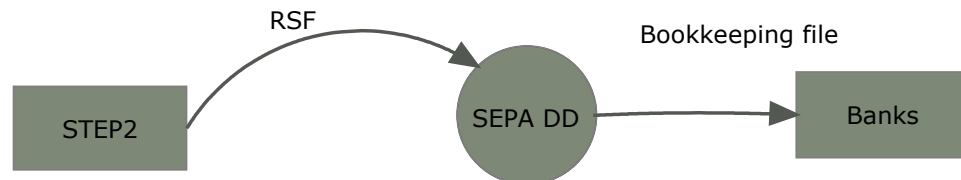
The bookkeeping file(s) will contain two types of data. The file is constructed by the system after SEPA DD has received and treated the RSF file from STEP2.

a) Data which enables the creditor or debtor bank to update the creditor/debtor account with amounts in relation to what has been settled in Direct Debits and R-transactions, sent from all parties.

b) Data which gives a status about settled and not-settled Direct Debits and R-transactions for the settlement cycle.

The file should contain the following types of information for the settlement date:

For the creditor bank role (CB):

Note: The bank will receive bookkeeping data as a creditor bank for both types of creditors: Direct Creditors and Indirect Creditors.

Settled DD's originated by any creditor of the CB – similar to content in RSF
Non-Settled DD's originate by any creditor of the CB – similar to content in RSF

Creditor Bank Originated (by Web Service) Settled Reversals of transactions related to any creditor of the CB – extracted by system based on non-existence in RSF

Creditor Bank Originated (by Web Service) Non-settled Reversals of transactions related to any creditor of the CB – similar to content in RSF.

Settled Reversals originated by direct creditor or indirect creditor – extracted as a copy for the creditor bank, based on the creditor's R-transaction's non-existence in RSF.

Counterparty Refunds/Returns settled related to any creditor of the CB - similar to content in RSF

For the debtor bank role (DB):

Settled DD's for a debtor of the Debtor Bank – similar to content in RSF
Non-Settled DD's for a debtor of the Debtor Bank – similar to content in RSF

Debtor Bank Originated Settled Returns/Refunds (by webservices) of transactions related to a debtor of the DB – extracted by system based on non-existence in RSF.

Debtor Bank Originated Non-settled Returns/Refunds (by webservices) of transactions related to a debtor of the DB – similar to content in RSF.

Counterparty Reversals settled related to a debtor of the Debtor Bank - similar to content in RSF

For the direct Target 2 role:

Sums of Settled transactions Direct Debits from each indirect participant pr. BIC.

Sums of Settled transactions R-transactions relating to each indirect participant pr. BIC, pr. R-transaction type.

Frequency.
To creditor/debtor banks from SEPA DD:
This file is sent on every Target day after the STEP2 settlement cycle, when SEPA DD has received and treated RSF file from STEP2.

If there is no bookkeeping data for any banks in the datacenter, SEPA DD will not create any Bookkeeping File for the datacenter.

3.2.2 *Details for SEPA DD outbound "Bookkeeping File"*

Bookkeeping file for the banks will contain the following:
1. Contain information of the settled and Non-settled DD's originated by any creditor of the creditor bank.
2. Contain information of both the settled and Non-settled Reversal originated by the creditor bank.
3. Contain information of the settled Reversal originated by the direct creditor and the indirect creditor.
4. Contain information of the settled Returns/Refunds from the counterparty related to any creditor of the creditor bank.
5. Contain information of both the settled and Non-settled DD's for any debtor of the debtor bank.
6. Contain information of both the settled and Non-settled Returns/Refunds originated by the debtor bank.
7. Contain information of the settled Reversals from the counterparty related to any debtor of the debtor bank.
8. Sum of settled DD's from each underlying indirect participant pr. BIC
9. Sum of settled R-transaction from each underlying indirect participant pr. BIC

Depending upon what role the bank plays, those related information will be present in the bookkeeping file.
Bullets 1,2,3,4 will be present in bookkeeping files who are acting the role of a creditor bank
Bullets 5,6,7 will be present in bookkeeping files who are acting the role of an debtor bank
Bullets 8,9 will be present in bookkeeping files who are acting the role of a Direct target2 bank

The Bookkeeping files are based on the XML standards. Each bookkeeping file has a SEPA DD specific header and is made of a body of messages grouped into

bulks according to the ISO 20022 standards.

The bank bookkeeping file is made up of the following types of messages:

ISO format	Description	Role
Pacs 002	Settled DD originated by any creditor of the Creditor bank Non-settled DD originated by an unregistered creditor of the creditor bank. Similar to the content of RSF from STEP2 Creditor bank originated Non-Settled reversals. Similar to the content of RSF from STEP2	Creditor Bank
Pacs 004	Counterparty returns/refunds settled Similar to the content of RSF from STEP2	Creditor Bank
Pacs 007	Creditor bank or Creditor originated Settled reversals	Creditor Bank
Pacs 002	Settled and Non-Settled DD for a debtor of the Debtor bank Similar to the content of RSF from STEP2 Debtor bank originated Non-Settled Returns/Refunds. Similar to the content of RSF from STEP2	Debtor Bank
Pacs 004	Debtor bank originated Settled Returns/Refunds	Debtor Bank
Pacs 007	Counterparty reversals settled Similar to the content of RSF from STEP2	Debtor Bank
Pacs 002	Sum of settled DD's from each underlying indirect participant pr. BIC	Direct Target2 Bank
Pacs 004	Sum of settled Returns/Refunds from each underlying indirect participant pr. BIC	Direct Target2 Bank
Pacs 007	Sum of settled Reversals from each underlying indirect participant pr. BIC	Direct Target2 Bank

Explanation the Direct Target2 part:

Pacs 002: This format will contain the sum of settled DD's from each underlying indirect participant pr. BIC. The following 4 fields will be used to identify the above condition:

TxInfAndSts/StsRsnInf/ AddtlInf – This status code can have the following values:
2003 – The sum of settled DD's from the underlying indirect participant with creditor role
2004 – The sum of settled DD's from the underlying indirect participant with debtor role
TxInfAndSts/OrgnlTxRef/IntrBkSttlmAmt – The sum total of all DD's for a particular underlying indirect participant
TxInfAndSts/OrgnlTxRef/DbtrAgt/FinInstnId/BIC – The BIC of underlying indirect participant with debtor role. This will be filled up when status code is 2004.

TxInfAndSts/OrgnlTxRef/CdtrAgt/FinInstnId/BIC - The BIC of underlying indirect participant with creditor role. This will be filled up when status code is 2003.

Pacs 004: This format will contain the Sum of settled Returns/Refunds from each underlying indirect participant pr. BIC

TxInf/OrgnlIntrBkSttlmAmt – The sum total of the original amount from each underlying indirect participant pr. BIC
TxInf/RtrdIntrBkSttlmAmt – The sum total of the Returned amount from each underlying indirect participant pr. BIC
TxInf/CompstnAmt - The sum total of the compensated amount from each underlying indirect participant pr. BIC
TxInf/RtrRsnInf/ AddtlInf - This status code can have the following values:
2005 – The Sum of settled Returns/Refunds from the underlying indirect participant with creditor role
2006 – The Sum of settled Returns/Refunds from the underlying indirect participant with debtor role
TxInf/OrgnlTxRef/DbtrAgt/FinInstnId/BIC - The BIC of underlying indirect participant with debtor role. This will be filled up when status code is 2006.
TxInf/OrgnlTxRef/CdtrAgt/FinInstnId/BIC - The BIC of underlying indirect participant with creditor role. This will be filled up when status code is 2005.

Pacs 007: This format will contain the Sum of settled reversals from each underlying indirect participant pr. BIC

TxInf/OrgnlIntrBkSttlmAmt – The sum total of the original amount from each underlying indirect participant pr. BIC
TxInf/RtrdIntrBkSttlmAmt - The sum total of the Reversed amount from each underlying indirect participant pr. BIC
TxInf/RvslRsnInf/ AddtlInf - This status code can have the following values:
2007 – The Sum of settled Reversals from the underlying indirect participant with creditor role
2008 – The Sum of settled Reversals from the underlying indirect participant with debtor role
TxInf/OrgnlTxRef/DbtrAgt/FinInstnId/BIC - The BIC of underlying indirect participant with debtor role. This will be filled up when status code is 2008.
TxInf/OrgnlTxRef/CdtrAgt/FinInstnId/BIC - The BIC of underlying indirect participant with creditor role. This will be filled up when status code is 2007.

Note: The other fields in the format will have the default values or will have a value of "NONREF".

3.2.3 *Bulking*

The SEPA DD Bookkeeping File (BKF) may contain multiple bulks of transactions. Each bulk of transactions is grouped under a bulk header (GrpHdr) describing shared information for the transactions in the bulk.

BKF files will be sent for each datacentre once a day. They will be bulked per bank under the datacentre ("exchange partner") into each of the 3 types of PACS.

Transactions in a BKF bulk will have the same:

- Receiving bank and
- Message Type, and
- Interbank Settlement Date (which is always the current Settlement Date)

If a bank has more than one BIC the bulk may contain transactions relating to all the bank's BICs.

A Bookkeeping Example of a BKF going to a datacenter that has 3 banks:

Direct Participant Bank A: Uses 2 BICs: BIC1 and BIC2.
Indirect Target2 Participant Bank B: Uses 1 BIC: BIC3
Indirect Target2 Participant Bank C Uses 2 BICs: BIC4 and BIC5.

(All banks are using the same Datacentre in this example)

Fileheader	To FinIstd: DC BIC
GroupHeader Header pacs2	**To FinIstd: Bank A**
Detailed own Transaction	Received by bank A as DB, BIC1
Detailed own Transaction	Received by bank A as DB, BIC2
Sumtransaction	For underlying Bank B as DB
Sumtransaction	For underlying Bank C as DB
Detailed own Transaction	"Sent" by bank A as CB BIC1
Sumtransaction	Sent, underlying Bank B as CB
Sumtransaction	Sent,underlying Bank C as CB
Detailed own Transaction	Creditor bank originated Non-Settled reversal1, for bank A, BIC1
GroupHeader Header pacs2	**To FinIstd: Bank B**
Detailed own Transaction	Received by bank B as DB BIC3
Detailed own Transaction	"Sent" by bank B as CB BIC3
Detailed own Transaction	"Sent" by bank B as CB BIC3
Detailed own Transaction	Debtor bank originated Non-Settled Returns/Refunds, for bank B, BIC3
GroupHeader Header pacs2	**To FinIstd: Bank C**
Detailed own Transaction	Received by bank C as DB, BIC4
Detailed own Transaction	Received by bank C as DB, BIC5
Detailed own Transaction	Received by bank C as DB, BIC4
Detailed own Transaction	"Sent" by bank C as CB, BIC5
GroupHeader Header pacs4	**To FinIstd: Bank A**
Detailed own Refund	Received by bank A as CB, BIC1
Sumtransaction of Refunds	For underlying Bank B as CB
Sumtransaction of Refunds	For underlying Bank C as CB
Detailed own Refund	"Sent" by bank A as DB, BIC2
Sumtransaction of Refunds	Sent, underlying Bank B as DB
Sumtransaction of Refunds	Sent,underlying Bank C as DB

GroupHeader Header pacs4	To FinIstd: Bank B
Detailed own Refund	Received by bank B as CB, BIC3
Detailed own Refund	"Sent" by bank B as DB, BIC3
GroupHeader Header pacs4	**To FinIstd: Bank C**
Detailed own Refund	Received by bank B as CB, BIC4
Detailed own Refund	"Sent" by bank B as DB, BIC5
GroupHeader Header pacs7	**To FinIstd: Bank A**
Detailed own Reversal	Received by bank A as DB, BIC1
Sumtransaction of Reversals	For underlying Bank B as DB
Sumtransaction of Reversals	For underlying Bank C as DB
Detailed own Reversal	"Sent" by creditor of bank A as CB or by SEPA DD, BIC2
Sumtransaction of Reversals	"Sent", underlying Bank B as CB
Sumtransaction of Reversals	"Sent",underlying Bank C as CB
GroupHeader Header pacs7	**To FinIstd: Bank B**
Detailed own Reversal	Received by bank B as DB, BIC3
Detailed own Reversal	"Sent" by bank B as CB, BIC3
GroupHeader Header pacs7	**To FinIstd: Bank C**
Detailed own Reversal	Received by bank B as DB, BIC4
Detailed own Reversal	"Sent" by bank B as CB, BIC5

4   Description of external WEB services

4.1 WEB services

4.1.1 *General description*

WEB services will be established by SEPA DD, so the banks can request or forward data via the services directly to the SEPA DD SEPA system.

The WEB service is called by the bank with parameters required for a request, and the result of the request is returned to the bank. It is then the bank's choice how to present the result for the user who made the request.

Debtor banks will be able to request data about their debtors' mandates/payments and to "revoke/unrevoke" a mandate. Any future payment matching that mandate will be flagged, to notify the debtor bank, that the mandate is "revoked". It will be possible to use web services to approve B2B mandates, where the debtor has to approve new and changed mandates, before the settlement.

The creditor banks will be able to request data about their creditors' payments (without debtor data).

Debtor and creditor banks will be able to send in a request to SEPA DD to create an R-transaction, based on the key fields of a Direct Debit that the bank wants to cancel/reject/return/refund/reverse or return a reversal. SEPA DD will then create the full R-transaction and forward it to STEP2.

4.1.2 *Details about external WEB services*

Reference:
Interface Description Exception Web Services.docx
Interface Description Light Web Service.docx
Interface Description Mandate Management Web Service.docx
Interface Description Payment Management Web Service.docx
Interface Description R-Messages Web Service.docx

5   How to use the Appendixes

The data elements used in the SEPA DD messages described in appendixes are based on the ISO20022 standards but do not allow all fields and options available within the ISO20022 standard.

Table Heading	Description
XML Element	The ISO20022 XML tag name used to identify the field. Where the field is nested under other tags, this nesting is shown as a new line under the outer tagname.
Format	The format of the field that is expected 4a - Four alpha characters (capital) 4n - Four digits 4x – Four characters (as defined in section 6.1.3) 4c – Four alphanumerical characters (capital letters) 4!a – Must be four alpha characters (and no less than four) in capital [3x] – Three optional characters ISODate – YYYY-MM-DD ISODateTime - YYYY-MM-DDThh:mm:ss ** CW ** - this label indicate whether the field has the "Collapse Whitespaces" setting in the XML Schema
Status	Whether the field is M - Mandatory O - Optional C – Conditional further text will specify whether this field is conditional on other fields being present. If a field does not exist in the table, it cannot be used (i.e. a message will be rejected if it is contained in the Input file, even if the field exists in the full ISO20022 standard.
Rule Book reference	Where the Data element exists in the SEPA Direct Debit Rulebook, as cross-reference has been given. SEPA DD has added to this reference, compared to STEP2, in order to clarify the connection between the Rule Book fields in a DD (PACS.003) and the corresponding fields in the other PACS.
Validation rules	This column details the validation that will be performed on the field. The first check is Schema Validation, and then subsequent checks are performed as stated in the content of the fields.

The fields have been defined by taking the ISO 20022 schema as a superset, the SEPA Direct Debit rulebook (including the Implementation guidelines) as a subset and adding the fields requested by the Banks designing the STEP2 SDD service.
The fields required by the SEPA Rulebook and Implementation guidelines are identified in yellow.

6   Appendix A

6.1   File Content Encoding

6.1.1 *Files sent from SEPA DD*

As per the SEPA Implementation Guidelines, files from STEP2 SDD support the UTF-8 character set which is routed unchanged from STEP2 to the banks by SEPA DD.

However, banks are required only to support the Latin character set.

6.1.2 *Files sent to SEPA DD*

Files send to SEPA DD should only contain Latin characters.

Any non-Latin characters used in user-elements (e.g. CreditorName, DebtorName etc.) will be forwarded to the CSM (STEP2) as is, and might be rejected by the receiving bank if there is no agreement to send non-latin characters.

Files, Bulks or transactions which have non-latin characters in control-elements (e.g. MessageID, StatusID etc.) will be rejected.

6.1.3 *Latin characters*

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

6.2   Duplicate Checking

Files are considered duplicates if they have the same value in the following criteria's as a file already in the SEPA DD system:

- Service Identifier (SrvcId), taken from file header (e.g. "SDD")
- File reference (FileRef) in the file header
- DataSupplierID

If a file is considered a duplicate the whole file is rejected.

Bulks are considered duplicates if they have the same value in the following criteria's as a bulk already in the SEPA DD system:

- Service Identifier (SrvcId), taken from file header (e.g. "SDD")
- Message Identification (MsgId) in the group header (GrpHdr)
- DataSupplierID

If a bulk is considered a duplicate the whole bulk is rejected.
Duplicate transactions will be rejected.

DataSupplierID is an ID of the authenticated party who has delivered the file to SEPA DD. The DataSupplierID is attached to the file by SEPA DD when it has been received from an external partner/customer. The DataSupplierID may be different dependant on the channel and method used to deliver the file.

6.3 Message ID

The Message Id is a unique identifier that is carried in the header of the bulk.

Banks are free to use any reference as long as they comply with the following standards to Message ID:
* No leading spaces are allowed;
* No internal spaces are allowed;
  Trailing spaces are ignored; and
* Alpha characters are case insensitive, e.g. "reference" is the same as "REFERENCE" and "Reference".

The **SEPA DD** system generates Message ID of the output bulks. The SEPA DD generated message id's will be unique as required but will not have a specific format.

6.4 Creditor Scheme Identification format

[from Implementation Guidelines, v3.1]

The Creditor is identified by an identifier as defined below. The creditor can be a legal entity, or an association that is not a legal entity, or a person.

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

The Creditor identifier has the attributes defined in the Rulebook under AT-02. Format Rule:
* Positions 1 and 2 contain the ISO country code
* Positions 3 and 4 contain the check digits
* Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
* Positions 8 up to 35 contain the country-specific identifier

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

SEPA Direct Debit Implementation Guidelines Version 2.1 Page 10 - 2 October 2006
Table

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	

6.5 SEPA DD Mandate flagging in SEPA DD Notification File to debtor banks

SEPA DD validates the relation between the Mandate Related Information (mandate) that is stored at SEPA DD, and the Direct Debit transaction that is received by SEPA DD from the CSM (STEP2 or other), and which is forwarded to the debtor banks.

The flagging will help debtor banks to identify if a DD is either new, revoked by the bank or is not complying to mandate rules.

Flagging is done by using the field for Unstructured Remittance Information, AT-22, see the record layout. For mandate handling codes refer Appendix D "Mandate Flagging codes"

Mandate Last Used Sequence type		Mandate Status	First	Recurring	Final
First	FRST	Active	None	None	None
Recurring	RCUR	Active	None	None	None
Final	FNAL	Obsolete	None	None	None
One Off	OOFF	Obsolete	MD15	MD15	MD15
Unknown		N/A	MDNW (Core) MDNA (B2B)	MDNW (Core) MDNA (B2B)	MDNW MDNA
Any		Expired	MD15	MD15	MD15
Any		Revoked	MD16	MD16	MD16
First B2B		Not Approved	MD37	MD37	MD37
Recurring B2B		Not Approved	MD37	MD37	MD37
Final B2B		Not Approved	MD37	MD37	MD37

6.6 File Naming convention

Files for the datacentres are delivered via the PINet. There are ordinary SEPA DD PINet headers and trailers in the files.

In the ID-lev field the first character will specify the delivery type and the second field will be a counter field.

The deliverytype will be "N" for DNF files and "O" for BKF files.

The counter will have a value of 1 to 9 and will then continue as A to Z.

6.7 XML Schemas

Refer to section 3.6 XML schemas from STEP2 – SEPA Direct Debit processing service – Interface specification

6.8 Remittance data

The remittance data can be either unstructured or structured. This is the "USTRD" and "STRD" fields in the transactions. The "STRD" field actually consists of many possible fields tag-fields that can be combined, but STEP2 only allows the use of CdtrRefInf, see the yellow fields. Please see the ISO 20022 2009 standard.

One example of a filled-out "STRD" field (based on the ISO description):

```
<RmtInf>
<Strd>
<CdtrRefInf>
<Tp>
<CdOrPrtry>
<Cd>SCOR</Cd>
</CdOrPrtry>
</Tp>
<Ref>The Remittance Information</Ref>
</CdtrRefInf>
</Strd>
```

7 Appendix B - SEPA DD File Header Descriptions

7.1 SEPA DD Notification File - File Header

Status	Field Name	XML element	Format	Notes
M	Sending Institution	SndgInst	4!a2!a2!c	The BIC of SEPA DD (constructed value)
M	Receiving Institution	RcvgInst	4!a2!a2!c	The BIC of the data supplier sending the file to SEPA DD. (May be a constructed value for specific data suppliers).
M	Service Identifier	SrvcId	3!a	Must be "COR" for CORE or "B2B" for B2B
M	Test Code	TstCode	1!a	Must be either "T" or "P" but ***is not used*** by SEPA DD to distinguish between test and prod environment.
M	File Type	FType	3!a	Equals always to "DNF".
M	File Reference	FileRef	16!c	A unique file reference of the SEPA DD Notification File generated by SEPA DD. Reference is unique over time.
M	File Business Date	FileBusDt	ISO Date	The business date in which this file was created by the SEPA DD system.
M	Routing indicator	RoutingInd	3!a	Equals always to "ALL".
M	File Cycle Number	FileCycleNo	2!n	Value will always be "01".
M	Number of PACS.003 Debit Requests bulks	NumDDBlk	8n	The total number of debit requests bulks notified in this file
M	Number of CAMT.056 Requests for Cancellation bulks	NumPCRBlk	8n	The total number of requests for cancellation bulks notified in this file
M	Number of PACS.002 Rejection bulks	NumREJBlk	8n	The total number of rejects bulks notified in this file

SEPA DD Debit Notification File Header

7.2 Bookkeeping File - File Header

Status	Field Name	XML element	Format	Notes
M	Sending Institution	SndgInst	4!a2!a2!c	The BIC of SEPA DD (constructed value)
M	Receiving Institution	RcvgInst	4!a2!a2!c	The BIC of the data supplier receiving the file from SEPA DD.
M	Service Identifier	SrvcId	3!a	Must be "SDD" (covering both CORE and B2B)
M	Test Code	TstCode	1!a	Will be either "T" or "P" but _**is not used**_ by SEPA DD to distinguish between test and prod environment.
M	File Type	FType	3!a	Equals always to "BKF".
M	File Reference	FileRef	16!c	A unique file reference of the BKF file generated by SEPA DD. Reference is unique over time.
M	File Business Date	FileBusDt	ISO Date	The business date in which this file was created by the SEPA DD system.
M	Routing indicator	RoutingInd	3!a	Equals always to "ALL".
M	File Cycle Number	FileCycleNo	2!n	Value will always be "01".
M	Number of PACS.002 bulks	Num002Blk	8n	The total number of settled and Not settled DD, Non-settled reversals, Non-Settled Returns/Refunds , sum of DD's bulks notified in this file. This will always be 1
M	Number of PACS.007 Bulks	Num007Blk	8n	The total number of settled reversals, sum of reversals bulks notified in this file. This will always be 1
M	Number of PACS.004 bulks	Num004Blk	8n	The total number of settled returns/refunds, sum of returns/refunds bulks notified in this file . This will always be 1

8 Appendix C - SEPA DD Message Description

8.1 SEPA DD Usage of PACS.003 in SEPA DD Notification File: Financial Institution to Financial Institution Customer Direct Debit

SEPA DD Notification File. The PACS.003 will be used to to send counterparty DD's to banks, that has the SEPA DD SEPA role of Debtor Bank.

8.1.1 *PACS.003 (Debit Collection) used in SEPA DD Notification File – Group Header*

	XML Element	Format	Status	Rule Book Ref	Validation Rules
1	GrpHdr MsgId	35x	M	NA	SEPA DD's bulk reference • Uniqueness is checked for SEPA DD. The identification cannot include leading, trailing or internal spaces (schema validation) Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\)|\.|,|'])" Ex. **BULK000000000000000000000000000001**
2	GrpHdr CreDtTm	ISODate &Time	M	NA	The date & time in which this bulk was created by the datacentre. Ex.**2008-01-02T08:30:47**
3	GrpHdr NbOfTxs	15n	M	NA	The number of transactions included in this bulk. • Must not be greater than the MaximumNumberOfTransactionparameter; and • Must be the total number of transactions included in this bulk. Length: 1-15. Content: "[0-9])" Ex. **2**

	XML Element	Format	Status	Rule Book Ref	Validation Rules

4	GrpHdr TtlIntrBkSttlmAmt *Attribute*	18d&3!a	M	NA	The total amount of transactions inside this bulk.
					
					    • Values are supported with up to 15 digits in the integer part and up to 2 fraction digits (schema
					    validation)
					    • Currency attribute is always "EUR" (schema validation)
					    • Must equal the sum of individual transactions inside the bulk,
					    • Amount must be greater than zero
					
					Length: 1-18.
					Content: "[0-9])"
					Attribute: " Ccy="EUR"
					
					NB. Decimal separator is ".", not ",".
					
					Ex. If Amount is 150.00:
					
					\<TtlRtrdIntrBkSttlmAmt Ccy="EUR">10.00\</TtlRtrdIntrBkSttlmAmt>

5	GrpHdr IntrBkSttlmDt	ISODate	M	AT-26	The business date in which the transactions inside this bulk must be settled in the relevant settlement mechanism. • Must be a Target Date and in the allowed range. Ex. **2008-05-09** AT-26: The Settlement Date of the Collection
6	GrpHdr SttlmInf SttlmMtd	4!a	M	NA	Information on settlement method. • Only the value "CLRG" is supported: schema validation. Length: 4. Content always: **CLRG**
7	GrpHdr SttlmInf ClrSys Prtry	35X **CW**	M	NA	The Identifier of the the Clearing System. Proprietary identification of the Clearing System. Value is 'ST2'. Length: 35. Content always: **ST2**

	XML Element	Format	Status	Rule Book Ref	Validation Rules
8	GrpHdr InstgAgt FinInstnId BIC	4!a2!a2!c	C	NA	Not used in SEPA DD Notification File.
9	GrpHdr InstdAgt FinInstnId BIC	4!a2!a2!c	M	NA	Mandatory in SEPA DD Notification File. The BIC of the DP or IP bank receiving the bulk. The bank is represented by one of the BICs of the bank (agreed between the bank and the datasupplier), in case the bank is using more than one BIC. BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} (Last 3 bytes not used, as no branch code allowed) Ex. **DIRPFRAA**

8.1.2 *PACS.003 (Debit Collection) used in SEPA DD Notification File – Individual Debit Notification*

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
1	DrctDbtTxInf PmtId InstrId	35x	O	NA	The Instruction Id. This identification cannot include leading, trailing or internal spaces. (schema validation) Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\\-|:|\(|\)|\.|,|'])" Ex. **TRXID0000000000000000000000000000007**

2	DrctDbtTxInf
	PmtId
	EndToEndId
		35x
		
		CW
			M	AT-10	The End to End Id.
					    • In the case it is not available, the value must be NOTPROVIDED.
					    • Not validated by STEP2
					
					Length: 1-35.
					
					Content: "([A-Za-z0-9]|[\?|/|\\-|:|\(|\)|\.|,|'])"
					
					Ex. **AA1**
					
					AT-10:The Creditor's reference of the Direct Debit Transaction

3	DrctDbtTxInf
	PmtId
	TxId
		35x	M	AT-43	The Transaction Id:
					
					    • Uniqueness is checked under the rules for duplicate checking.
					    • This identification cannot include leading, trailing or internal spaces. (schema validation)
					
					Length: 1-35.
					Content: "([A-Za-z0-9]|[\?|/|\\-|:|\(|\)|\.|,|'])"
					
					Ex. **TRXID0000000000000000000000000000001**
					
					AT-43:The Creditor Bank's reference of the Collection

4	DrctDbtTxInf PmtTpInf SvcLvl Cd	4!a	M	AT-20	The Service Level: • Must be "**SEPA**": (schema validation) Length: 4. Content: See above. AT-20: The identification code of the Scheme

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
5	DrctDbtTxInf PmtTpInf LclInstrm Cd	*35x*	M	AT-20	The indication of the scheme or service: · Values allowed are found in the Product Table, CORE or B2B, depending on the relevant
6	DrctDbtTxInf PmtTpInf SeqTp	4!a	M	AT-21	• Accepted values are FRST, OOFF, RCUR, FNAL Length: 4. Content: See above. AT-21: The transaction type
7	DrctDbtTxInf PmtTpInf CtgyPurp Cd	4x **CW**	C	AT-59	The category purpose (code). Length: 4. Cannot be used at the same time as Prtry (below) (schema validation); AT-59 Category purpose of the Collection)
8	DrctDbtTxInf PmtTpInf CtgyPurp Prtry	35x **CW**	C	AT-59	The category purpose (proprietary). • Cannot be used at the same time as Cd (above) (schema validation); and • The content of this field is not checked by STEP2 CS (schema validation)

| 9 | DrctDbtTxInf IntrBkSttlmAmt *Attribute* | 18d 3!a | M M | AT-06 | The amount of this transaction.

    • The Currency attribute must be "EUR": (schema validation)
    • The number of digits following the decimal point in Interbank Settlement Amount must not exceed the maximum number allowed for the EUR currency: (schema validation)
    • Must not exceed the Maximum Amount per Debit Product parameter.
    • Must not be "0"

Length: 1-18.
Content: "[0-9])"
Attribute: " Ccy="EUR"

NB. Decimal separator is ".", not ",".

Ex. If Amount is 14.97 euro:

<IntrBkSttlmAmt Ccy="EUR">14.97</IntrBkSttlmAmt>

AT-06: The amount of the Collection in euro |
| 10 | DrctDbtTxInf InstdAmt *Attribute* | 18d 3!a | O | NA | • The Instructed Amount.
Not used by SEPA DD or STEP2 |

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
11	DrctDbtTxInf XchgRate	11d	O	NA	• The Exchange rate of the Direct Debit. Not used by SEPA DD or STEP2
12	DrctDbtTxInf ChrgBr	4!a	M	NA	• Only SLEV is allowed: (schema validation) Length: 4. Content: "**SLEV**"
13	DrctDbtTxInf ChrgsInf mt *Attribute*	18d 3!a	O M	NA	• The Charges Amount Not used by SEPA DD or STEP2
14	DrctDbtTxInf ChrgsInf Pty FinInstnId BIC	4!a2!a2!c[3!c]	O	NA	• The Charges Party. Not used by SEPA DD or STEP2
15	DrctDbtTxInf ReqdColltnDt	ISO DATE	M	AT-11	The Due Date of the Collection • Must be greater than or equal to First Submission Date; • Must be less than or equal to Last Submission Date; • Must be equal to the "Interbank Settlement Date" or between one business (Target) day and the following Length: 10. Content: ISO Date. See above. Ex. **2008-05-13** AT-11: The Due Date of the Collection

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
16	DrctDbtTxInf DrctDbtTx MndtRltdInf MndtId	35x	M	AT-01	• The unique MandateID • Leading and trailing spaces inside the MndtId field are not significant and are removed before storing the Mandate Identifier content in the CS Database. For Debit Product requiring Mandate DB checking: SEPA DD checks the SeqTp in relation to the Mandate Repository. Refer to field 50 with Unstructed Remittance Information, with SEPA DD flagging. This content of this data element is always sent in uppercase. NB. The XSD format is in upper and lower case. Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\)|\.|,|'])" Ex: **MANDATE001** AT-01: The unique Mandate reference
17	DrctDbtTxInf DrctDbtTx MndtRltdInf DtOfSgntr	ISO DATE	M	AT-25	• The Date of Signature of the Mandate • Not checked by SEPA DD SEPA System Length: 10. Content: ISO Date. Ex. **2008-02-23** AT-25: The date of signing of the Mandate
18	DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInd	Boolean	O	NA	• If is set to "true" at least one of the following 6 fields must be present. • If is set to "false" none of the following 6 fields must be present. Value: "**true**", "**false**"
19	DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlMndtId	35x	C	AT-19	• Conditional on Amendment Indicator (see above). The content of this data element is always sent in uppercase. NB. The XSD format is in upper and lower case. Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\)|\.|,|'])" Ex: **MANDATE021** AT-19: The unique Mandate reference as given by the original Creditor who issued the Mandate

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
20	DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Nm	70x **CW**	C	AT-03	• Conditional on Amendment Indicator (see above). Length: 1-70. Content: Text Ex: **Company AX** **NB. This is the name of the original Creditor** AT-03: The name of the Creditor
21	DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr Id	35x	C	AT-18, part 1	• Conditional on Amendment Indicator (see above). • Validated as per format detailed in appendix A 6.4 • Note that usage of PrivateId/OtherId applies both for organisations and institutions (as per EPC DD Implementation Guidelines recommendations) The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. Length: 1-35. pattern value="([A-Za-z0-9]|[+|\?|/|\-|:|\(|\)|\.|,|']){1,35}" Ex: **FR12ZZZCREDITORID002** AT-18: The identifier of the original Creditor who issued the Mandate
22	DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr SchmeNm PrTry	4!a	C	AT-18, part 2	• Conditional on Amendment Indicator (see above). • Used only if OrgnlCdtrSchmeId is used; and • Only SEPA is allowed: (schema validation)
23	DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlDbtrAcct Id IBAN	2!a2!n30x	C	NA	• Conditional on Amendment Indicator (see above). Length: 2+2+1-30 [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Ex: **FR2130077029000000100000X07**

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
24	DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlDbtrAgt FinInstnId Othr Id	35x **CW**	C	NA	• Conditional on Amendment Indicator (see above). • Must equal either "SMNDA"; and • If used, content: **"SMNDA"** (Same Mandate New Debtor Accout) Length: 1-35. Content: Text Ex, if used: **"SMNDA"**
25	DrctDbtTxInf DrctDbtTx MndtRltdInf ElctrncSgntr	1025x	O	AT-16 AT-17 AT-60	• Placeholder for Electronic Signature If used: Length: 1-1025. Content: The format of an electronic signature, not checked AT-16: The 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) Usage Rule: If the direct debit is based on an electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance report made by the Debtor Bank. Usage Rule: This element is not to be used if the mandate is a paper mandate.

26	DrctDbtTxInf DrctDbtTx CdtrSchmeId Id PvrtId Othr Id	35x	M	AT-02, part 1	• Validated as per format detailed in "*Creditor Scheme Identification format 6.4*". • Note that usage of PrivateId/OtherId applies both for organisations and institutions (as per EPC DD Implementation Guidelines recommendations) The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. Length: 1-35. Content: Text pattern value="([A-Za-z0-9]|[+|\?|/|\-|:|\(|\)|\.|,|'])\{1,35}"Ex. **FR12ZZZCREDITORID001** AT-02: The identifier of the Creditor
27	DrctDbtTxInf DrctDbtTx CdtrSchmeId Id PvrtId Othr SchmNm PrTry	35x	M	AT-02, part 2	• Must be "SEPA": (schema validation)
28	DrctDbtTxInf Cdtr Nm	70x **CW**	M	AT-03	• The Name of the Creditor Length: 1-70. Content: Text Ex: **Company AA** AT-03: The name of the Creditor

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
29	DrctDbtTxInf Cdtr PstlAdr Ctry	2!a	O	AT-05	• Country of the Creditor address. • Must be a valid country code according to ISO3166. • Mandatory if Address Line is used (schema validation) Length: 2. Content: Valid Country Code EX: **GL** AT-05: The address of the Creditor (country-code part)
30	DrctDbtTxInf Cdtr PstlAdr AdrLine	70x **CW**	O	AT-05	• Address line can have a maximum of two occurrences: (schema validation) Length: 1-70 (up to two occurences) Content: Text Ex. **Adelaide Road 132** AT-05: The address of the Creditor (address part incl any postal code)
31	DrctDbtTxInf Cdtr CtryOfRes	2!a	O	NA	• The Creditor Country of Residence. Not used by SEPA DD or STEP2
32	DrctDbtTxInf CdtrAcct Id IBAN	2!a2!n30x	M	AT-04	• First two characters must be a valid country code according to ISO3166. • First two characters must be a valid SEPA country code Length: 2+2+1-30 [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Ex: **FR2130077029000000100000X07** AT-04: The account number (IBAN) of the Creditor

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
33	DrctDbtTxInf CdtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	M	AT-12	• Must be an active DP or IP Content: BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Ex: **DIRPFRAA** AT-12: BIC code of the Creditor Bank
34	DrctDbtTxInf UltmtCdtr Nm	70x **CW**	O	AT-38	• The Ultimate Creditor Name Length: 1-70 Content: Text AT-38 Name of the Creditor Reference Party)
	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
35	DrctDbtTxInf UltmtCdtr PstlAdr Ctry	2!a	C	NA	Country of the Ultimate Creditor Not used by SEPA DD or STEP2
36	DrctDbtTxInf UltmtCdtr PstlAdr AdrLine	70x **CW**	O	NA	The Ultimate Creditor Address Address line can have a maximum of two occurrences. (schema validation) Not used by SEPA DD or STEP2
37	DrctDbtTxInf UltmtCdtr Id OrgId	See Schemas *Note the underlying tags*	C	AT-39	The identification of the Ultimate Creditor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) All of the ISO options are available Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
38	DrctDbtTxInf UltmtCdtr Id PrvtId	See Schemas *Note the underlying tags*	C	AT-39	The identification of the Ultimate Creditor: Private Id. Cannot be used at the same time as Id/OrgId (above) (schema validation) All of the ISO options are available Date and Place of Birth' or one occurrence of 'Other' is allowed

| 39 | DrctDbtTxInf UltmtCdtr CtryOfRes | 2!a | O | NA | The Country of Residence of the Ultimate Creditor. Not used by SEPA DD or STEP2 |
| 40 | DrctDbtTxInf InstgAgt FinInstnId BIC | 4!a2!a2!c | C | NA | • The DP (counterparty) originating this Direct Debit
• Used in SEPA DD Notification File

Content: BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Ex: DIRPFRAB |

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
41	DrctDbtTxInf Dbtr Nm	70x **CW**	M	AT-14	• The Name of the Debtor. Length: 1-70. Content: Text Ex: **Mr. John Johnson** AT-14: The name of the Debtor
42	DrctDbtTxInf Dbtr PstlAdr Ctry	2!a	O	AT-09	• Country of the Debtor address. • Must be a valid country code according to ISO3166. • Mandatory if Address Line is used (schema validation) Length: 2. Content: Valid Country Code Ex: FR AT-09: The address of the Debtor (country-code part)
43	DrctDbtTxInf Dbtr PstlAdr AdrLine	70x **CW**	C	AT-09	• Address line can have a maximum of two occurrences: (schema validation) Length: 1-70 (up to two occurences) Content: Text Ex. **Adelaide Road 133** AT-09: The address of the Debtor (address part incl any postal code)

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
44	DrctDbtTxInf Dbtr Id OrgId	See Schemas *Note the underlying tags*	C	AT-27	The identification of the Debtor : Organisation ID If used, cannot be used at the same time as Id/PrvtId (below) (schema validation) Either 'BIC or BEI' or one occurrence of 'Other' is allowed Content: See Schema Ex: DIRPFRAA (if e.g. the debtor is a bank, using a BIC). AT-27: Debtor identification code
45	DrctDbtTxInf Dbtr Id PrvtId	See Schemas *Note the underlying tags*	C	AT-27	The identification of the Debtor: Private ID. If used, cannot be used at the same time as Id/OrgId (above) (schema validation). Date and Placeof Birth' or one occurrence of 'Other' is allowed Length: 1-35 Ex: (SclSctyNb) :**3112871234** AT-27: Debtor identification code
46	DrctDbtTxInf Dbtr CtryOfRes	2!a	O	NA	• If present the country must be valid according to ISO 3166. Not used by SEPA DD or STEP2
47	DrctDbtTxInf DbtrAcct Id IBAN	2!a2!n30x	M	AT-07	• Must pass validation using ISO 13616: and • First two characters must be valid according to ISO 3166. Length: 2+2+1-30 [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Ex: **FR2130077029000000100000X07** AT-07: The account number (IBAN) of the Debtor
48	DrctDbtTxInf DbtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	M	AT-13	• Must be an active DP or IP,and • The Debtor Agent must be allowed to receive DD as per service configuration. BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Ex. **DIRPFRBB** AT-13: BIC code of the Debtor Bank

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
48	DrctDbtTxInf UltmtDbtr Nm	70x **CW**	O	AT-15	• The Ultimate Debtor Name Length: 1-70. Content: Text Ex. **Mrs. Iris Santiago** AT-15: The name of the Debtor reference Party
49	DrctDbtTxInf UltmtDbtr PstlAdr Ctry	2!a	O	NA	• Country of the Ultimate Debtor Not used by SEPA DD or STEP2
50	DrctDbtTxInf UltmtDbtr PstlAdr AdrLine	70x **CW**	O	NA	• The Ultimate Debtor Address Address line can have a maximum of two occurrences. (schema validation) Not used by SEPA DD or STEP2
51	DrctDbtTxInf UltmtDbtr Id OrgId	See Schemas *Note the underlying tags*	C	AT-37	The identification of the Ultimate Debtor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) Either 'BIC or BEI' or one occurrence of 'Other' is allowed AT-37 Identification code of the Debtor
52	DrctDbtTxInf UltmtDbtr Id PrvtId	See Schemas *Note the underlying tags*	C	AT-37	The identification of the Ultimate Debtor: Private Id. Cannot be used at the same time as Id/OrgId (above) (schema validation) Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed AT-37 Identification code of the Debtor
53	DrctDbtTxInf UltmtDbtr CtryOfRes	2!A	O	NA	The Country of Residence of the Ultimate Debtor. Not used by SEPA DD or STEP2
54	DrctDbtTxInf Purp Cd	4x **CW**	C	AT-58	The Purpose of the transaction Cannot be used at the same time as Proprietary (below) (schema validation) Codes are based on external list definition. This is not checked by STEP2. AT-40 Purpose of the Collection)
55	DrctDbtTxInf Purp Prtry	35x **CW**	C	AT-58	The Purpose of the transaction (Proprietary) Cannot be used at the same time as Code (above) (schema validation) AT-40 Purpose of the Collection)

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
56	DrctDbtTxInf RgltryRptg	See Schemas	O	NA	•The Regulatory Reporting Not used by SEPA DD or STEP2
57	DrctDbtTxInf **RltdRmtInf**	See Schema	O	NA	• The related remittance information. Not used by SEPA DD or STEP2

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules

58	DrctDbtTxInf RmtInf Ustrd	140x **CW**	• C	AT-22	**Unstructured remittance information**
					• Maximum of 10 occurrences of this field with 140x limit. (Schema validation). SEPA DD uses 0-2 occurrences in the DNF depending on the existence of unstructured remittance data from the creditor and on the need for flagging..
					• Subsequent occurrences are white and reserved for future use by STEP2.
					• Format is 140x for entire data in each occurrence where the number of First and second occurrence are depending on the existence of remittance data from the creditor and on the need for flagging.
					1. Occurrence. AT-22: The Remittance Information sent by the Creditor to the Debtor in the Collection
					
					This information is defined by the Creditor and must be communicated by the Debtor Bank to the Debtor when debiting the account of the Debtor. It is recommended that it contains a reference to the pre notification. It may also contain the identifier of the underlying contract.
					If the creditor did not send any remittance information the 1. Occurrence is used for SEPA DD Mandate flagging as below.
					
					2. Occurrence. The SEPA DD mandate flagging field.
					    If this information is included, then SEPA DD flags the payment. This means that either
					    • This is a new mandate (First or One-Off)
					    • This payment has not passed the sequence type check. Please see
					     Appendix D.9.1.3
					    • This payment is related to an obsolete, cancelled or revoked mandate

59	DrctDbtTxInf RmtInf Strd	140x (see below)	CC	AT-22	**Structured remittance information** Maximum of 10 occurrences of this field with 140x limit. (Schema validation). SEPA DD uses 0-2 occurrences in the DNF. Subsequent occurrences are white and reserved for future use. Format is 140x for entire data in each occurrence where the number of. First and second occurrences are depending on the existence of structured remittance data from the creditor and on the need for flagging. First Occurrence. AT-22: The Remittance Information sent by the Creditor to the Debtor in the Collection Second Occurrence. The SEPA DD mandate flagging field. See AddtlRmtInf field where the flagging will occur.

					Length: 1-140 Content: Text
60	DrctDbtTxInf RmtInf Strd RfrdDocInf	See schema Note the underlying tags	O	NA	• Referred Document Information Not used by SEPA DD or STEP2
61	DrctDbtTxInf RmtInf Strd RfrdDocAmt	See schema Note the underlying tags	O	NA	• Referred Document Amount Not used by SEPA DD or STEP2
62	DrctDbtTxInf RmtInf Strd CdtrRefInf Tp CdOrPrtry Cd	4!a	O	NA	• Creditor Reference Information Type Code When used both 'Type' and 'Reference' must be present (schema validation); and • Only "SCOR" is allowed (schema validation).
63	DrctDbtTxInf RmtInf Strd CdtrRefInf Tp CdOrPrtry Prtry	35x **CW**	O	NA	• Creditor Reference Information Type Proprietary. Not used by SEPA DD or STEP2
64	DrctDbtTxInf RmtInf Strd CdtrRefInf Tp Issr	35x **CW**	O	NA	Creditor Reference Information .

65	DrctDbtTxInf RmtInf Strd CdtrRefInf Ref	35x **CW**	O	NA	Creditor Reference Information Reference. • When used both 'Type' and 'Reference' must be present (schema validation).
66	DrctDbtTxInf RmtInf Strd Invcr	See Schema Note the underlying tags	O	NA	Invoicer Not used by SEPA DD or STEP2
67	DrctDbtTxInf RmtInf Strd Invcee	See Schema Note the underlying tags	O	NA	Invoicee. Not used by SEPA DD or STEP2

68	DrctDbtTxInf RmtInf Strd AddtlRmtInf	140x **CW**	O	Na	Additional Remittance Information
					The SEPA DD mandate flagging field.
					    If this information is included, then SEPA DD flags the payment. This means that either
					    • This is a new mandate (First or One-Off)
					    • This payment has not passed the sequence type check. Please see Appendix D.9.1.3
					    • This payment is related to an obsolete, cancelled or revoked mandate

8.2 SEPA DD Usage of CAMT.056 in SEPA DD Notification File: (Payment Cancellation Request)

SEPA DD Notification File. The CAMT.056 will be used to send counterparty Requests for Cancellations to the banks, that have the SEPA DD SEPA role of Debtor Bank.

8.2.1 *CAMT.056 (Payment Cancellation Request) in SEPA DD Notification File - Header*

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
1	Assgnmt Id	35x	M	NA	SEPA DD Notification File: SEPA DD's bulk reference The identification cannot include leading, trailing or internal spaces (schema validation) Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\\-|:|\(|\)|\.|,|'])" Ex. **BULK0000000000000000000000000000001**
2	Assgnmt Assgnr Agt FinInstnId BIC	4!a2!a2!c	M	NA	BIC of SEPA DD BIC format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3	Assgnmt Assgne Agt FinInstnId BIC	4!a2!a2!c	M	NA	Used in SEPA DD Notification File, mandatory in this file. The BIC of the bank receiving the bulk. The bank is represented by one of the BICs of the bank (agreed between the bank and the datasupplier), in case the bank is using more than one BIC. BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} (Last 3 bytes not used, as no branch code allowed) Ex. **DIRPFRAB**

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
4	Assgnmt CreDtTm	ISODate &Time	M	NA	The date & time in which this bulk was created by the DP. Ex.**2008-01-02T08:30:47.0Z**

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
5	CtrlData NbOfTxs	15n	M	NA	The number of transactions included in this bulk. • Schema validation • Must not be greater than the MaximumNumberOfTransaction parameter, and • Must be the total number of transactions included in this bulk. • In the case of a bulk Cancellation, number will be zero. (Not used by SEPA DD) Length: 1-15. Content: "[0-9])" Ex. **237**
6	CtrlData CtrlSum	18d	O	NA	The total amount of transactions inside this bulk. • Values are supported with up to 15 digits in the integer part and up to 2 fraction digits (schema validation) • Must equal the sum of individual transactions inside the bulk. • In the case of a bulk Cancellation, Sum will be zero. (Not used by SEPA DD) Length: 1-18. Content: "[0-9])" *NB. Decimal separator is ".", not ",".* Ex. **147.25** **NB. This field is not used by SEPA DD.**

SEPA DD usage of CAMT.056 (Payment Cancellation Request) in SEPA DD Notification File - Individual Debit Cancellation Instruction

The Payment Cancellation Request for Individual Debit Instruction is not present when a bulk is cancelled (only the Original Group Information is present in this case)

Multiple occurrences of Individual Cancellation can be used.
Payment Cancellation Requests, either for bulks or individual Debits, must be sent within the "Last Submission Date - Request for Cancellation" parameter.

Each message must match an existing Debit Request following the uniqueness and matching criteria provided. Each message must be sent within the configured time period for type of message.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
1	Undrlyg TxInf	See below	M	NA	The copy of the transaction to be requested for cancellation. · At least one transaction must be present (schema validation).
2	Undrlyg TxInf CxlId	35x	M	NA	The Cancellation Id: • Uniqueness is checked under the rules for duplicate. • This identification cannot include leading, trailing or internal spaces. (schema validation) Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\)|\.|,|'])" Ex. **TRXID00000000000000000000000000007**
3	Undrlyg TxInf OrgnlGrpInf OrgnlMsgId	35x	M	NA	The MessageId of the original bulk The MessageID is the one generated by SEPA DD for the Original DD bulk in the original SEPA DD Notification File
4	Undrlyg TxInf OrgnlGrpInf OrgnlMsgNmId	35x	M	NA	The type of XML message bulk to be cancelled. • For SDD Service must always equal to pacs.003* (use of wildcard in validation): (schema validation) Length: 1-35 Content: "pacs\.003[A-Za-z0-9\.]{0,27}" or "PACS\.003[A-Za-z0-9\.]{0,27}"

					Ex. **pacs.003.001.01**
5	Undrlyg TxInf OrgnlInstrId	35x	O	NA	The Original instruction Id if available. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 1 , for the format.
6	Undrlyg TxInf OrgnlEndtoEndId	35x **CW**	M	(AT-10)	The Original End to End Id Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 2 , for the format.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
7	Undrlyg TxInf OrgnlTxId	35x	M	(AT-43)	The Original Transaction Id. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 3 , for the format.
8	Undrlyg TxInf OrgnlIntrBkSttlmAmt *Attribute*	18d 3!a	M M	(AT-06)	The original Interbank Settlement Amount. • The Currency attribute must be "EUR": (schema validation)and • The number of digits following the decimal point in Interbank Settlement Amount must not exceed the maximum number allowed for the EUR currency: (schema validation) Must be the same as the InterbankSettlementAmount for the original debit as stored at SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 9 , for the format.
9	Undrlyg TxInf OrgnlIntrBkSttlmDt	ISO DATE	M	NA	The original Interbank Settlement Date. Refer to the PACS.003 Group Header in SEPA DD Notification File , field 5 , for the format.
10	Undrlyg TxInf Assgnr FinInstnId BIC	4!a2!a2!c	C	NA	The DP responsible for this Request for Cancellation Content: BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Ex: **DIRPFRAB**
11	Undrlyg TxInf CxlRsnInf	See below	M		Cancellation Reason Information
12	Undrlyg TxInf CxlRsnInf Orgtr Nm	70x **CW**	C	NA	The party originating the request for cancellation (customer). If the single transaction is cancelled, then this parent (CxlRsnInf) must be used.: Cannot be used at the same time as Originator/BIC (see below) (schema validation)

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
13	Undrlyg TxInf CxlRsnInf Orgtr Id OrgId BICOrBEI	4!a2!a2!c[3!c]	C	NA	The party originating the request for cancellation (bank). If the single transaction is cancelled, then this parent (CxlRsnInf) must be used. Cannot be used at the same time as Originator/Name (see above) (schema validation) BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Ex. **DIRPFRAC**
14	Undrlyg TxInf CxlRsnInf Rsn Cd	4!a	C	NA	The Request for Cancellation Reason Code. (ISO20022 code) • Must be used with a valid code: (schema validation) • Four alphanumerical characters as described in the transaction error code appendix. Please refer to the error codes in the section: 9.1.1 Transaction level Error codes. Cannot be used at the same time as Prtry (see below) (schema validation) Length: 4 Content: STEP2 codes
15	Undrlyg TxInf CxlRsnInf Rsn Prtry	35x **CW**	C	NA	The Request for Cancellation Reason Code. (STEP2 code) Cannot be used at the same time as Code (see above) (schema validation) Please refer to the error codes in the section: 9.1.1 Transaction level Error codes. Length: 1-35. Content: STEP2 codes

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
16	Undrlyg TxInf OrgnlTxRef ReqdColltnDt	ISO DATE	M	(AT-11)	The original Requested Collection Date. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 15 , for the format.
17	Undrlyg TxInf OrgnlTxRef CdtrSchmeId Id PrvtId Othr Id	35x **CW**	M	AT-02, part 1	The original Creditor Scheme Identification. • As per format detailed in "*Creditor Scheme Identification format 6.4*" • Note that usage of PrivateId/OtherId applies both for organisations and institutions (as per EPC DD Implementation Guidelines recommendations) The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 26 , for the format.
18	Undrlyg TxInf OrgnlTxRef CdtrSchmeId Id PrvtId Othr SchmeNm PrTry	35x	M	(AT-02, part 2)	The Original Creditor Scheme Name. • Must be SEPA: (schema validation) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 27 , for the format.
19	Undrlyg TxInf OrgnlTxRef SttlmInf SttlmMtd	4!a	M	NA	Information on settlement method. • Only the value "CLRG" is supported. Length: 4. Content always: **CLRG**
20	Undrlyg TxInf OrgnlTxRef SttlmInf ClrSys Prtry	35x	M	NA	Proprietary identification of the Clearing System. Length: 35. Value must be 'ST2'
21	Undrlyg TxInf OrgnlTxRef PmtTpInf	4!a	M	(AT-20)	The Original Service Level Code. • Must be "SEPA": (schema validation)

	SvcLvl Cd				Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 4 , for the format.
22	Undrlyg TxInf OrgnlTxRef PmtTpInf LclInstrm Cd	35x	M	NA	The Original Payment Type Information The indication of the scheme or service: Values allowed are found in the Product Table, CORE or B2B, depending on the relevant service Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 5,

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
23	Undrlyg TxInf OrgnlTxRef PmtTpInf SeqTp	4!a	M	(AT-21)	The Original Sequence Type of the Direct Debit. • Accepted values are FRST, OOFF, RCUR, FNAL Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 6 , for the format.
24	Undrlyg TxInf OrgnlTxRef PmtTpInf CtgyPurp Cd	4x **CW**	C	AT-59	The category purpose (code). Length: 4. Cannot be used at the same time as Prtry (below) (schema validation); AT-59 Category purpose of the Collection)
25	Undrlyg TxInf OrgnlTxRef PmtTpInf CtgyPurp Prtry	35x **CW**	C	AT-59	The category purpose (proprietary). • Cannot be used at the same time as Cd (above) (schema validation); • The content of this field is not checked by STEP2 CS (schema validation)
26	Undrlyg TxInf OrgnlTxRef MndtRltdInf MndtId	35x	M	AT-01	• The unique MandateID AT-01: The unique Mandate reference The content of this data element is always sent in uppercase. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 16 , for the format.
27	Undrlyg TxInf OrgnlTxRef MndtRltdInf DtOfSgntr	ISO DATE	M	(AT-25)	Part of the Original Mandate Related Information • The Date of Signature of the Mandate Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 17 , for the format.
28	Undrlyg TxInf OrgnlTxRef MndtRltdInf AmdmntInd	Boolean	O	NA	Part of the Original Mandate Related Information • Amendment Indicator Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 18 , for the format.

29	Undrlyg TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlMndtId	35x	C	(AT-19)	Part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) The content of this data element is always sent in uppercase. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 19 , for the format.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
30	Undrlyg TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Nm	70x	C	(AT-03)	Part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 20 , for the format.
31	Undrlyg TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr Id	35x	C	(AT-18 part 1)	Part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 21 , for the format. The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending.
32	Undrlyg TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr SchmeNm Prtry	35x	C	(AT-18 part 2)	Part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 22 , for the format.
33	Undrlyg TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlDbtrAcct Id IBAN	2!a2!n30x	C	NA	Part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 23 , for the format.
34	Undrlyg TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls	35x **CW**	C	NA	Part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File ,

OrgnlDbtrAgt FinInstnId Othr Id				field 24 , for the format.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
35	Undrlyg TxInf OrgnlTxRef MndtRltdInf ElctrncSgntr	1025x	O	(AT-16, AT-17, AT-60)	Part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 25 , for the format.
36	Undrlyg TxInf OrgnlTxRef RmtInf Ustrd	140x **CW**	C	(AT-22)	*The Original* Unstructured Remittance Information Only one occurence is supported for SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 58 , for the format. **NB. Does not include the SEPA DD flagging occurrence from the PACS.003, only the creditor Remittance information.**
37	Undrlyg TxInf OrgnlTxRef RmtInf Strd	140x See schema Note the underlying tags	C	(AT-22)	The Original Structured Remittance Information (all fields are supported with a maximum of 140 characters). See ISO20022 FI2FI XML standards and SDD XML schemas) Only one occurence is supported for SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 59 , for the format. **NB. Does not include the SEPA DD flagging occurrence from the PACS.003, only the creditor Remittance information.**
38	Undrlyg TxInf	70x	O	(AT-15)	The Ultimate Debtor Name.

OrgnlTxRef UltmtDbtr Nm	**CW**			Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 48 , for the format.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
39	Undrlyg TxInf OrgnlTxRef UltmtDbtr PstlAdr Ctry	2!a	C	NA	Country of the Ultimate Debtor Not used by SEPA DD or STEP2
40	Undrlyg TxInf OrgnlTxRef UltmtDbtr PstlAdr AdrLine	70x **CW**	O	NA	The Ultimate Debtor Address Not used by SEPA DD or STEP2
41	Undrlyg TxInf OrgnlTxRef UltmtDbtr Id OrgId	See Schemas *Note the underlying tags*	C	(AT-37)	The identification of the Ultimate Debtor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) Either 'BIC or BEI' or one occurrence of 'Other' is allowed
42	Undrlyg TxInf OrgnlTxRef UltmtDbtr Id PrvtId	See Schemas *Note the underlying tags*	C	(AT-37)	The identification of the Ultimate Debtor: Private Id. Cannot be used at the same time as Id/OrgId (above) (schema validation) 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
43	Undrlyg TxInf OrgnlTxRef UltmtDbtr CtryOfRes	2!a	O	NA	The Country of Residence of the Ultimate Debtor. Not used by SEPA DD or STEP2
44	Undrlyg TxInf OrgnlTxRef Dbtr Nm	70x **CW	M	(AT-14)	The Debtor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 41 , for the format.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
45	Undrlyg TxInf OrgnlTxRef Dbtr PstlAdr Ctry	2!a	O	(AT-09, part 2)	The Original Debtor Country. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 42 , for the format.
46	Undrlyg TxInf OrgnlTxRef Dbtr PstlAdr AdrLine	70x **CW**	O	(AT-09, part 1)	The Original Debtor Postal Address Lines. Up to two occurrences are supported. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 43 , for the format.
47	Undrlyg TxInf OrgnlTxRef Dbtr Id OrgId	See Schemas *Note the underlying tags*	C	(AT-27)	The Original identification of the Debtor: Organisation Id Either 'BIC or BEI' or one occurrence of 'Other' is allowed Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 44 , for the format.
48	Undrlyg TxInf OrgnlTxRef Dbtr Id PrvtId	See Schemas *Note the underlying tags*	C	(AT-27)	The Original identification of the Debtor: Private Id 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 5 , for the format.
49	Undrlyg TxInf OrgnlTxRef Dbtr CtryOfRes	2!a	O	NA	Not used by SEPA DD or STEP2 The Original Debtor Country of Residence Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 46 , for the format.
50	Undrlyg TxInf OrgnlTxRef DbtrAcct Id IBAN	2!a2!n30x	M	(AT-07)	The Original Debtor Account Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 47 , for the format.
51	Undrlyg TxInf OrgnlTxRef DbtrAgt FinInstnId	4!a2!a2!c[3!c]	M	(AT-13)	The Original Debtor Agent Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 48 , for the format.

	BIC				
52	Undrlyg TxInf OrgnlTxRef CdtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	M	(AT-12)	The Original Creditor Agent Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 33 , for the format.
53	Undrlyg TxInf OrgnlTxRef Cdtr Nm	70x **CW**	M	(AT-03)	The Original Creditor Name Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 28 , for the format.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
54	Undrlyg TxInf OrgnlTxRef Cdtr PstlAdr Ctry	2!a	O	(AT-05, part 2)	The Original Creditor Country. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 29 , for the format.
55	Undrlyg TxInf OrgnlTxRef Cdtr PstlAdr AdrLine	70x **CW**	O	(AT-05, part 1)	The Original Creditor Postal Address Lines. Up to two occurrences are supported. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 30 , for the format.
56	Undrlyg TxInf OrgnlTxRef Cdtr CtryOfRes	2!a	O	NA	Not used by SEPA DD or STEP2 now The Original Creditor Country of Residence Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 31 , for the format.
57	Undrlyg TxInf OrgnlTxRef CdtrAcct Id IBAN	2!a2!n30x	M	(AT04)	The Original Creditor Account Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 32, for the format
58	Undrlyg TxInfAndSts OrgnlTxRef UltmtCdtr Nm	70x **CW**	O	(AT-38)	The Ultimate Creditor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 34
59	Undrlyg TxInf OrgnlTxRef UltmtCdtr PstlAdr Ctry	2!a	O	NA	Country of the Ultimate Creditor Not used by SEPA DD or STEP2
60	Undrlyg TxInf	70x	O	NA	The Ultimate Creditor Address Not used by SEPA DD or STEP2

	OrgnlTxRef UltmtCdtr PstlAdr AdrLine	**CW**			
61	Undrlyg TxInf OrgnlTxRef UltmtCdtr Id OrgId	See Schemas *Note the underlying tags*	C	(AT-39)	The identification of the Ultimate Creditor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) 'Either 'BIC or BEI' or one occurrence of 'Other' is allowed.Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 37, for the format
62	Undrlyg TxInf OrgnlTxRef UltmtCdtr Id PrvtId	See Schemas *Note the underlying tags*	C	(AT-39)	The identification of the Ultimate Creditor: Private Id. Cannot be used at the same time as Id/OrgId (above) (schema validation) 'Date and Place of Birth' or one occurrence of 'Other' is allowed.Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 38, for the format
63	Undrlyg TxInf OrgnlTxRef UltmtCdtr CtryOfRes	2!a	O	NA	The Country of Residence of the Ultimate Creditor. Not used by SEPA DD or STEP2

8.3 SEPA DD Usage of PACS.002 (Payment status) in Bookkeeping File

This is a Payment Status sent by SEPA DD to notify banks, that has the SEPA DD SEPA role of a Creditor Bank, Debtor bank or Direct Target2 participant role.

For Creditor bank role
This will contain all the settled DD originated by any creditor of the creditor bank and Non-settled DD originated by an unregistered creditor of the creditor bank. This will also contain the creditor bank originated Non-settled reversals.

For Debtor bank role
This will contain all the settled and Non-settled DD for a debtor of the debtor bank. This will also contain the debtor bank originated Non-settled Returns/Refunds.

For Direct Target2 role
This will contain the Sum of settled DD's from each underlying indirect participant pr. BIC.

8.3.1 *SEPA DD Usage of pacs.002. (Payment Status) in Bookkeeping File - Bulk Header*

	XML Element	Format	Status	Rule Book Ref	Validation Rules
1	GrpHdr MsgId	35x	M	AT-R5	Bookkeeping file: SEPA DD's bulk reference The identification will not include leading, trailing or internal spaces (schema validation) Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\))|\.|,|'])" Ex. BULK0000000000000000000000000000001
2	GrpHdr CreDtTm	ISODate &Time	M	NA	The date & time in which this bulk was created by SEPA DD Ex.2008-01-02T08:30:47
3	GrpHdr InstgAgt FinInstnId BIC	4!a2!a2!c	M	NA	BIC of SEPA DD BIC format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
4	GrpHdr InstdAgt FinInstnId BIC	4!a2!a2!c 3!	M	NA	The DP or IP (bank) receiving the bulk. The bank is represented by one of the BICs of the bank (agreed between the bank and the datasupplier), in case the bank is using more than one BIC. BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Ex. DIRPFRBB

8.3.2 *SEPA DD Usage of pacs.002. (Payment Status) in Bookkeeping File - Original Group Information and Status Header*

	XML Element	Format	Status	Rule Book Ref	Validation Rules
1	OrgnlGrpInfAndSts OrgnlMsgId	35x	M	NA	There is no reference to the original bulk, as the bookkeeping bulks are not related to bulks received from or sent to the bank earlier. A value "NONREF" will be present.
2	OrgnlGrpInfAndSts OrgnlMsgNmId	35x	M	NA	A value "NONREF" will be present.
3	OrgnlGrpInfAndSts GrpSts	4!a	M	AT-R1	The status of the bulk. Values can be : PART : Partially Settled **(not really valid for anything in the Bookkeeping file, but has to included, because of the PACS.002 format).** All transactions (Settled + non settled) within the bulk will be present in the individual instruction section below. Length: 4 Content: "**PART**"

8.3.3 *SEPA DD Usage of pacs.002. (Payment Status) in Bookkeeping File - Individual Instruction*

Each message matches an existing Debit Request in the SEPA DD Repository, but not in the Creditor Bank's Repository, if Direct Debits originally are intiated by a Direct Creditor or an Indirect Creditor.

	XML Element	Format	Status	Rule Book Ref	Validation Rules
1	TxInfAndSts StsId	35x	Detail: M Sum: O	(AT-R5)	The Bookkeeping File Transaction Id Created by SEPA DD The identification will not include leading, trailing or internal spaces Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\)|\.|,|'])" Ex. **TRK0000000000000000000000000000001** This field is not used in sumtransactions.
2	TxInfAndSts OrgnlInstrId	35x	O	NA	The original Instruction Id, if available Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 1, for the format This field is not used in sumtransactions.
3	TxInfAndSts OrgnlEndToEndId	35x **CW**	Detail: M Sum: O	(AT-10)	The original End to End Id. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 2, for the format This field is not used in sumtransactions.
4	TxInfAndSts OrgnlTxId	35x	Detail: M Sum: O	(AT-43)	The original transaction Id. Will be present in the SEPA DD Repository. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 3, for the format This field is not used in sumtransactions.

5	TxInfAndSts TxSts	4!a	Detail: M Sum: O	NA	The status of this transaction. Can have the following values: ACSC : Accepted (In Bookkeeping file: Settlement confirmed) RJCT : Rejected (In Bookkeeping file: Settlement failed) This field is not used in sumtransactions.

	XML Element	Format	Status	Rule Book Ref	Validation Rules
6	TxInfAndSts StsRsnInf Orgtr Nm	70x **CW**	Detail: C Sum: O	(AT-R2)	The customer originating this transaction. This is not used as we use BIC to indicate the originator. This field is not used in sumtransactions.
7	TxInfAndSts StsRsnInf Orgtr Id OrgId BICOrBEI	4!a2!c2!a[3!c]	Detail: M Sum: O	(AT-R2)	The originator of this transaction. The BIC of SEPA DD BIC format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} This field is not used in sumtransactions.
8	TxInfAndSts StsRsnInf Rsn Cd	4!a	Detail: C Sum: O	AT-R3	The Reason Code (ISO20022) Please refer to the error codes in the section: 9.1.1 Transaction level Error codes. This field is not used in sumtransactions.
9	TxInfAndSts StsRsnInf Rsn	35x **CW**	Detail: C Sum: O	NA	The original Reason Code for non-settled DD or R-transactions (STEP2 proprietary). Please refer to the error codes in the section: 9.1.1 Transaction level Error codes.

	Prtry				This field is not used in sumtransactions.
10	TxInfAndSts StsRsnInf AddtlInf	105X	M	NA	This will contain the Bookkeeping codes mentioned in section 9.1.2 Transaction level status codes for Bookkeeping File This field is used in sumtransactions.
11	TxInfAndSts ChrgsInf Amt Attribute	18d 3!a	O M	AT-R8	The Charges Amount. · Only one occurrence is allowed (schema validation). · The Currency attribute must be "EUR" (schema validation); and · The number of digits following the decimal point must not exceed the maximum number allowed for the EUR currency: (schema validation). Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits. This field is used in sumtransactions.
12	TxInfAndSts ChrgsInf Pty FinInstnId BIC	4!a2!a2!c[3 !c]	O	AT-13	The Charges Party. Only one occurrence is allowed (schema validation). This field is not used in sumtransactions.
13	TxInfAndSts InstgAgt FinInstnId BIC	4!a2!a2!c	C	NA	The original DP sending this transaction to the CS. BIC format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 40 , for the format. Will not be used by SEPA DD for the Bookkeeping file.

14	TxInfAndSts OrgnlTxRef IntrBkSttlmAmt	18d 3!a	M M	(AT-06)	The original Interbank Settlement Amount or Sum of Amount for underlying bank.
					
					    • The Currency attribute will be "EUR".
					    • The number of digits following the decimal point in Interbank Settlement Amount will not exceed the maximum number allowed for the EUR currency.
					
					Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 9 , for the format.

					This field is used in sumtransactions.

	XML Element	Format	Status	Rule Book Ref	Validation Rules
15	TxInfAndSts OrgnlTxRef IntrBkSttlmDt	ISO DATE	M	(AT-26)	The original Interbank Settlement Date. Refer to the PACS.003 Group Header SEPA DD Notification File , field 5, for the format This field is used in sumtransactions.
16	TxInfAndSts OrgnlTxRef ReqdColltnDt	ISO DATE	Detail: M Sum: O	(AT-11)	The original Requested Collection Date. Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 15, for the format This field is not used in sumtransactions.
17	TxInfAndSts OrgnlTxRef CdtrSchmeId Id PrvtId Othr Id	35x	Detail: M Sum: O	(AT-02, part 1)	The Original Scheme ID for the Creditor, in the case where he's changing Scheme ID. Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 26, for the format The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. This field is not used in sumtransactions.
18	TxInfAndSts OrgnlTxRef CdtrSchmeId Id PrvtId Othr SchmeNm Prtry	35x	Detail: M Sum: O	(AT-02, part 2)	The Original Creditor Scheme Name. • Will be "**SEPA**" Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 27, for the format This field is not used in sumtransactions.
19	TxInfAndSts OrgnlTxRef SttlmInf	See below	O	NA	The Settlement Information. This field is not used in sumtransactions.
20	TxInfAndSts OrgnlTxRef SttlmInf SttlmMtd	4!a	Detail: M Sum: O	NA	Information on settlement method. • Only the value "CLRG" is supported. Length: 4. Content always: **CLRG**

					This field is not used in sumtransactions.
21	TxInfAndSts OrgnlTxRef SttlmInf ClrSys Prtry	35x **CW**	O	NA	The Identifier of the Clearing System. Proprietary identification of the Clearing System. Value is 'ST2'. Length: 35. Content always: **ST2** This field is not used in sumtransactions.
22	TxInfAndSts OrgnlTxRef PmtTpInf SvcLvl Cd	4!a	Detail: M Sum: O	NA	The Original Service Level Code. • Will be "**SEPA**" Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 4, for the format This field is not used in sumtransactions.
23	TxInfAndSts OrgnlTxRef PmtTpInf LclInstrm Cd	35x	Detail: M Sum: O	(AT-20)	The indication of the scheme or service: Values allowed are found in the Product Table, CORE or B2B, depending on the relevant service: Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 5, for the format This field is not used in sumtransactions

	XML Element	Format	Status	Rule Book Ref	Validation Rules
24	TxInfAndSts OrgnlTxRef PmtTpInf SeqTp	4!a	Detail: M Sum: O	(AT-21)	The Original Sequence Type of the Direct Debit. • Accepted values are FRST, OOFF, RCUR, FNAL Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 6, for the format This field is not used in sumtransactions
25	TxInfAndSts OrgnlTxRef PmtTpInf CtgyPurp Cd	4x **CW**	Detail: C Sum: O	AT-59	The category purpose (code). Length: 4. Cannot be used at the same time as Prtry (below) (schema validation); AT-59 Category purpose of the Collection) The category purpose. This field is not used in sumtransactions.
26	TxInfAndSts OrgnlTxRef PmtTpInf CtgyPurp Prtry	35x **CW**	Detail: C Sum: O	AT-59	The category purpose (proprietary). • Cannot be used at the same time as Cd (above) (schema validation); • The content of this field is not checked by STEP2 CS (schema validation) This field is not used in sumtransactions.
27	TxInfAndSts OrgnlTxRef MndtRltdInf MndtId	35x	Detail: M Sum: O	(AT-01)	Part of the Original Mandate Related Information • The Original MandateID Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 16, for the format

					The content of this data element is always sent in uppercase. This field is not used in sumtransactions.
28	TxInfAndSts OrgnlTxRef MndtRltdInf DtOfSgntr	ISO DATE	Detail: M Sum: O	(AT-25)	Part of the Original Mandate Related Information • The Date of Signature of the Mandate Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 17, for the format This field is not used in sumtransactions.
29	TxInfAndSts OrgnlTxRef MndtRltdInf AmdmntInd	Boolean	O	NA	Present if part of the Original Mandate Related Information • Amendment Indicator Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 18, for the format This field is not used in sumtransactions.
30	TxInfAndSts OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlMndtId	35x	Detail: C Sum: O	(AT-19)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) The content of this data element is always sent in uppercase. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 19, for the format This field is not used in sumtransactions.
31	TxInfAndSts OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Nm	70x **CW**	Detail: C Sum: O	(AT-03)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 20, for the format This field is not used in sumtransactions.

	XML Element	Format	Status	Rule Book Ref	Validation Rules
32	TxInfAndSts OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr Id	35x	Detail: C Sum: O	(AT-18, part 1)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 21, for the format The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. This field is not used in sumtransactions.
33	TxInfAndSts OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr SchmeNm Prtry	4!a	Detail: C Sum: O	(AT-18, part 2)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 22, for the format This field is not used in sumtransactions.
34	TxInfAndSts OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlDbtrAcct Id IBAN	2!a2!n30x	Detail: C Sum: O	NA	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 23, for the format This field is not used in sumtransactions.
35	TxInfAndSts OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlDbtrAgt FinInstnId Othr Id	35x	Detail: C Sum: O	NA	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above; • Must equal either "SMNDA" Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 24, for the format This field is not used in sumtransactions.
36	TxInfAndSts OrgnlTxRef MndtRltdInf ElctrncSgntr	1025x	O	(AT-16, AT-17, AT-60)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 25, for

				the format.
				This field is not used in sumtransactions

	XML Element	Format	Status	Rule Book Ref	Validation Rules
37	TxInfAndSts OrgnlTxRef RmtInf Ustrd	140x **CW**	Detail: C Sum: O	(AT-22)	The Original Unstructured Remittance Information Only one occurence is supported for SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 58 , for the format. **NB. Does not include the SEPA DD flagging occurrence from the PACS.003, only the creditor Remittance information.** This field is not used in sumtransactions
38	TxInfAndSts OrgnlTxRef RmtInf Strd	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-22)	Structured Remittance Information. The Original Structured Remittance Information (all fields are supported with a maximum of 140 characters). See ISO20022 FI2FI XML standards and SDD XML schemas) Only one occurence is supported for SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 59 , for the format. **NB. Does not include the SEPA DD flagging occurrence from the PACS.003, only the creditor Remittance information.** This field is not used in sumtransactions
39	TxInfAndSts OrgnlTxRef UltmtDbtr Nm	70x **CW**	O	(AT-15)	The Ultimate Debtor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 48, for the format This field is not used in sumtransactions
40	TxInfAndSts OrgnlTxRef	2!a	Detail: C Sum: O	NA	Country of the Ultimate Debtor

	UltmtDbtr PstlAdr Ctry				Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 49, for the format Not used by SEPA DD or STEP2
41	TxInfAndSts OrgnlTxRef UltmtDbtr PstlAdr AdrLine	70x **CW**	Detail: C Sum: O	NA	The Ultimate Debtor Address Address line can have a maximum of two occurrences. (schema validation) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 50, for the format Not used by SEPA DD or STEP2
42	TxInfAndSts OrgnlTxRef UltmtDbtr Id OrgId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-37)	The identification of the Ultimate Debtor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation)Either 'BIC or BEI' or one occurrence of 'Other' is allowed.. This field is not used in sumtransactions
43	TxInfAndSts OrgnlTxRef UltmtDbtr Id PrvtId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-37)	The identification of the Ultimate Debtor: Private Id. Cannot be used at the same time as Id/OrgId (above) (schema validation) 'Date and Place of Birth' or one occurrence of 'Other' is allowed. This field is not used in sumtransactions
44	TxInfAndSts OrgnlTxRef UltmtDbtr CtryOfRes	2!a	O	NA	The Country of Residence of the Ultimate Debtor. Not used by SEPA DD or STEP2
45	TxInfAndSts OrgnlTxRef Dbtr Nm	70x **CW**	Detail: M Sum: O	(AT-14)	The Original Debtor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 41, for the format This field is not used in sumtransactions.
46	TxInfAndSts OrgnlTxRef Dbtr PstlAdr Ctry	2!a	O	(AT-09, part 2)	The Original Debtor Country. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 42, for the format This field is not used in sumtransactions.

47	TxInfAndSts OrgnlTxRef Dbtr PstlAdr AdrLine	70x **CW**	O	(AT-09, part 1)	The Original Debtor Postal Address Lines. Up to two occurrences are supported. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 43, for the format This field is not used in sumtransactions.
48	TxInfAndSts OrgnlTxRef Dbtr Id OrgId	See Schemas *Note the underlying tags*	O	(AT-27)	The Original identification of the Debtor: Organisation Id Will not be used at the same time as Id/PrvtId (below) Either 'BIC or BEI' or one occurrence of 'Other' is allowed Content: See Schema Ex: **DIRPFRAA** (if e.g. the debtor is a bank, using a BIC). Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 44, for the format This field is not used in sumtransactions.
49	TxInfAndSts OrgnlTxRefDbtr Id PrvtId	See Schemas *Note the underlying tags*	O	(AT-27)	The Original identification of the Debtor: Private Id Will not be used at the same time as Id/OrgId (above) Date and Place of Birth' or one occurrence of 'Other' is allowed. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 45, for the format This field is not used in sumtransactions.

	XML Element	Format	Status	Rule Book Ref	Validation Rules
50	TxInfAndSts OrgnlTxRef Dbtr CtryOfRes	2!a	O	NA	Not used by SEPA DD or STEP2 now The Original Debtor Country of Residence Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 46, which is not used
51	TxInfAndSts OrgnlTxRef DbtrAcct Id IBAN	2!a2!n30x	Detail: M Sum: O	(AT-07)	The Original Debtor Account Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 47, for the format This field is not used in sumtransactions
52	TxInfAndSts OrgnlTxRef DbtrAgt FinInstnId BIC	4!a2!a2!c [3!c]	Detail: M Sum: O	(AT-13)	The Original Debtor Agent Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 48, for the format This field is used in sumtransactions.
53	TxInfAndSts OrgnlTxRef CdtrAgt FinInstnId BIC	4!a2!a2!c [3!c]	Detail: M Sum: O	(AT-12)	The Original Creditor Agent Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 33, for the format This field is used in sumtransactions.
54	TxInfAndSts OrgnlTxRef Cdtr Nm	70x **CW**	Detail: M Sum: O	(AT-03)	The Original Creditor Name Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 28, for the format This field is not used in sumtransactions.
55	TxInfAndSts OrgnlTxRef Cdtr PstlAdr Ctry	2!a	O	(AT-05, part 2)	The Original Creditor Country. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 29 for the format This field is not used in sumtransactions.
56	TxInfAndSts OrgnlTxRef Cdtr	70x **CW**	O	(AT-05, part 1)	The Original Creditor Postal Address Lines. Up to two occurrences are supported.

| | PstlAdr

AdrLine | | | | Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 30, for the format
This field is not used in sumtransactions. |

	XML Element	Format	Status	Rule Book Ref	Validation Rules
57	TxInfAndSts OrgnlTxRef Cdtr CtryOfRes	2!a	O	NA	Not used by SEPA DD or STEP2 now The Creditor Country of Residence Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 31.
58	TxInfAndSts OrgnlTxRef CdtrAcct Id IBAN	2!a2!n30x	Detail: M Sum: O	(AT-04)	The Original Creditor Account Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 32, for the format This field is not used in sumtransactions.
59	TxInfAndSts OrgnlTxRef UltmtCdtr Nm	70x **CW**	O	(AT-38)	The Ultimate Creditor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 34, This field is not used in sumtransactions.
60	TxInfAndSts OrgnlTxRef UltmtCdtr PstlAdr Ctry	2!a	O	NA	Country of the Ultimate Creditor Not used by SEPA DD or STEP2 Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 36,
61	TxInfAndSts OrgnlTxRef UltmtCdtr PstlAdr AdrLine	70x **CW**	O	NA	The Ultimate Creditor Address Address line can have a maximum of two occurrences. (schema validation) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 36, Not used by SEPA DD or STEP2
62	TxInfAndSts OrgnlTxRef	See Schemas	Detail: C Sum: O	(AT-39)	The identification of the Ultimate Creditor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation)

	UltmtCdtr Id OrgId	*Note the underlying tags*			Either 'BIC or BEI' or one occurrence of 'Other' is allowed Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 37, for the format This field is not used in sumtransactions.
63	TxInfAndSts OrgnlTxRef UltmtCdtr Id PrvtId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-39)	The identification of the Ultimate Creditor: private Id. Cannot be used at the same time as Id/OrgId (above) (schema validation) Date and Place of Birth' or one occurrence of 'Other' is allowed.Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 38, for the format This field is not used in sumtransactions.
64	TxInfAndSts OrgnlTxRef UltmtCdtr CtryOfRes	2!a	O	NA	The Country of Residence of the Ultimate Creditor. Not used by SEPA DD or STEP2

8.4 SEPA DD Usage of PACS.004 (Return) in Bookkeeping File

Creditor bank role:
The PACS.004 will contain information of the settled Returns/Refunds from the counterparty related to any creditor of the creditor bank.

Debtor bank role:
The PACS.004 will contain information of the settled Returns/Refunds originated by the debtor bank.

Direct Target2 role:
The PACS.004 will contain the sum of settled Returns/Refunds from each underlying indirect participant pr. BIC

8.4.1 *PACS.004 (Return) in Bookkeeping File - Bulk Header*

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
1	GrpHdr MsgId	35x	M	NA	Bookkeeping file: SEPA DD's bulk reference The identification will not include leading, trailing or internal spaces Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\)|\.|,|'])" Ex. **BULK00000000000000000000000000000001**

2	GrpHdr CreDtTm	ISODate &Time	M	NA	The date & time in which this bulk was created by SEPA DD Ex.**2008-01-02T08:30:47**

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
3	GrpHdr NbOfTxs	15n	M	NA	The number of transactions included in this bulk. • Will not be greater **than** the MaximumNumberOfTransaction parameter • Will be the total number of transactions included in this bulk. Length: 1-15. Content: "[0-9])" Ex. **237**
4	GrpHdr TtlRtrdIntrBkSttlm-Amt Attribute	18d 3!a	M	NA	The total amount of transactions inside this bulk. • Values are supported with up to 15 digits in the integer part and up to 2 fraction digits • Currency attribute is always "EUR" • Will equal the sum of individual transactions inside the bulk. • Amount will be greater than zero • Maximum value is 999 999 999 999 999.99 euros. Length: 1-18. Content: "[0-9])" Attribute: " Ccy="EUR" NB. Decimal separator is ".", not ",". Ex. If Amount is 150.00: **<TtlRtrdIntrBkSttlmAmt Ccy="EUR">150.00</TtlRtrdIntrBkSttlmAmt>**
5	GrpHdr IntrBkSttlmDt	ISODate	M	(AT-R4)	The business date in which the transactions inside this bulk was settled in the relevant settlement mechanism. • Will be a Target Date and in the allowed range. • Cannot be present at transaction level as per ISO usage rule. • Date will be valid according to message type (Refund/Return) business rule (see Business Function Description document). Ex. **2008-05-09** AT-26: The Settlement Date of the Collection

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
6	GrpHdr SttlmInf SttlmMtd	4!a	M	NA	Information on settlement method. • Only the value "CLRG" is supported. Length: 4. Content always: **CLRG**
7	GrpHdr SttlmInf ClrSys Prtry	35x **CW**	M	NA	The Identifier of the Clearing System. Proprietary identification of the Clearing System. Value is 'ST2'. Length: 35. Content always: **ST2**
8	GrpHdr InstgAgt FinInstnId BIC	4!a2!a2!c	M	NA	BIC of SEPA DD Will not contain a branch code. BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9	GrpHdr InstdAgt FinInstnId BIC	4!a2!a2!c 3!	M	NA	The DP or IP (bank) receiving this bulk. The bank is represented by one of the BICs of the bank (agreed between the bank and the datasupplier), in case the bank is using more than one BIC. BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Ex. **DIRPFRAA**

8.4.2 *SEPA DD usage of PACS.004 (Return) in Bookkeeping File - Transaction information*

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
1	TxInf RtrId	35x	Detail: M Sum: O	AT-R5	The Return Id: • Uniqueness is checked under the rules for duplicate. • This identification cannot include leading, trailing or internal spaces. Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\\-|:|\\(|\\)|\\.|,|'])" Ex. **TRXID00000000000000000000000000000007** AT-R5: Specific reference of the bank initiating the Reject/Return/Refund for Reject/Return/Refund. This field is not used in sumtransactions.
2	TxInf OrgnlGrpInf OrgnlMsgId	35x	M	NA	There is no reference to the original bulk, as the bookkeeping bulks are not related to bulks received from or sent to the bank earlier. A value of "**NONREF**" will be present. Refer to the PACS.003 Group Header SEPA DD Notification File , field 1 This field is used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
3	TxInf OrgnlGrpInf OrgnlMsgNmId	35x	M	NA	The type of XML message bulk to be returned/refunded. • For SDD Service will always equal to pacs.003* (use of wildcard in validation) Length: 1-35. Content: "pacs\.003[A-Za-z0-9\.]{0,27}" or "PACS\.003[A-Za-z0-9\.]{0,27}" Ex. **pacs.003.001.01** This field is used in sumtransactions
4	TxInf OrgnlInstrId	35x	O	NA	The Original instruction Id if available, as received in the PACS.003 in the SEPA DD Notification File Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File, field 1, for the format This field is not used in sumtransactions
5	TxInf OrgnlEndToEndId	35x **CW**	Detail: M Sum: O	(AT-10)	The Original End to End Id, as received in the PACS.003 in the SEPA DD Notification File Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File, field 2, for the format This field is not used in sumtransactions.
6	TxInf OrgnlTxId	35x	Detail: M Sum: O	(AT-43)	The Original Transaction Id, as received in the PACS.003 in the SEPA DD Notification File. • Will be present in the SEPA DD Repository and • The status of the original transaction is not "rejected by SEPA DD", "rejected by STEP2 CS", "rejected by counterparty", or "cancelled" (see also Business Function Document for details on Unauthorised Transactions) Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File, field 3, for the format This field is not used in sumtransactions.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules

7	TxInf OrgnlIntrBkSttlmAmt Attribute	18d 3!a	M M	(AT-06)	The original Interbank Settlement Amount or Sum of Amount for underlying bank.
					
					    • The Currency attribute Will be "EUR" and
					    • The number of digits following the decimal point in Interbank Settlement
					      Amount will not exceed the maximum number allowed for the EUR currency
					Will be the same as the InterbankSettlementAmount for the original debit as stored at SEPA DD. (See also Business Function Document for details on Unauthorized Transactions)
					
					(Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 9, for the format)
					
					This field is used in sumtransactions

8	TxInf RtrdIntrBkSttlmAmt Attribute	18d 3!a	M M	NA	The amount of this transaction (return) or Sum of returned Amount for underlying bank.
					    • The Currency attribute will be "EUR": (schema validation)and
					    • The number of digits following the decimal point in Interbank Settlement
					      Amount will not exceed the maximum number allowed for the EUR currency
					    • Amount will be 0.01 or more and 999 999 999 999 999.99 or less
					    • The Returned Interbank Settlement Amount must be equal to the original Interbank Settlement
					Amount (AT-06) + Compensation amount (AT-R6) + Charges Info/Amount (AT-R8).
					Length: 1-18.
					Content: "[0-9])"
					Attribute: " Ccy="EUR"
					
					NB. Decimal separator is ".", not ",".
					Ex. If Amount is 100.00:
					
					<RtrdIntrBkSttlmAmt Ccy="EUR">100.00</RtrdIntrBkSttlmAmt>
					
					This field is used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
10	TxInf RtrdInstdAmt *Attribute*	18d	O	NA	The Returned Instructed Amount · Must be present if 'Charges Information is present', in line with ISO rules: · Only allowed in the case a bilateral balancing payment is made, ie, 'Amount' under 'Charges Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits. This field is used in sumtransactions.

11	TxInf CompstnAmt Attribute	18d 3!a	O M	AT-R6	The Returned/Refunded Compensation amount of the refunded transaction or Sum of compensated Amount for underlying bank.
					    • The Currency attribute will be "EUR" and
					    • The number of digits following the decimal point in Interbank Settlement Amount will not exceed the maximum number allowed for the EUR currency
					    • Only applies to refunds indicated by presence of Name in Return originator:
					
					Usage Rule: Only 'EUR' is allowed.
					Usage Rule: Amount must be 0.01 or more and 999999999.99 or less.
					Format Rule: The fractional part has a maximum of two digits.
					
					Length: 1-18.
					Content: "[0-9])"
					Attribute: " Ccy="EUR"
					
					NB. Decimal separator is ".", not ",".
					Ex. If Amount is 4.27:
					
					<CompstnAmt Ccy="EUR">4.27</CompstnAmt>
					
					AT-R6 The Refund compensation recovered by the Debtor Bank from the Creditor Bank
					
					This field is used in sumtransactions

12	TxInf ChrgBr	4!a	O	NA	• The Charge Bearer Information If used, Value will be SLEV. Length: 4. Content: "**SLEV**" This field is not used in sumtransactions
13	TxInf ChrgsInf Amt Attribute	18d 3!a	O M	AT-R8	Amount of the Balancing payment. · Only one occurrence is allowed (schema validation); · The Currency attribute must be "EUR" (schema validation); and · The number of digits following the decimal point must not exceed the maximum number allowed for the EUR currency: (schema validation). This field is used in sumtransactions.
14	TxInf ChrgsInf Pty FinInstnId BIC	4!a2!a2!c[3 !c]	O	AT-13	Party involved in the Balancing payment. · Only one occurrence is allowed (schema validation). This field is not used in sumtransactions.

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
15	TxInf InstgAgt FinInstnId BIC	4!a2!a2!c	O	NA	Not used in the Bookkeeping file
16	TxInf RtrRsnInf Orgtr Nm	70x **CW**	Detail: C Sum: O	AT-R2	The customer originating this transaction. Cannot be used at the same time as Originator/BIC (below) Cannot be used for B2B service AT-R2: Identification of the type of party initiating the "R" message This field is not used in sumtransactions
17	TxInf RtrRsnInf Orgtr Id OrgId BICOrBEI	4!a2!a2!c[3 !c]	Detail: C Sum: O	AT-R2	The party originating this transaction. Cannot be used at the same time as Originator/Name (above) BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} (Last 3 bytes not used, as no branch code allowed) Ex. **DIRPFRBB** AT-R2: Identification of the type of party initiating the "R" message This field is not used in sumtransactions
18	TxInf RtrRsnInf Rsn Cd	4!a	Detail: C Sum: O	NA	The Return/Refund Reason Code (ISO20022) • Will be used with a valid code: (schema validation). • Four alphanumerical characters as described in the transaction error code appendix. Please refer to the error codes in the section: 9.1.1 Transaction level Error codes. Cannot be used at the same time as Proprietary (below) This field is not used in sumtransactions
19	TxInf RtrRsnInf Rsn Prtry	35x **CW**	O	NA	The original Return/Refund Reason Code (STEP2 proprietary) Cannot be used at the same time as Code (above).

					This field is not used by SEPA DD
20	TxInf RtrRsnInf AddtlInf	105X	Detail: M Sum: M	NA	This will contain the Bookkeeping codes mentioned in section 9.1.2 Transaction level status codes for Bookkeeping File
21	TxInf OrgnlTxRef IntrBkSttlmDt	ISO DATE	Detail: M Sum: O	(AT-26)	• The original Interbank Settlement Date. Refer to the PACS.003 Group Header SEPA DD Notification File , field 5, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
22	TxInf OrgnlTxRef ReqdColltnDt	ISO DATE	Detail: M Sum: O	(AT-11)	The original Requested Collection Date. Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 15, for the format This field is not used in sumtransactions
23	TxInf OrgnlTxRef CdtrSchmeId Id PrvtId Othr Id	35x	Detail: M Sum: O	AT-02, part 1	The original Creditor Scheme Identification. • As per format detailed in "*Creditor Scheme Identification format 6.4*". • Note that usage of PrivateId/OtherId applies both for organisations and institutions (as per EPC DD Implementation Guidelines recommendations) Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 26, for the format The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. This field is not used in sumtransactions
24	TxInf OrgnlTxRef CdtrSchmeId Id PrvtId Othr SchmeNm Prtry	35x	Detail: M Sum: O	(AT-02, part 2)	The Original Creditor Scheme Name • Will be **"SEPA"** Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 27, for the format This field is not used in sumtransactions
25	TxInf OrgnlTxRef SttlmInf	See below	Detial:O Sum:O	NA	The Settlement Information
26	TxInf OrgnlTxRef SttlmInf SttlmMtd	4!a	Detail:M Sum:O	NA	Information on settlement method. • Only the value "CLRG" is supported. Length: 4. Content always: **CLRG** This field is not used in sumtransactions
27	TxInf OrgnlTxRef SttlmInf ClrSys Prtry	35x **CW**	Detail:O Sum:O	NA	The Identifier of the Clearing System. Proprietary identification of the Clearing System. Value is 'ST2'. Length: 35.

					Content always: **ST2**
					This field is not used in sumtransactions
28	TxInf OrgnlTxRef PmtTpInf SvcLvl Cd	4!a	Detail: M Sum: O	(AT-20)	The Original Service Level Code. • Will be **"SEPA"** Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 4, for the format This field is not used in sumtransactions
29	TxInf OrgnlTxRef PmtTpInf LclInstrm Cd	35x	Detail: M Sum: O	NA	The Original Payment Type Information The indication of the scheme or service: Values allowed are found in the Product Table, CORE or B2B, depending on the relevant service: Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 5, for the format This field is not used in sumtransactions
30	TxInf OrgnlTxRef PmtTpInf SeqTp	4!a	Detail: M Sum: O	(AT-21)	The Original Sequence Type of the Direct Debit. • Accepted values are FRST, OOFF, RCUR, FNAL Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 6, for the format This field is not used in sumtransactions
31	TxInf OrgnlTxRef PmtTpInf CtgyPurp Cd	4x **CW**	C	AT-59	The category purpose (code). Length: 4. Cannot be used at the same time as Prtry (below) (schema validation); AT-59 Category purpose of the Collection) The category purpose. This field is not used in sumtransactions
32	TxInf OrgnlTxRef PmtTpInf CtgyPurp Prtry	35x **CW**	C	AT-59	The category purpose (proprietary). • Cannot be used at the same time as Cd (above) (schema validation); • The content of this field is not checked by STEP2 CS (schema validation) This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
33	TxInf OrgnlTxRef MndtRltdInf MndtId	35x	Detail: M Sum: O	(AT-01)	Part of the Original Mandate Related Information • The Original MandateID The content of this data element is always sent in uppercase. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 16, for the format This field is not used in sumtransactions
34	TxInf OrgnlTxRef MndtRltdInf DtOfSgntr	ISO DATE	Detail: M Sum: O	(AT-25)	Part of the Original Mandate Related Information • The Date of Signature of the Mandate Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 17, for the format This field is not used in sumtransactions
35	TxInf OrgnlTxRef MndtRltdInf AmdmntInd	Boolean	O	NA	Present if part of the Original Mandate Related Information • Original Amendment Indicator Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 18 for the format This field is not used in sumtransactions
36	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlMndtId	35x	Detail: C Sum: O	(AT-19)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) The content of this data element is always sent in uppercase. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 19, for the format This field is not used in sumtransactions
37	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Nm	70x	Detail: C Sum: O	(AT-03)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 20, for the format

					This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
38	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr Id	35x	Detail: C Sum: O	(AT-18, part 1)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) • Validated as per format detailed in A.6. • Note that usage of PrivateId/OtherId applies both for organisations and institutions (as per EPC DD Implementation Guidelines recommendations) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 21, for the format The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. This field is not used in sumtransactions
39	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr SchmeNm Prtry	35x	Detail: C Sum: O	(AT-18, part 2)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 22, for the format This field is not used in sumtransactions
40	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlDbtrAcct Id IBAN	2!a2!n30x	Detail: C Sum: O	NA	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 23, for the format This field is not used in sumtransactions
41	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlDbtrAgt FinInstnId Othr Id	35x	Detail: C Sum: O	NA	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 24, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
42	TxInf OrgnlTxRef MndtRltdInf ElctrncSgntr	1025x	O	(AT-16, AT-17, AT-60)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 25, for the format This field is not used in sumtransactions
43	TxInf OrgnlTxRef RmtInf Ustrd	140x **CW**	Detail: C Sum: O	NA	The Original Unstructured Remittance Information Only one occurence is supported for SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 58 , for the format. **NB. Does not include the SEPA DD flagging occurrence from the PACS.003, only the creditor Remittance information.** This field is not used in sumtransactions
44	TxInf OrgnlTxRef RmtInf Strd	See schema *Note the underlying tags*	Detail: C Sum: O	NA	The Original Structured Remittance Information (all fields are supported with a maximum of 140 characters). See ISO20022 FI2FI XML standards and SDD XML schemas) Only one occurence is supported for SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 59 , for the format. **NB. Does not include the SEPA DD flagging occurrence from the PACS.003, only the creditor Remittance information.** This field is not used in sumtransactions
45	TxInf OrgnlTxRef UltmtDbtr Nm	70x **CW**	O	(AT-15)	The Ultimate Debtor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 48, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
46	TxInf OrgnlTxRef UltmtDbtr PstlAdr Ctry	2!a	O	NA	• Country of the Ultimate Debtor Not used by SEPA DD or STEP2
47	TxInf OrgnlTxRef UltmtDbtr PstlAdr AdrLine	70x **CW**	O	NA	• The Address of the Ultimate Debtor☐ Address line can have a maximum of two occurrences. (schema validation) Not used by SEPA DD or STEP2
48	TxInf OrgnlTxRef UltmtDbtr Id OrgId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-37)	The identification of the Ultimate Debtor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) Either 'BIC or BEI' or one occurrence of 'Other' is allowed This field is not used in sumtransactions
49	TxInf OrgnlTxRef UltmtDbtr Id PrvtId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-37)	The identification of the Ultimate Debtor: Private Id. Cannot be used at the same time as Id/OrgId (above) (schema validation) Date and Place of Birth' or one occurrence of 'Other' is allowed This field is not used in sumtransactions
50	TxInf OrgnlTxRef UltmtDbtr CtryOfRes	2!a	O	NA	The Country of Residence of the Ultimate Debtor. Not used by SEPA DD or STEP2
51	TxInf OrgnlTxRef Dbtr Nm	70x **CW**	Detail: M Sum: O	(AT-14)	The Original Debtor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 41, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
52	TxInf OrgnlTxRef Dbtr PstlAdr Ctry	2!a	O	(AT-09, part 2)	The Original Debtor Country. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 42, for the format This field is not used in sumtransactions
53	TxInf OrgnlTxRef Dbtr PstlAdr AdrLine	70x **CW**	O	(AT-09, part 1)	The Original Debtor Postal Address Lines. Up to two occurrences are supported. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 43, for the format This field is not used in sumtransactions
54	TxInf OrgnlTxRef Dbtr Id OrgId	See Schemas *Note the underlying tags*	O	(AT-27)	The Original identification of the Debtor: Organisation Id Cannot be used at the same time as Id/PrvtId (below) Either 'BIC or BEI' or one occurrence of 'Other' is allowed Content: See Schema Ex: **DIRPFRAA** (if e.g. the debtor is a bank, using a BIC). Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 44, for the format This field is not used in sumtransactions
55	TxInf OrgnlTxRef Dbtr Id PrvtId	See Schemas *Note the underlying tags*	O	(AT-27)	The Original identification of the Debtor: Private Id Cannot be used at the same time as Id/OrgId (above) Date and Place of Birth' or one occurrence of 'Other' is allowed Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 45, for the format
56	TxInf OrgnlTxRef Dbtr CtryOfRes	2!a	O	NA	Not used by SEPA DD or STEP2 The Original Debtor Country of Residence Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File,

					field 46, which is not used
57	TxInf OrgnlTxRef DbtrAcct Id IBAN	2!a2!n30x	Detail: M Sum: O	(AT-07)	The Original Debtor Account

Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 47, for the format

This field is not used in sumtransactions |

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
58	TxInf OrgnlTxRef DbtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	Detail: M Sum: O	(AT-13)	The Original Debtor Agent Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 48, for the format This field is used in sumtransactions, optional
59	TxInf OrgnlTxRef CdtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	Detail: M Sum: O	(AT-12)	The Original Creditor Agent (bank) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 33, for the format This field is used in sumtransactions, optional
60	TxInf OrgnlTxRef Cdtr Nm	70x **CW**	Detail: M Sum: O	(AT-03)	The Original Creditor Name Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 28, for the format This field is not used in sumtransactions
61	TxInf OrgnlTxRef Cdtr PstlAdr Ctry	2!a	O	(AT-05, part 2)	The Original Creditor Country. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 29, for the format This field is not used in sumtransactions
62	TxInf OrgnlTxRef Cdtr PstlAdr AdrLine	70x **CW**	O	(AT-05, part 1)	The Original Creditor Postal Address Lines. Up to two occurrences are supported. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 30, for the format This field is not used in sumtransactions
63	TxInf OrgnlTxRef Cdtr CtryOfRes	2!a	O	NA	Not used by SEPA DD or STEP2 The Creditor Country of Residence

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
64	TxInf OrgnlTxRef CdtrAcct Id IBAN	2!a2!n30x	Detail: M Sum: O	(AT04)	The Original Creditor Account Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 32, for the format This field is not used in sumtransactions
65	TxInfAndSts OrgnlTxRef UltmtCdtr Nm	70x **CW**	Detail: C Sum: O	(AT-38)	The Ultimate Creditor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 34, for the format This field is not used in sumtransactions
66	TxInf OrgnlTxRef UltmtCdtr PstlAdr Ctry	2!a	O	NA	Country of the Ultimate Creditor Not used by SEPA DD or STEP2
67	TxInf OrgnlTxRef UltmtCdtr PstlAdr AdrLine	70x **CW**	O	NA	The Address of the Ultimate Creditor Address line can have a maximum of two occurrences. (schema validation) Not used by SEPA DD or STEP2
68	TxInf OrgnlTxRef UltmtCdtr Id OrgId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-39)	The identification of the Ultimate Creditor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) Either 'BIC or BEI' or one occurrence of 'Other' is allowed This field is not used in sumtransactions
69	TxInf	See	Detail: C Sum: O	(AT-39)	The identification of the Ultimate Creditor: Private Id.

	OrgnlTxRef UltmtCdtr Id PrvtId	Schemas *Note the underlying tags*			Cannot be used at the same time as Id/OrgId (above) (schema validation) Date and Place of Birth' or one occurrence of 'Other' is allowed This field is not used in sumtransactions
70	TxInf OrgnlTxRef UltmtCdtr CtryOfRes	2!a	O	NA	The Country of Residence of the Ultimate Creditor. Not used by SEPA DD or STEP2

8.5 SEPA DD Usage of PACS.007 (Payment Reversal) in Bookkeeping File

Creditor bank role:
The PACS.007 will contain information of the settled reversals originated by the creditor or creditor bank.

Debtor bank role:
The PACS.007 will contain information of the settled reversals from the counterparty related to any debtor of the debtor bank.

Direct Target2 role:
The PACS.007 will contain the sum of settled Reversals from each underlying indirect participant pr. BIC

8.5.1 *PACS.007 (Payment Reversal) in Bookkeeping File - Bulk Header*

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
1	GrpHdr MsgId	35x	M	NA	Bookkeeping file: SEPA DD's bulk reference The identification will not include leading, trailing or internal spaces Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\))|\.|,|'])" Ex. **BULK00000000000000000000000000000001**
2	GrpHdr CreDtTm	ISODate &Time	M	NA	The date & time in which this bulk was created by SEPA DD Ex.**2008-01-02T08:30:47**

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
3	GrpHdr NbOfTxs	15n	M	NA	The number of transactions included in this bulk. • Will not be greater than the MaximumNumberOfTransaction parameter and • Will be the total number of transactions included in this bulk. Length: 1-15. Content: "[0-9])" Ex. **237**
4	GrpHdr GrpRvsl	Boolean	M	NA	The status of this bulk. Set to false always, follows the schema. Has no real meaning in the bookkeeping file.
5	GrpHdr TtlRvsdIntrBkSttlm Amt Attribute	18d 3!a	M M	NA	The total amount of transactions inside this bulk. • Values are supported with up to 15 digits in the integer part and up to 2 fraction digits • Currency attribute is always "EUR" • Will equal the sum of individual transactions inside the bulk. • Amount will be greater than zero • Maximum value is 999 999 999 999 999.99 euros. Length: 1-18. Content: "[0-9])" Attribute: " Ccy="EUR" NB. Decimal separator is ".", not ",". Ex. If Amount is 150.00: **<**TtlRvsdIntrBkSttlm Amt **Ccy="EUR">150.00</**TtlRvsdIntrBkSttlm Amt**>**
6	GrpHdr IntrBkSttlmDt	ISODate	M	(AT-R4)	The business date in which the transactions inside this bulk was settled in the relevant settlement mechanism. • Will be a Target Date and in the allowed range • Cannot be present at transaction level as per ISO usage rule. • Date will be valid according to message type (Refund/Return) business rule (see Business Function Description document). Ex. 2008-05-09 AT-26: The Settlement Date of the Collection

	XML Element	Format	Status	Rule Book Ref	STEP2 Usage Rules
7	GrpHdr SttlmInf SttlmMtd	4!a	M	NA	Information on settlement method. • Only the value "CLRG" is supported. Length: 4. Content always: **CLRG**
8	GrpHdr SttlmInf ClrSys Prtry	35x **CW**	M	NA	The Identifier of the Clearing System. Proprietary identification of the Clearing System. Value is 'ST2'. Length: 35. Content always: **ST2**
9	GrpHdr InstgAgt FinInstnId BIC	4!a2!a2!c	M	NA	BIC of SEPA DD BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
10	GrpHdr InstdAgt FinInstnId BIC	4!a2!a2!c 3!	M	NA	The DP or IP (bank) receiving this bulk. The bank is represented by one of the BICs of the bank (agreed between the bank and the datasupplier), in case the bank is using more than one BIC. BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Ex. **DIRPFRAA**

8.5.2 *SEPA DD usage of PACS.007 in Bookkeeping File - Original Group Information Header*

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
1	OrgnlGrpInf OrgnlMsgId	35x	M	NA	There is no reference to the original bulk. A value of "**NONREF**" should be present.
2	OrgnlGrpInf OrgnlMsgNmId	35x	M	NA	The type of XML message bulk to be rejected. For SDD Service will always equal to pacs.003* (use of wildcard in validation)

8.5.3 *SEPA DD usage of PACS.007 in Bookkeeping File - Transaction information*

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
1	TxInf RvslId	35x	Detail: M Sum: O	AT-R7	The Reversal Id: • Uniqueness is checked under the rules for duplicate. • This identification cannot include leading, trailing or internal spaces. Length: 1-35. Content: "([A-Za-z0-9]|[\?|/|\-|:|\(|\)|\.|,|'])" Ex. **TRXID00000000000000000000000000000007** AT-R7: Specific reference of the bank service provider for the Reversal. This field is not used in sumtransactions
2	TxInf OrgnlInstrId	35x	O	NA	The Original instruction Id. Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File, field 1, for the format This field is not used in sumtransactions
3	TxInf OrgnlEndToEndId	35x **CW**	Detail: M Sum: O	(AT-10)	The Original End to End Id. Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File, field 2, for the format This field is not used in sumtransactions
4	TxInf OrgnlTxId	35x	Detail: M Sum: O	(AT-43)	The Original Transaction Id. • Will be present in the SEPA DD Repository; and • The status of the original transaction is not "rejected by SEPA DD", "rejected by STEP2 CS", "rejected by counterparty", or "cancelled". (see also Business Function Document for details on Unauthorised Transactions) Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File, field 3, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
5	TxInf OrgnlIntrBkSttlmAmt Attribute	18d 3!a	M M	(AT-06)	The original Interbank Settlement Amount or Sum of Amount for underlying bank.. • The Currency attribute will be "EUR" and • The number of digits following the decimal point in Interbank Settlement Amount will not exceed the maximum number allowed for the EUR currency Will be the same as the InterbankSettlementAmount for the original debit as stored at SEPA DD. (see also Business Function Document for details on Unauthorized Transactions) (Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 9, for the format) This field is used in sumtransactions
6	TxInf RvsdIntrBkSttlmAmt Attribute	18d 3!a	M M	((AT-44)	The amount of this transaction or Sum of reversed Amount for underlying bank.. Will equal the Original Interbank Settlement Amount The Currency attribute will be "EUR" and The number of digits following the decimal point in Reversed Interbank Settlement Amount will not exceed the maximum number allowed for the EUR currency Must equal the sum of individual transactions RvsdIntrBkSttlmAmt fields inside the bulk Amount will be 0.01 or more and 999 999 999 999 999.99 or less: Length: 1-18. Content: "[0-9])" Attribute: " Ccy="EUR" NB. Decimal separator is ".", not ",". Ex. If Amount is 100.00: **<RtrdIntrBkSttlmAmt Ccy="EUR">100.00</RtrdIntrBkSttlmAmt>** This field is used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
7	TxInf RvsdInstdAmt *Attribute*	18d 3!a	O M	NA	The Reversed Instructed Amount. The Currency attribute will be "EUR" The number of digits following the decimal point in Reversed Instruction Amount will not exceed the maximum number allowed for the EUR currency Must be present if 'Charges Information is present; · Only allowed in the case a bilateral balancing payment is made, ie, 'Amount' under 'Charges Information' is used; · Not allowed in other cases Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits. This field is used in sumtransactions.
8	TxInf XchgRate	11d	O	NA	The Exchange Rate of the Reversal Not used by SEPA DD or STEP2
9	TxInf ChrgBr	4!a	O	NA	• The Charge Bearer Information If used, Value will be SLEV. Length: 4. Content: "**SLEV**" This field is not used in sumtransactions
10	TxInf ChrgsInf Amt Attribute	18d 3!a	O M	AT-R8	The Charges Amount. · Only one occurrence is allowed (schema validation). · The Currency attribute must be "EUR" (schema validation); and · The number of digits following the decimal point must not exceed the maximum number allowed for the EUR currency: (schema validation). This field is used in sumtransactions.

| | | 4!a2!a2!c[3 !c] | O | AT-13 | The Charges Party.
This field is not used in sumtransactions. |
|---|---|---|---|---|---|
| 11 | TxInf
ChrgsInf
Pty
FinInstnId
BIC | | | | |

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
12	TxInf
InstgAgt
FinInstnId
BIC	4!a2!a2!c	Detail: C
Sum: O	NA	Not used in SEPA DD Bookkeeping File
13	TxInf
RvslRsnInf
Orgtr
Nm | 70x

CW | Detail: C
Sum: O | AT-R2 | The customer originating this transaction.

Cannot be used at the same time as Originator/BIC (below)

AT-R2: Identification of the type of party initiating the "R" message

This field is not used in sumtransactions |
| 14 | TxInf
RvslRsnInf
Orgtr
Id
OrgId
BICOrBEI | 4!a2!a2!c[3 !c] | Detail: C
Sum: O | AT-R2 | The Bank originating this Reversal.
Cannot be used at the same time as Name (see above)

BIC Content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

(Last 3 bytes not used, as no branch code allowed)
Ex. **DIRPFRBB**

AT-R2: Identification of the type of party initiating the "R" message

This field is not used in sumtransactions |
| 15 | TxInf
RvslRsnInf
Rsn
Cd | 4!a | Detail: C
Sum: O | NA | The Reason Code of the Reversal (ISO20022)

Will be used with a valid code.
Four alphanumerical characters as described in the
    transaction error code appendix.

Please refer to the error codes in the section: 9.1.1 Transaction level Error codes.
Cannot be used at the same time as Proprietary (below). |

					This field is not used in sumtransactions
16	TxInf RvslRsnInfRsn Prtry	35x **CW**	O	NA	The original Reason Code of the Reversal (STEP2 proprietary) • Cannot be used at the same time as Code (above). This field is not used by SEPA DD
17	TxInf RvslRsnInf AddtlInf	105X	Detail: M Sum: M	NA	This will contain the Bookkeeping codes mentioned in section 9.1.2 Transaction level status codes for Bookkeeping File
18	TxInf OrgnlTxRef IntrBkSttlmDt	ISO DATE	Detail: M Sum: O	(AT-26)	• The original Interbank Settlement Date. Refer to the PACS.003 Group Header SEPA DD Notification File , field 5, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
19	TxInf OrgnlTxRef ReqdColltnDt	ISO DATE	Detail: M Sum: O	(AT-11)	The original Requested Collection Date. Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 15, for the format This field is not used in sumtransactions
20	TxInf OrgnlTxRef CdtrSchmeId Id PrvtId Othr Id	35x	Detail: M Sum: O	AT-02, part 1	The original Creditor Scheme Identification. • As per format detailed in "_Creditor Scheme Identification format 6.4_". • Note that usage of PrivateId/OtherId applies both for organisations and institutions (as per EPC DD Implementation Guidelines recommendations) Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 26, for the format The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. This field is not used in sumtransactions
21	TxInf OrgnlTxRef CdtrSchmeId Id PrvtId Othr SchmeNm Prtry	35x	Detail: M Sum: O	(AT-02, part 2)	The Original Creditor Scheme Identification. • Will be **"SEPA"** Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 27, for the format This field is not used in sumtransactions
22	TxInf OrgnlTxRef SttlmInf	See below	O	NA	The settlement Information This field is not used in sumtransactions
23	TxInf OrgnlTxRef SttlmInf SttlmMtd	4!a	Detail:M Sum:O	NA	Information on settlement method. • Only the value "CLRG" is supported. Length: 4.

					Content always: **CLRG** This field is not used in sumtransactions
24	TxInf OrgnlTxRef SttlmInf ClrSys Prtry	35x **CW**	O	NA	The Identifier of the Clearing System. Proprietary identification of the Clearing System. Value is 'ST2'. Length: 35. Content always: **ST2** This field is not used in sumtransactions
25	TxInf OrgnlTxRef PmtTpInf SvcLvl Cd	4!a	Detail: M Sum: O	(AT-20)	The Original Service Level Code. • Will be **"SEPA"** Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 4, for the format This field is not used in sumtransactions
26	TxInf OrgnlTxRef PmtTpInf LclInstrm Cd	35x	Detail: M Sum: O	(AT-20)	The Original Payment Type Information The indication of the scheme or service: Values allowed are found in the Product Table, CORE or B2B, depending on the relevant service. Refer to the PACS.003 individual Debit Instruction SEPA DD Notification File , field 5, for the format This field is not used in sumtransactions
27	TxInf OrgnlTxRef PmtTpInf SeqTp	4!a	Detail: M Sum: O	(AT-21)	The Original Sequence Type of the Direct Debit. • Accepted values are FRST, OOFF, RCUR, FNAL Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 6, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
28	TxInf OrgnlTxRef PmtTpInf CtgyPurp Cd	4x **CW**	Detail: C Sum: O	AT-59	The category purpose (code). Length: 4. Cannot be used at the same time as Prtry (below) (schema validation); AT-59 Category purpose of the Collection) The category purpose. This field is not used in sumtransactions
29	TxInf OrgnlTxRef PmtTpInf CtgyPurp Prtry	35x **CW**	Detail: C Sum: O	AT-59	The category purpose (proprietary). • Cannot be used at the same time as Cd (above) (schema validation); • The content of this field is not checked by STEP2 CS (schema validation) This field is not used in sumtransactions
30	TxInf OrgnlTxRef MndtRltdInf MndtId	35x	Detail: M Sum: O	(AT-01)	Part of the Original Mandate Related Information • The Original MandateID The content of this data element is always sent in uppercase. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 16, for the format This field is not used in sumtransactions
31	TxInf OrgnlTxRef MndtRltdInf DtOfSgntr	ISO DATE	Detail: M Sum: O	(AT-25)	Part of the Original Mandate Related Information • The Date of Signature of the Mandate Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File ,

					field 17, for the format This field is not used in sumtransactions
32	TxInf OrgnlTxRef MndtRltdInf AmdmntInd	Boolean	O	NA	Present if part of the Original Mandate Related Information • Original Amendment Indicator Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 18, for the format This field is not used in sumtransactions
33	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlMndtId	35x	Detail: C Sum: O	(AT-19)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) The content of this data element is always sent in uppercase. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 19, for the format This field is not used in sumtransactions
34	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Nm	70x	Detail: C Sum: O	(AT-03)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 20, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
35	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr Id	35x	Detail: C Sum: O	(AT-18, part 1)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) • Validated as per format detailed in A.6. • Note that usage of PrivateId/OtherId applies both for organisations and institutions (as per EPC DD Implementation Guidelines recommendations) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 21, for the format The content of this data element is always sent as case insensitive and without spaces as original spaces are removed before sending. This field is not used in sumtransactions
36	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlCdtrSchmeId Id PrvtId Othr SchmeNmPrtry	4!a	Detail: C Sum: O	(AT-18, part 2)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 22, for the format This field is not used in sumtransactions
37	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlDbtrAcct Id IBAN	2!a2!n30x	Detail: C Sum: O	NA	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 23, for the format This field is not used in sumtransactions
38	TxInf OrgnlTxRef MndtRltdInf AmdmntInfDtls OrgnlDbtrAgt FinInstnId Othr Id	35x	Detail: C Sum: O	NA	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 24, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
39	TxInf OrgnlTxRef MndtRltdInf ElctrncSgntr	1025x	O	(AT-16, AT-17, AT-60)	Present if part of the Original Mandate Related Information • Conditional on Amendment Indicator (see above) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File , field 25 for the format This field is not used in sumtransactions
40	TxInf OrgnlTxRef RmtInf Ustrd	140x **CW**	Detail: C Sum: O	(AT-22)	The Original Unstructured Remittance Information Only one occurence is supported for SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 58 , for the format. **NB. Does not include the SEPA DD flagging occurrence from the PACS.003, only the creditor Remittance information.** This field is not used in sumtransactions
41	TxInf OrgnlTxRef RmtInf Strd	See Schema *Note the underlying tags*	Detail: C Sum: O	(AT-22)	The Original Structured Remittance Information (all fields are supported with a maximum of 140 characters). See ISO20022 FI2FI XML standards and SDD XML schemas) Only one occurence is supported for SEPA DD. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 59 , for the format. **NB. Does not include the SEPA DD flagging occurrence from the PACS.003, only the creditor Remittance information.** This field is not used in sumtransactions
42	TxInf OrgnlTxRef UltmtDbtr Nm	70x **CW**	O	(AT-15)	The Ultimate Debtor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 48, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
43	TxInf OrgnlTxRef UltmtDbtr PstlAdr Ctry	2!a	O	NA	• Country of the Ultimate Debtor Not used by SEPA DD or STEP2
44	TxInf OrgnlTxRef UltmtDbtr PstlAdr AdrLine	70x **CW**	O	NA	The Address of the Ultimate Debtor • Not used by SEPA DD or STEP2
45	TxInf OrgnlTxRef UltmtDbtr Id OrgId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-37)	The identification of the Ultimate Debtor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) Either 'BIC or BEI' or one occurrence of 'Other' is allowed This field is not used in sumtransactions
46	TxInf OrgnlTxRef UltmtDbtr Id PrvtId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-37)	The identification of the Ultimate Debtor: Private Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) Date and Place of Birth' or one occurrence of 'Other' is allowed This field is not used in sumtransactions
47	TxInf OrgnlTxRef UltmtDbtr CtryOfRes	2!a	O	NA	The Country of Residence of the Ultimate Debtor. Not used by SEPA DD or STEP2
48	TxInf OrgnlTxRef Dbtr Nm	70x **CW**	Detail: M Sum: O	(AT-14)	The Original Debtor Name. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 41, for the format This field is not used in sumtransactions
49	TxInf OrgnlTxRef Dbtr PstlAdr Ctry	2!a	O	(AT-09, part 2)	The Original Debtor Country. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 42, for the format

					This field is not used in sumtransactions
50	TxInf OrgnlTxRef Dbtr PstlAdr AdrLine	70x **CW**	O	(AT-09, part 1)	The Original Debtor Postal Address Lines. Up to two occurrences are supported. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 43, for the format This field is not used in sumtransactions
51	TxInf OrgnlTxRef Dbtr Id OrgId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-27)	The Original identification of the Debtor: Organisation Id Cannot be used at the same time as Id/PrvtId (below) Either 'BIC or BEI' or one occurrence of 'Other' is allowed Content: See Schema Ex: **DIRPFRAA** (if e.g. the debtor is a bank, using a BIC). Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 44, for the format This field is not used in sumtransactions
52	TxInf OrgnlTxRef Dbtr Id PrvtId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-27)	The Original identification of the Debtor: Private Id Cannot be used at the same time as Id/OrgId (above) 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 45, for the format This field is not used in sumtransactions
53	TxInf OrgnlTxRef Dbtr CtryOfRes	2!a	O	NA	Not used by SEPA DD or STEP2 The Original Debtor Country of Residence Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 46, which is not used
54	TxInf OrgnlTxRef DbtrAcct Id IBAN	2!a2!n30x	Detail: M Sum: O	(AT-07)	The Original Debtor Account Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 47, for the format This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
55	TxInf OrgnlTxRef DbtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	Detail: M Sum: O	(AT-13)	The Original Debtor Agent Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 48, for the format This field is used in sumtransactions, optional
56	TxInf OrgnlTxRef CdtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	Detail: M Sum: O	(AT-12)	The Original Creditor Agent (bank) Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 33, for the format This field is used in sumtransactions, optional
57	TxInf OrgnlTxRef Cdtr Nm	70x **CW**	Detail: M Sum: O	(AT-03)	The Original Creditor Name Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 28, for the format This field is not used in sumtransactions
58	TxInf OrgnlTxRef Cdtr PstlAdr Ctry	2!a	O	(AT-05, part 2)	The Original Creditor Country. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 29, for the format This field is not used in sumtransactions
59	TxInf OrgnlTxRef Cdtr PstlAdr AdrLine	70x **CW**	O	(AT-05, part 1)	The Original Creditor Postal Address Lines. Up to two occurrences are supported. Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 30, for the format This field is not used in sumtransactions
60	TxInf OrgnlTxRef Cdtr CtryOfRes	2!a	O	NA	The Creditor Country of Residence Not used by SEPA DD or STEP2
61	TxInf OrgnlTxRef	2!a2!n30x	Detail: M Sum: O	(AT04)	The Original Creditor Account

	CdtrAcct Id IBAN				Refer to the PACS.003 individual Debit Instruction in SEPA DD Notification File, field 32, for the format This field is not used in sumtransactions
62	TxInfAndSts OrgnlTxRef UltmtCdtr Nm	70x **CW**	Detail: C Sum: O	(AT-38)	The Ultimate Creditor Name. This field is not used in sumtransactions
63	TxInf OrgnlTxRef UltmtCdtr PstlAdr Ctry	2!a	O	NA	Country of the Ultimate Creditor Not used by SEPA DD or STEP2
64	TxInf OrgnlTxRef UltmtCdtr PstlAdr AdrLine	70x **CW**	O	NA	The Address of the Ultimate Creditor Address line can have a maximum of two occurrences. (schema validation) Not used by SEPA DD or STEP2
65	TxInf OrgnlTxRef UltmtCdtr Id OrgId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-39)	The identification of the Ultimate Creditor: Organisation Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) Either 'BIC or BEI' or one occurrence of 'Other' is allowed. This field is not used in sumtransactions

	XML Acronym	Format	Status	Rule Book Ref	Validation Rules
66	TxInf OrgnlTxRef UltmtCdtr Id PrvtId	See Schemas *Note the underlying tags*	Detail: C Sum: O	(AT-39)	The identification of the Ultimate Creditor: Private Id. Cannot be used at the same time as Id/PrvtId (below) (schema validation) 'Date and Place of Birth' or one occurrence of 'Other' is allowed. This field is not used in sumtransactions
67	TxInf OrgnlTxRef UltmtCdtr CtryOfRes	2!a	O	NA	The Country of Residence of the Ultimate Creditor. Not used by SEPA DD or STEP2

9 Appendix D - Error Code Reference List

9.1.1 *Transaction level Error codes*

Transaction error codes are always used at the transaction level as part of either Code or Proprietary field.

NB. The codes used in Pacs.002S2 are not used in transactions sent in files to the banks. But they may be in the transactions that can be fetched by web services, if the transactions have failed in the validation either at STEP2 or at SEPA DD.

	Code	Description	Type	Camt.056 (not used for LP/LDB)	Pacs002	Pacs002	Pacs007	Pacs004.	Pacs004.	Pacs002S2 (not used for LP/LDB)
	Qualification				Cancel	Reject	Refusal	Reversal	Return	Refund	
	Originator					Bank	Customer		Bank	Customer	
1	**TECH**	Technical problems resulting in erroneous SDDs	Prtry	X						
2	**DUPL**	DuplicatePayment	ISO	X						
3	**FRAD**	Fraudulent Originated Direct Debit	Prtry	X						
4	**AGNT**	Agent in the payment workflow is incorrect	ISO	X						
5	**CURR**	Currency of the payment is incorrect	ISO	X						
6	**CUST**	Cancellation requested by the debtor	ISO	X						
7	**CUTA**	Cancellation requested because an investigation request has been received and no remediation is possible	ISO	X						
8	**UPAY**	Payment is not justified	ISO	X						
9	**AC01**	IncorrectAccountNumber	ISO			X			X	
10	**AC04**	ClosedAccountNumber	ISO			X			X	
11	**AC06**	BlockedAccount	ISO			X			X	
12	**AG01**	TransactionForbidden	ISO			X			X	
13	**AG02**	InvalidBankOperationCode	ISO			X			X	
14	**AM01**	ZeroAmount	ISO							X
15	**AM02**	NotAllowedAmount	ISO							X
16	**AM04**	Insufficient Funds	ISO			X			X	
17	**AM05**	Duplication	ISO			X		X	X	X
18	**DT01**	InvalidDate	ISO							X

No.	Code	Description							
19	ED05	SettlementFailed	ISO		X					X
20	MD01	Unauthorized Transaction	ISO		X			X	X	X
21	MD02	MissingMandatoryInformationMandate	ISO		X					X
22	MD06	Disputed authorized transaction (Only for Refunds)	ISO						X	
23	MD07	EndCustomerDeceased	ISO		X			X		
24	MS02	NotSpecifiedReasonCustomerGenerated	ISO		X	X	X	X		
25	MS03	NotSpecifiedReasonAgentGenerated	ISO		X		X	X		
26	RC01	BankIdentifierIncorrect	ISO		X			X		
27	RR01	Missing Debtor account or Identification - Code used by banks to indicated a Return for Regulatory Reason	ISO		X			X		
28	RR02	Missing Debtor Name or Address - Code used by banks to indicated a Return for Regulatory Reason	ISO		X			X		
29	RR03	Missing Creditor Name or Address - Code used by banks to indicated a Return for Regulatory Reason	ISO		X			X		
30	RR04	Missing Creditor Name or Address - Code used by banks to indicated a Return for Regulatory Reason	ISO		X			X		
31	SL01	Specific Service offered by Debtor Bank	ISO		X			X		
32	BE05	Unrecognized Initiating Party – Identifier of the Creditor Incorrect	ISO		X			X		
33	AC13	Invalid Debtor Account Type - Debtor account is a consumer account (B2B Only)	ISO		X	X		X	X	

	Code	Description	Type								X
34	**PY01**	Unknown BIC in routing Table	PRTRY								X
35	**XD19**	Invalid IBAN format	PRTRY								X
36	**XD75**	Sequence Type Mismatch	PRTRY								X
37	**XT13**	Unsupported XML field	PRTRY								X
38	**XT33**	Invalid data format	PRTRY								X
39	**XT73**	Invalid country code	PRTRY								X
40	**XT74**	Invalid original transaction status, action required	PRTRY								X
41	**XT75**	Invalid original transaction status, action not required	PRTRY								X
42	**XT77**	The Interbank Settlement Amount is not the same as the original debit	PRTRY								X
43	**XT79**	Debtor Agent not allowed to receive DD	PRTRY								X
44	**XT80**	Creditor Agent not allowed to send DD	PRTRY								X
45	**XT81**	Only SEPA core fields are allowed	PRTRY								X
46	**XT82**	Not used	PRTRY								X
47	**TM01**	Associated message was received after agreed processing cut-off time.	ISO								X
48	**T001**	Non-Latin characters are not allowed in the identification fields of a transaction	PRTRY								X
49	**XT78**	Compensation Amount	PRTRY								X

9.1.2 *Transaction level status codes for Bookkeeping File*

	Code	Description	Type	Sum or detailed

				transaction
1	**2001**	Settled DD originated by any creditor of the Creditor bank	PRTRY	Detailed
2	**2002**	Settled DD for a debtor of the Debtor bank	PRTRY	Detailed
3	**2003**	The sum of settled DD's from the underlying indirect participant with creditor role	PRTRY	Sum
4	**2004**	The sum of settled DD's from the underlying indirect participant with debtor role	PRTRY	Sum
5	**2005**	The Sum of settled Returns/Refunds from the underlying indirect participant with creditor role	PRTRY	Sum
6	**2006**	The Sum of settled Returns/Refunds from the underlying indirect participant with debtor role	PRTRY	Sum
7	**2007**	The Sum of settled Reversals from the underlying indirect participant with creditor role	PRTRY	Sum
8	**2008**	The Sum of settled Reversals from the underlying indirect participant with debtor role	PRTRY	Sum
9	**2009**	Creditor bank or Creditor originated Settled reversals	PRTRY	Detailed
10	**2010**	Counterparty returns/refunds settled	PRTRY	Detailed
11	**2011**	Debtor bank originated Settled Returns/Refunds	PRTRY	Detailed
12	**2012**	Counterparty reversals settled	PRTRY	Detailed
13	**2013**	Non Settled DD originated by any creditor/unregistered creditor of the Creditor	PRTRY	Detailed

		bank		
14	**2014**	Creditor bank originated Non settled reversals	PRTRY	Detailed
15	**2015**	Non Settled DD for a debtor of the Debtor bank	PRTRY	Detailed
16	**2016**	Debtor bank originated Non settled Returns/Refunds	PRTRY	Detailed

9.1.3 *Mandate flagging codes used in PACS.003 in the SEPA DD Notification File*

"Format for the flagging in Remittance information.
All the below codes are preceeded by "/PBS/ALERT/".
Example:
<RmtInf> <Ustrd>/PBS/ALERT/MDNW</Ustrd>   </RmtInf> meaning new core mandate
<RmtInf> <Ustrd>/PBS/ALERT/MD25</Ustrd> </RmtInf> meaning the Direct Debit has a sequence type "one-off" and the saved mandate at SEPA DD has a sequencetype "first". "

	Code	Description
1	**MD15**	The Transaction's Mandate has been ' expired'. The Transaction's sequence type is 'first'.
2	**MD16**	The Transaction's Mandate has been 'revoked'. The Transaction's sequence type is 'first'.
3	**MD25**	The Transaction's sequence type ('one-off') is not in line with the last sequence type ('first').
4	**MD26**	The Transaction's sequence type ('one-off') is not in line with the last sequence type ('recurring').
5	**MD27**	The Transaction's sequence type ('one-off') is not in line with the last sequence type ('final').
6	**MD28**	The Transaction's sequence type ('one-off') is not in line with the last sequence type ('one-off').
7	**MDNW**	A new Core Mandate has been created.
8	**MDNA**	A new B2B Mandate

9	**MD37**	B2B Mandate Not Approved

10 Appendix E – SEPA DD Business day